

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales · Charity number 1134864

Details

Status Registered

Legal form Previously excepted

Registered 2010-03-12

Register [View on the Charity Commission register](#)

Contact

Address Gilgal Baptist Church
Park Avenue
Porthcawl
CF36 3EP

Phone 01656785046

Email faith@gilgal.co.uk

Website www.gilgal.co.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: The activities include: regular public worship, prayer, Bible study, preaching & teaching, baptism, Communion of the Lord's Supper, evangelism & mission, teaching, encouragement, welcome & inclusion of young people, nurture & growth of Christian disciples, education & training for Christian & community service, giving & encouraging pastoral care, supporting & encouraging charitable social action.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Bridgend

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£182,462	£202,397	-	-
2023-12-31	£192,593	£165,830	-	-
2022-12-31	£201,663	£150,308	-	-
2021-12-31	£224,707	£108,708	-	-
2020-12-31	£190,592	£166,563	-	-

Trustees

Name	Role	Appointed
Rev MARTIN JAMES GILLARD	Chair	
ANTHONY JOHN HORNSBY		
Alison Farrow		2013-03-19
Barbara Ann Matthews		2026-04-22
DAPHNE HARRIS		
ELIZABETH MARY REES		
JACQUELINE CROLE		2013-03-28
KEVIN JEMMETT		2025-05-21
Linda Harber		2021-04-27
MARK PEERS		2023-04-26
Malcolm John Nicholas		2021-04-27
Margaret Eileen Hornsby		2025-05-21
Wayne Morgan		2026-04-22

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales - Charity number 1134864

Accounts

Gilgal Baptist Church Trustees Report for the year ended 31 December 2024

The Trustees present their annual report along with the unaudited financial statements of the charity and the Independent Examiner's report for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) (effective 1 January 2019) in preparing the annual report and financial statements of the charity.

Reference and Administrative Information

Trustees

The minister and deacons of the church are its trustees for the purpose of charity law. The trustees who served during the year and post year end are as follows:

Martin Gillard (Minister)
Liz Rees (Church Secretary until 24 April 2024)
Malcolm Nicholas (Church Secretary from 24 April 2024)
John Hornsby (Treasurer)
Jacqui Crole
Alison Farrow
Caryl Gill (resigned 21 May 2025)
Linda Harber
Daphne Harris
Cathryn Hodges (resigned 24 April 2024)
Gordon Lovering (resigned 24 April 2024)
Lawrence ('Larry') Knowles (died 29 November 2024)
Mark Peers
Margaret Eileen Hornsby (appointed 21 May 2025)
Kevin Jemmett (appointed 21 May 2025)
Mark Jones (appointed 21 May 2025)

Charity Name & Registration Number	Gilgal Baptist Church Porthcawl Unincorporated Charity Registered in England & Wales Charity Number 1134864
Governing Instrument	Constitution adopted 11 March 2009, Based on model Baptist Union constitution
Principal address	Gilgal Baptist Church Park Avenue Porthcawl CF36 3EP
Independent Examiners	Baker Knogle Chartered Accountants Orbit Business Centre Rhydycar, Merthyr Tydfil CF48 1DL

Structure, Governance & Management

The charity's reference and administrative information is set out on page 1 and includes details of the Trustees and its principal office.

Gilgal Baptist Church is an unincorporated charity governed by a constitution, and is affiliated to the Baptist Union of Great Britain.

Its ultimate governing body is the church members meeting. Members meet between four and six times a year, with one of those meetings being designated the Annual General Meeting. The day to day administration of the life of the church is delegated to the minister and deacons. Deacons are elected by the members from within the membership for a three year term and can be re-elected.

Objectives & Activities

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling the above purpose the Church will engage in a range of activities either on its own or with others that may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Achievements & Performance

The trustees of Gilgal Baptist Church, Porthcawl, are pleased to present this report of our activities during 2024. As we often need to remind ourselves, the "church" is not a building, rather it is a group of Christian people, called by God to be part of His family.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message in person and via online services through Facebook, YouTube and on our website (www.gilgal.co.uk). For those who do not have the technology and have not been able to join us in person we have continued to produce audio CDs of the services that have then been delivered, along with our weekly news sheets, to various members around the area.

This year, we have very much enjoyed the theme of the services. In the mornings we looked at 'Jesus, The Great I AM', 'Saved to serve', and 'Be blessed'. In the evenings we studied 'True Spirituality', 'The Feasts of Faith', 'Radical disciples', and 'Justice (The prophecy of Amos)'. During our traditional Wednesday morning services Martin has continued to preach on topical issues that have made the news that week. In addition, Martin also gave messages on Easter, Harvest, Christmas and Baptism. During the year we welcomed several guest speakers to our services and enjoyed hearing about various organisations. All these messages are now available on our YouTube channel and church website.

The Leadership team of Pastor and Deacons meet monthly. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church, which were updated during the year, and are – To be a people shaped by biblical values and behaviours; To equip believers to use their gifts and abilities; To be creative in sharing Jesus in the community; To be a church that families love and loves families. The team's thoughts and decisions are always shared at subsequent Members' Meetings which take place 5 times a year.

Members of the fellowship are encouraged to attend one of eight mid-week House Group meetings. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor. We also have Ministry Teams that co-ordinating the various areas of activity - Administration, Children's Youth and Family, Communications, Community, Discipleship, Evangelism, Fabric, Pastoral, Prayer, World Mission, and Worship. The teams support people already serving in those areas, challenge others to get involved and propose new initiatives.

Our ladies' group "Gilgal Ladies" met in the cafe area monthly and we have had different speakers. Gilgal Ladies also runs a Facebook page which provides daily messages of encouragement and bible verses. Plans are afoot to restart the men's group "Fellship," with monthly Saturday breakfast meetings.

Our weekly lunch club which regularly accommodates around 60 people for a 2-course lunch, takes place after our midweek traditional service. The Community hub continues to meet on Thursday afternoons, with all welcome. The prayer team started a weekly prayer meeting on a Monday afternoon, open to everyone. They also held a prayer walk around the coast of Porthcawl, and around the church locality.

Our Youth and Schools worker Nina Elmer and our Children's worker Natalie Sharp, have revitalised the work amongst the younger generation of the church. Sunday Club runs weekly, catering for different age groups. Our weekly toddler group continues to thrive in our Church Hall and café area where we welcome over 50 toddlers and their carers to each session which includes a swap shop for toys and clothes. We also hold regular end of term parties where we treat all those who attend to a buffet.

During the summer we were blessed by visit of the US Louisiana partnership team who took part in the first Gilgal summer festival. The festival consisted of open air meetings at the bandstand in John Street, meetings in local care homes, barn dance, and family day, all of which were enjoyed by all who attended. In August we had our Church Away Day at the National Botanic Garden of Wales. David Dando spoke on the theme "To be a people shaped by Christian Values and Behaviours". We were blessed with fine weather, good food, and fellowship.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre twice a week, based in the local YMCA, where we have seen an increasing need over the last year. This is one of 7 such centres operating as a single charity within the Bridgend area. One of our members is also the treasurer of this charity, which is affiliated to the national body, the Trussell Trust.

In addition to helping people practically, we also want to share with them the news of God's love. During 2024 we have been able to participate in several outreach activities. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Easter, during our Summer Festival and during the town's Elvis festival we were able to hold open-air events in the town centre, where we gave out Christian literature and invitations to special services and events which were well attended.

In the past year we were thrilled to witness 10 Baptisms, 8 of which took place on Easter Sunday. Over the year we welcomed 10 into membership. Sadly, during 2024 we also lost 5 members who died. We give thanks for the life and memory of Peter Fielder, Larry Knowles, David Morgan, Terry Needs, and Ann Redhouse. Our total membership at the end of 2024 is 142.

We thank God and praise Him for all that He has done in the past year and trust Him for all that lies in the future, as together we seek to *know Jesus better and to make Him better known.*

Financial Review

The Treasurer prepares the annual budget for the Deacons and then the church meeting to approve. The Treasurer then prepares a monthly summary that allows the Deacons to monitor income and expenditure against that budget.

Financially, God has continued to bless the work of the church. The detailed accounts are available elsewhere, but in summary our total net assets at the end of December 2024 stood at £727,518, compared to last year's figure of £745,397.

At the end of 2024 our total cash balances were £99,670 compared to £105,783 at the end of 2023. We are grateful to our members who give so generously in response to God's prompting. This also allows us to continue to support numerous Missionary organisations throughout the world both in prayer and with financial donations.

We believe that the building is adequately insured against all likely risks.

Reserves Policy

The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed. The trustees consider this ideally should be not less than three months of operational running costs, i.e. around £30,000. At the end of the year our free reserves were considerably in excess of this, at £117,930 (2023 £105,559).

Trustees

The trustees who served during 2024 are set out on page 1. Two of these resigned at our AGM in April 2024 and one sadly died in November 2024, with the remainder serving throughout the year. Trustees are elected from within the church membership for a period of three years, after which they are eligible for re-election. Also, the minister is ex officio a trustee.

We have complied with the duty in section 17 of the 2011 Charities Act to have due regard to guidance published by the Commission in respect of our duty to provide public benefit.

This report, which has been prepared in accordance with the provisions in the Charities Act 2011, was approved by the Trustees at their meeting on 13 August 2025 and signed on their behalf by:

A.J. Hornsby

A J Hornsby
Treasurer

13 August 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864	
Annual accounts for the period					
Period start date	01/01/2024	To	Period end date	31/12/2024	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Restricted				Prior year funds
		Unrestricted funds	income funds	Endowment funds	Total funds	
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	146,647	3,000	-	149,647	171,452
Charitable activities	S02	11,509	-	-	11,509	12,738
Other trading activities	S03	9,355	-	-	9,355	2,768
Investments	S04	2,004	69	-	2,073	1,284
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	9,878	-	9,878	4,351
Total	S07	169,515	12,947	-	182,462	192,593
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	172,180	20,583	-	192,763	162,337
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	9,634	-	9,634	3,493
Total	S12	172,180	30,217	-	202,397	165,830
Net income/(expenditure) before investment gains/(losses)						
	S13	- 2,665	- 17,270	-	- 19,935	26,763
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 2,665	- 17,270	-	- 19,935	26,763
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Actuarial gain/(loss) in respect of pension schemes	S19	0	-	-	0	-
Net movement in funds	S20	- 2,665	- 17,270	-	- 19,935	26,763
Reconciliation of funds:						
Total funds brought forward	S21	413,216	332,181	-	745,397	718,634
Total funds carried forward	S22	410,551	314,911	-	725,462	745,397

Section B

Balance sheet

		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year	
			£	£	£	£		
			F01	F02	F03	F04	F05	
Fixed assets								
Intangible assets	(Note 15)	B01	-	-	-	-	-	
Tangible assets	(Note 14)	B02	294,677	314,667	-	609,344	628,973	
Heritage assets	(Note 16)	B03	-	-	-	-	-	
Investments	(Note 17)	B04	-	-	-	-	-	
Total fixed assets		B05	294,677	314,667	-	609,344	628,973	
Current assets								
Stocks	(Note 18)	B06	-	-	-	-	-	
Debtors	(Note 19)	B07	23,640	-	-	23,640	25,721	
Investments	(Note 17.4)	B08	68,882	-	-	68,882	46,877	
Cash at bank and in hand	(Note 24)	B09	30,544	244	-	30,788	58,906	
Total current assets		B10	123,066	244	-	123,310	131,504	
Creditors: amounts falling due within one year								
(Note 20)		B11	7,192	-	-	7,192	15,080	
Net current assets/(liabilities)								
		B12	115,874	244	-	116,118	116,424	
Total assets less current liabilities								
		B13	410,551	314,911	-	725,462	745,397	
Creditors: amounts falling due after one year								
(Note 20)		B14	-	-	-	-	-	
Provisions for liabilities (Note 12)								
		B15	-	-	-	-	-	
Total net assets or liabilities								
		B16	410,551	314,911	-	725,462	745,397	
Funds of the Charity								
Endowment funds	(Note 27)	B17	-			-	-	
Restricted income funds	(Note 27)	B18		314,911		314,911	332,181	
Unrestricted funds		B19	410,551		-	410,551	413,216	
Revaluation reserve		B20				-		
Total funds		B21	410,551	314,911	-	725,462	745,397	
Signed by one or two trustees on behalf of all the trustees			Signature			Print Name		
			A.J.Hornsby			A.J.Hornsby		

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

TRUE

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: Not Applicable

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	Yes ✓	No ✓	N/a ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓	No ✓	N/a ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓	No ✓	N/a ✓
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes ✓	No ✓	N/a ✓
Government grants	The charity has received government grants in the reporting period	Yes ✓	No ✓	N/a ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓	No ✓	N/a ✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes ✓	No ✓	N/a ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'. Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ✓	No ✓	N/a ✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes ✓	No ✓	N/a ✓
Support costs	The charity has incurred expenditure on support costs.	Yes ✓	No ✓	N/a ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓	No ✓	N/a ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓	No ✓	N/a ✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes ✓	No ✓	N/a ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓	No ✓	N/a ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes ✓	No ✓	N/a ✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓	No ✓	N/a ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓	No ✓	N/a ✓

	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓	No ✓	N/a ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes ✓	No ✓	N/a ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes ✓	No ✓	N/a ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓	No ✓	N/a ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓	No ✓	N/a ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓	No ✓	N/a ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓	No ✓	N/a ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓	No ✓	N/a ✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000			
	They are valued at cost.	Yes ✓	No ✓	N/a ✓
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 14.2.	Yes ✓	No ✓	N/a ✓
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.2	Yes ✓	No ✓	N/a ✓
Heritage assets	They are valued at cost.	Yes ✓	No ✓	N/a ✓
	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes ✓	No ✓	N/a ✓
Investments	They are valued at cost.	Yes ✓	No ✓	N/a ✓
	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes ✓	No ✓	N/a ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes ✓	No ✓	N/a ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes ✓	No ✓	N/a ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes ✓	No ✓	N/a ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes ✓	No ✓	N/a ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓	No ✓	N/a ✓
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes ✓	No ✓	N/a ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes ✓	No ✓	N/a ✓

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
Analysis					£	£
Donations and legacies:	Donations and gifts	123,007	-	-	123,007	138,198
	Gift Aid	23,640	-	-	23,640	25,721
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	3,000	-	3,000	7,533
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		146,647	3,000	-	149,647	171,452
Charitable activities:	Lunch Club	8,463	-	-	8,463	9,252
	Toddlers	1,984	-	-	1,984	2,006
		-	-	-	-	-
	Other	1,062	-	-	1,062	1,480
Total		11,509	-	-	11,509	12,738
Other trading activities:	Hire of halls	9,308	-	-	9,308	2,312
	Fundraising concert	-	-	-	-	-
	Sale of Surplus Items/Printer Cartridges etc	47	-	-	47	456
	Other	-	-	-	-	-
Total		9,355	-	-	9,355	2,768
Income from investments:	Interest income	2,004	69	-	2,073	1,284
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		2,004	69	-	2,073	1,284
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total		-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Other - Insurance Claim	-	-	-	-	1,346
	Other - Contrás - See Note 6	-	9,878	-	9,878	3,005
Total		-	9,878	-	9,878	4,351
TOTAL INCOME		169,515	12,947	-	182,462	192,593

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Donations to building fund of £2,360; gift aid on same £490.
Interest on building fund £43. Grant of £7,533 towards lighting improvements in sanctuary and cost of scaffolding.
Gift of £500 specifically towards youth work.
Contrás (mainly gifts to be passed on to specific charities) £3,005

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 6 Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurred seeking donations	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-
Incurred seeking grants					
Operating membership schemes and social lotteries					
Staging fundraising events	-			-	-
Fundraising agents					
Operating charity shops					
Operating a trading company undertaking non-charitable trading activity					
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities					
Investment management costs:	-	-	-	-	
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities					
Employment Costs	73,889	-	-	73,889	54,635
Mission and Ministry	52,747	-	-	52,747	53,189
Building Costs (R&R, Utilities etc)	29,865	13,934	-	43,799	31,634
Depreciation	13,971	6,649		20,620	21,172
Other	1,708	-	-	1,708	1,707
Total expenditure on charitable activities	172,180	20,583	-	192,763	162,337
Separate material item of expense					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
Other					
Contras (mainly "special collections" where the donor specifies the money is to be passed on to other charities)	-	9,634	-	9,634	3,493
Net interest on defined pension liability	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	9,634	-	9,634	3,493
TOTAL EXPENDITURE	172,180	30,217	-	202,397	165,830

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	930		-	930	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	930		-	930	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C	Notes to the accounts
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Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
930	900
0	0
0	0
0	0

Note 11 **Paid employees**
Please complete this note if the charity has any employees.

11.1 Staff Costs

Salaries and wages

Social security costs

Pension costs (defined contribution scheme)

Other employee benefits (Manse etc)

Total staff costs

This year £	Last year £
60,360	45,780
-	-
4,786	4,276
8,743	4,579
73,889	54,635

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

--

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

£46,238 (Our Pastor is both a full time employee and a trustee, with the permission of the Charity Commission)
--

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2.00	1.50
Governance	-	-
Other	-	-
Total	2.00	1.50

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

--

Please state the legal authority or reason for making the payment

--

Please state the amount of the payment (or value of any waiver of a right to an asset)

--

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

--

The nature of the payment (cash, asset etc.)

--

The extent of redundancy funding at the balance sheet date

--

Please state the accounting policy for any redundancy or termination payments

--

Section C	Notes to the accounts	(cont)
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Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense	£4,786
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	All employment costs, including pension contributions, are paid from unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	Our Pastor belongs to the Baptist Pension scheme ("the Scheme"). This was originally a Defined Benefit (DB) plan, but this was closed in 2011 and replaced by a Defined Contribution (DC) plan. Our Children's Worker and our Youth & Schools Worker contribute to a (different) defined contribution plan. The Church is an employer participating in the Scheme, which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. From January 2012, pension provision is being made through the 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 in the event that they are unable to work due to long-term incapacity. Benefits in respect of service prior to 1 January 2012 are provided through the DB Plan within the Scheme. 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. At the end of June 2022 the Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the DB Plan. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and hence the Scheme no longer has a shortfall. The DB Plan has been closed ("wound up"), the benefits have been transferred to Just ("buy out") and Just is now responsible for the administration and payment of the DB Plan members' pensions. DB Plan employers no longer have any further responsibility towards the DB Plan and all deficiency contributions have ceased.
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity	

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan	
--	--

Section C
Notes to the accounts
(cont)
Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organisations and to other projects	27024	1100	NIL	28124
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	<i>Please provide details of charity's URL.</i>
No	<i>Provide details below</i>

Names of institution	Purpose	Total amount of grants paid £
Baptist Missionary Society	Support of churches worldwide	8,800
Baptists Together Home Mission Fund	Support of Baptist churches in UK	8,800
South Wales Baptist College	Support of ministers in training	1,000
Tear Fund	Relief & Development work	2,600
Latin Link	Support of churches in South America	2,100
		-
		-
		-
		-
Total grants to institutions in reporting period		23,300
Other unanalysed grants of £500 or less each		3,724
TOTAL GRANTS PAID		27,024

Note 14 Tangible fixed assets
Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	610,546	-	-	177,824	788,370
Additions	1	-	-	990	991
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	610,547	-	-	178,814	789,361

14.2 Depreciation and impairments

**Basis	SL over 50 years on the 2021/2022 building project (Starting from May 2022)	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate	2%			Mainly 25%		
At beginning of the year	18,593	-	-	140,804	159,397	
Disposals	-	-	-	-	-	
Depreciation	11,156	-	-	9,464	20,620	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	29,749	-	-	150,268	180,017	

14.3 Net book value

Net book value at the beginning of the year	591,953	-	-	37,020	628,973
Net book value at the end of the year	580,798	-	-	28,546	609,344

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

- (i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.
- (ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.
- (iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB

Section C	Notes to the accounts	(cont)
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Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
68,882	46,877
-	-
-	-
-	-
-	-
68,882	46,877

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Section C	Notes to the accounts	(cont)
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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
23,640	25,721
-	-
0	0
23,640	25,721

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	1,547	746	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	2,986	12,471	-	-
Taxation and social security	2,659	1,863	-	-
Other creditors - Defined benefit obligations	-	-	-	-
Total	7,192	15,080	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
30,788	58,906
-	-
30,788	58,906

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	332,181	12,947	(30,217)	-	-	314,911
General Reserve	UR	Unrestricted General Reserve	413,216	169,515	(172,180)	-	0	410,551
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			745,397	182,462	(202,397)	-	0	725,462

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	339,499	15,277	(22,595)	-	-	332,181
General Reserve	UR	Unrestricted General Reserve	379,135	177,316	(143,235)	-	-	413,216
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			718,634	192,593	(165,830)	-	0	745,397

Section C	Notes to the accounts	(cont)
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Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office) ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	33600	4241	0	8397	40123

Please give details of why remuneration or other employment benefits were paid.

Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

FALSE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	448	406
Subsistence		
Accommodation		
Other (please specify):		
TOTAL	448	406

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

ONE

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter "true" in the box provided.

There have been no related party transactions in the reporting period (True or False)

FALSE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Porthcawl YMCA	Common Trustee - Mr A J Hornsby	OUT: Room Hire for running Foodbank	3040			
Gulu Mission Initiative	Common Trustee - Mr A J Hornsby	OUT: Donation to support charity's work in Uganda	500			
The G P Janes Bequest Fund	Common Trustee - Rev M J Gillard	IN: Grant Towards Stonework Repairs	3000			
Mr Mark Peers	Trustee	IN: Rent for living in church manse (2 months)	2000			

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl

I report to the charity trustees on my examination of the accounts of Gilgal Baptist Church Porthcawl for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the 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.



R.I. KNOYLE ACA FCCA

Baker Knoyle Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

Dated..... 22/10/25

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales - Charity number 1134864

Accounts

Gilgal Baptist Church Trustees Report for the year ended December 31st 2023

The Trustees present their annual report along with the unaudited financial statements of the charity and the Independent Examiner's report for the year ended 31st December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) (effective 1 January 2019) in preparing the annual report and financial statements of the charity.

Reference and Administrative Information

Trustees

The minister and deacons of the church are its trustees for the purpose of charity law. The trustees who served during the year are as follows:

Martin Gillard (Minister)
Liz Rees (Church Secretary)
John Hornsby (Treasurer)
Jacqui Crole
Alison Farrow
Caryl Gill
Linda Harber
Daphne Harris
Cathryn Hodges (resigned 24th April 2024)
Gordon Lovering (resigned 24th April 2024)
Malcolm Nicholas
Lawrence ('Larry') Knowles (appointed 26th April 2023)
Mark Peers (appointed 26th April 2023)

Charity Name & Registration Number

Gilgal Baptist Church Porthcawl
Unincorporated Charity Registered in England & Wales
Charity Number 1134864

Governing Instrument

Constitution adopted 11/3/2009,
Based on model Baptist Union constitution

Principal address

Gilgal Baptist Church
Park Avenue
Porthcawl
CF36 3EP

Independent Examiners

Baker Knoyle Chartered Accountants
Orbit Business Centre
Rhydycar, Merthyr Tydfil
CF48 1DL

Structure, Governance & Management

The charity's reference and administrative information is set out on page 1 and includes details of the Trustees and its principal office.

Gilgal Baptist Church is an unincorporated charity governed by a constitution, and is affiliated to the Baptist Union of Great Britain.

Its ultimate governing body is the church members meeting. Members meet between four and six times a year, with one of those meetings being designated the Annual General Meeting. The day to day administration of the life of the church is delegated to the minister and deacons. Deacons are elected by the members from within the membership for a three year term and can be re-elected.

Objectives & Activities

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling the above purpose the Church will engage in a range of activities either on its own or with others that may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Achievements & Performance

The trustees of Gilgal Baptist Church, Porthcawl, are pleased to present this report of our activities during 2023. As we often need to remind ourselves, the "church" is NOT a building, rather it is a group of Christian people, called by God to be part of His family. Last year was our first full year back in our renovated building and we certainly made the most of it.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message in person and via online services through Facebook, YouTube and on our website www.gilgal.co.uk. For those who do not have the technology and have not been able to join us in person we have continued to produce CDs of the services that are then delivered, along with our weekly news sheets, to various members around the area.

This year, we have very much enjoyed the theme of the services. In the mornings we looked at 'Love Rules' interpreting the 10 commandments in the light of Jesus' new commandment 'To love one another'. Also 'Creation from Genesis to Revelation, considering purpose and meaning of human life.' Then 'Shalom looking at peace, wellbeing and harmony.' In the evenings we studied the letter to the Galatians - Freedom in Christ and the book of Daniel – Keep the Faith. During our traditional Wednesday morning services Martin has continued to preach on topical issues that have made the news that week e.g. the King's Coronation. There were also topical messages on Easter, Harvest, Christmas, and Baptism. During the year we welcomed several guest speakers to our services and enjoyed hearing about various

organisations such as Release International (Voice of Persecuted Christians) and another charity, The Message, which one of our current Deacons works for. All these messages are now available on our social media pages and church website.

The Leadership team of Pastor and Deacons meet monthly. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church; To be a church that families love, To make disciples who make disciples, To bring more people to faith in Jesus Christ and To have a building that is fit for purpose. We achieved the last goal in 2022 and then began reformatting the other goals which took us into 2023 and beyond. The team's thoughts and decisions are always shared at subsequent Members' Meetings which take place 5 times a year.

Members of the fellowship are encouraged to attend a mid-week House Group. In 2023 we saw a new house group emerging via Zoom. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor.

We also have several ministry teams, co-coordinating various areas of activity such as administration, children's youth and family, evangelism, prayer, and worship: the teams support people already serving in those areas, challenge others to get involved and propose new initiatives. One such initiative from the world mission team has been to welcome our BMS link missionary Laura-Lee Lovering who joined us one evening in June to share a meal and give a fascinating insight into her ecological work in Peru.

Our midweek ladies' group "Gilgal Ladies" meet in our new cafe area on the 1st and 3rd Wednesday of each month. We have had different speakers and themed evenings some of which include Keep Fit Praise. Gilgal Ladies also runs a Facebook page which provides daily messages of encouragement and bible verses.

Our weekly lunch club which regularly accommodates around 60 people for a 2-course lunch takes place after our midweek traditional service. The Community hub continues to meet weekly on Thursday afternoons, all welcome.

The prayer team has continued to run an electronic/telephone prayer chain which we are making very good use of. They also held a prayer walk around the coast of Porthcawl, stopping at various locations for specific prayers.

Towards the end of 2023 we appointed our youth and schools worker Nina Elmer to work alongside our children's worker Natalie Sharp. Sunday Club runs weekly, catering for different age groups. We were able to hold a summer Holiday Bible Club in our redeveloped church building and whilst numbers were lower than in previous years our enthusiasm was not dampened. Our weekly toddler group continues to thrive in our Church Hall and new cafe area where we welcome over 40 toddlers and their carers to each session which includes a swap shop for toys and clothes. We also hold regular end of term parties where we treat all those who attend to a buffet. During the summer we were blessed by attending a specially commissioned screening of the film 'Jesus Revolution' at the Odeon in Bridgend, which was enjoyed by all who attended.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre twice a week, based in the local YMCA, where we have seen an increasing need over the last year. This is one of 10 such centres within the Bridgend area. One of the team is also the treasurer of this charity, which is affiliated to the national body, the Trussell Trust.

In addition to helping people practically, we also want to share with them the news of God's love. During 2023 we have been able to participate in several outreach activities. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Christmas time we were able to hold an open-air event in the town centre where we had a nativity scene with REAL donkeys! We gave out invitations to our Christmas services which were well attended.

Many of the above activities are run by volunteers, who provide varying skills. It would be unrealistic to calculate the financial value of their input, so this is not recognised in the financial accounts. Suffice to say that the generosity and commitment of these volunteers are essential to the work of the church.

In the past year we were thrilled to witness 10 Baptisms, 8 of which took place on Easter Sunday which we then called Super Sunday! Over the year we welcomed 11 into membership. Sadly, during 2023 we also lost 1 member who died; We give thanks for the life and memory of Alan Lee. Our total membership at the end of 2023 is 138 members.

We thank God and praise Him for all that He has done in the past year and trust Him for all that lies in the future, as together we seek *to know Jesus better and to make Him better known*.

Financial Review

The Treasurer prepares the annual budget for the Deacons and then the church meeting to approve. The Treasurer then prepares a monthly summary that allows the Deacons to monitor income and expenditure against that budget.

Financially, God has continued to bless the work of the church. The detailed accounts are available elsewhere, but in summary our net assets at the end of December 2023 stood at £745,397 compared to last year's figure of £718,634. Our total cash balances were £105,783 compared to £64,120 at the end of 2022. We are grateful to our members who give so generously in response to God's prompting. This also allows us to continue to support numerous Missionary organisations throughout the world both in prayer and financially.

We believe that the building is adequately insured against all likely risks.

Reserves Policy

The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed. The trustees consider this ideally should be not less than three months of operational running costs, i.e. around £30,000. At the end of the year our free reserves were considerably in excess of this, at £105,559 (2022 £65,613).

Trustees

The trustees in office as at December 2023 are set out on page 1. Two of these were elected at our AGM in April 2023, with the remainder serving throughout the year. Trustees are elected from within the church membership for a period of three years, after which they are eligible for re-election. Also, the minister is ex officio a trustee.

We have complied with the duty in section 17 of the 2011 Charities Act to have due regard to guidance published by the Commission in respect of our duty to provide public benefit.

This report, which has been prepared in accordance with the provisions in the Charities Act 2011, was approved by the Trustees at their meeting on 14 August 2024 and signed on their behalf by:

A.J. Hornsby

A J Hornsby
Treasurer

14 August 2024



Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864
Annual accounts for the period				
Period start date	1/1/2023	To	Period end date	12/31/2023

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	160,569	10,883	-	171,452	186,330
Charitable activities	S02	12,738	-	-	12,738	5,528
Other trading activities	S03	2,768	-	-	2,768	3,621
Investments	S04	1,241	43		1,284	644
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	4,351	-	4,351	5,540
Total	S07	177,316	15,277	-	192,593	201,663
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	143,235	19,102	-	162,337	144,401
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	3,493	-	3,493	5,908
Total	S12	143,235	22,595	-	165,830	150,309
Net income/(expenditure) before investment gains/(losses)	S13	34,081	- 7,318	-	26,763	51,354
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	34,081	- 7,318	-	26,763	51,354
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Actuarial gain/(loss) in respect of pension schemes	S19	0	-	-	0	18,731
Net movement in funds	S20	34,081	- 7,318	-	26,763	70,085
Reconciliation of funds:						
Total funds brought forward	S21	379,135	339,499	-	718,634	648,549
Total funds carried forward	S22	413,216	332,181	-	745,397	718,634

Section B Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	307,657	321,316	-	628,973	641,487
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	307,657	321,316	-	628,973	641,487
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	25,231	490	-	25,721	27,465
Investments	(Note 17.4)	B08	46,877	-	-	46,877	20,637
Cash at bank and in hand	(Note 24)	B09	36,960	21,946	-	58,906	43,483
Total current assets		B10	109,068	22,436	-	131,504	91,585
Creditors: amounts falling due within one year	(Note 20)	B11	3,509	11,571	-	15,080	14,438
Net current assets/(liabilities)		B12	105,559	10,865	-	116,424	77,147
Total assets less current liabilities		B13	413,216	332,181	-	745,397	718,634
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities	(Note 12)	B15	-	-	-	-	-
Total net assets or liabilities		B16	413,216	332,181	-	745,397	718,634
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	332,181	-	332,181	339,499
Unrestricted funds		B19	413,216	-	-	413,216	379,135
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	413,216	332,181	-	745,397	718,634
Signed by one or two trustees on behalf of all the trustees			Signature		Print Name		Date of approval dd/mm/yyyy
			A.J.Hornsby		A.J.Hornsby		9/11/2024

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

- and with*

✓

the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

1

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: Not Applicable

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	
--	--

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☒	

Please disclose:

<i>(i) the nature of any changes;</i>	
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

<i>(i) the nature of the prior period error;</i>	
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period	End of period
	£	£
Fund balances as previously stated		
<i>Adjustments:</i>		

Fund balance as restated _____

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of period
	£
Net income/(expenditure) as previously stated	
<i>Adjustments:</i>	

Previous period net income/(expenditure) as
restated _____

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Government grants	The charity has received government grants in the reporting period	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Support costs	The charity has incurred expenditure on support costs.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
2.3 EXPENDITURE AND LIABILITIES								
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						
	Support costs include central functions and have been allocated to activity cost	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>☒</td><td>☒</td><td>☒</td></tr> </table>	Yes	No	N/a	☒	☒	☒
Yes	No	N/a						
☒	☒	☒						

	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓	Yes	No	N/a	✓	✓	✓
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Redundancy cost	The charity made no redundancy payments during the reporting period.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Deferred income	No material item of deferred income has been included in the accounts.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
2.4 ASSETS																	
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	They are valued at cost.																
	The depreciation rates and methods used are disclosed in note 14.2.																
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.2	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	They are valued at cost.																
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	They are valued at cost.																
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
	They are valued at fair value except where they qualify as basic financial instruments.	<table> <tr><td>✓</td><td>✓</td><td>✓</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>✓</td><td>✓</td><td>✓</td></tr> </table>	✓	✓	✓	Yes	No	N/a	✓	✓	✓						
✓	✓	✓															
Yes	No	N/a															
✓	✓	✓															
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE																	

Note 3

Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	135,338	2,860	-	138,198	122,609
	Gift Aid	25,231	490	-	25,721	27,465
	Legacies	-	-	-	-	650
	General grants provided by government/other charities	-	7,533	-	7,533	35,606
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		160,569	10,883	-	171,452	186,330
Charitable activities:	Lunch Club/Senior Citizens' Teas	9,252	-	-	9,252	3,310
	Toddlers	2,006	-	-	2,006	1,019
		-	-	-	-	-
	Other	1,480	-	-	1,480	1,199
Total		12,738	-	-	12,738	5,528
Other trading activities:	Hire of halls	2,312	-	-	2,312	380
	Fundraising concert	-	-	-	-	3,105
	Sale of Surplus Items/Printer Cartridges etc	456	-	-	456	86
	Other	-	-	-	-	50
Total		2,768	-	-	2,768	3,621
Income from investments:	Interest income	1,241	43	-	1,284	644
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		1,241	43	-	1,284	644
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total		-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Other - Insurance Claim	-	1,346	-	1,346	-
	Other - Contras - See Note 6	-	3,005	-	3,005	5,540
Total		-	4,351	-	4,351	5,540
TOTAL INCOME		177,316	15,277	-	192,593	201,663

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Donations to building fund of £18,420; gift aid on same £4,804. Interest on building fund £3. Grants of £30,000 towards building project, £5,606 in other grants. Contras (mainly gifts to be passed on to specific charities) £5,540.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 6 Analysis of expenditure

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events	-			-	-
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Employment Costs	54,635	-	-	54,635	58,949
	Mission and Ministry	49,525	3,664	-	53,189	49,219
	Building Costs (R&R, Utilities etc)	22,844	8,790	-	31,634	18,313
	Depreciation	14,524	6,648		21,172	16,404
	Other	1,707	-	-	1,707	1,516
	Total expenditure on charitable activities	143,235	19,102	-	162,337	144,401
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Contras (mainly "special collections" where the donor specifies the money is to be passed on to other charities)	-	3,493	-	3,493	5,515
	Net interest on defined pension liability	-	-	-	-	393
		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	-	3,493	-	3,493	5,908
TOTAL EXPENDITURE		143,235	22,595	-	165,830	150,309

Section C**Notes to the accounts****Note 9 Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Governance	-	900		-	900	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	900		-	900	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C	Notes to the accounts
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Note 10 **Details of certain items of expenditure**

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
900	840
0	0
0	0
0	0

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	45,780	50,573
Social security costs	-	-
Pension costs (defined contribution scheme)	4,276	4,237
Other employee benefits (Manse etc)	4,579	4,139
Total staff costs	54,635	58,949

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	1
--	---

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity	£40,123 (Our Pastor is both a full time employee and a trustee, with the permission of the Charity Commission)
--	--

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1.50	1.75
Governance	-	-
Other	-	-
Total	1.50	1.75

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	
Please state the legal authority or reason for making the payment	
Please state the amount of the payment (or value of any waiver of a right to an asset)	

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment	
The nature of the payment (cash, asset etc.)	
The extent of redundancy funding at the balance sheet date	
Please state the accounting policy for any redundancy or termination payments	

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense	£4,276
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	All employment costs, including pension contributions, are paid from unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	Our Pastor belongs to the Baptist Ministers Pension scheme. This was originally a defined benefit plan, but this was closed in 2011 and replaced by a defined contribution plan. Our Children's Worker and our Youth & Schools Worker contribute to a (different) defined contribution plan.
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity	The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time. The Scheme is a multi-employer scheme and it is not possible to attribute the scheme's assets and liabilities to specific employers, so in accordance with Section 28 of FRS 102, contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). 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 in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain (BUGB) with Aviva Limited. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial Valuation as at 31 December 2019:

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. This revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is being wound up (see Recovery Plan below) and therefore no further formal valuation will take place.

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. Under the Recovery Plan dated 30 September 2020, deficiency contributions were payable until 30 June 2026. However, 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. Just are now providing financial backing for all pensions provided through the scheme's DB Plan and hence the Scheme no longer has a shortfall.

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):	###	###	###
Balance sheet liability at year start	£0	£21,000	£26,151
Minus deficiency contributions paid	£0	-£2,662	-£4,489
Interest cost (recognised in SoFA)	£0	£393	£328
Remaining change to balance sheet liability* (recognised in SoFA)	£0	-£18,731	-£990
Balance sheet liability at year end	£0	£0	£21,000

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

Cessation Event: Consequent upon the departure of the then Minister from the Church in 2009, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In December 2019 the Church entered into a "Double Cessation Debts Arrangement" with BUGB and the Pension Trustee. Under this arrangement the Church is no longer liable for this debt, but the Church continued to pay the ongoing deficiency contributions in line with the Recovery Plan outlined above.

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan	Each of the churches participating in this plan is responsible solely for its share of the deficit and is not liable for other entities' obligations. Also see narrative above.
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Section C	Notes to the accounts	(cont)
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Note 13 **Grantmaking**

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organisations and to other projects	25682	1200	NIL	26882
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	<i>Please provide details of charity's URL.</i>
No	<i>Provide details below</i>

Names of institution	Purpose	Total amount of grants paid £
Baptist Missionary Society	Support of churches worldwide	8,300
Baptists Together Home Mission Fund	Support of Baptist churches in UK	8,300
South Wales Baptist College	Support of ministers in training	1,000
Tear Fund	Relief & Development work	2,500
Latin Link	Support of churches in South America	2,000
		-
		-
		-
		-
Total grants to institutions in reporting period		22,100
Other unanalysed grants of £500 or less each		3,582
TOTAL GRANTS PAID		25,682

Note 14 **Tangible fixed assets**
Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	610,546	-	-	169,166	779,712
Additions	-	-	-	8,658	8,658
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	610,546	-	-	177,824	788,370

14.2 Depreciation and impairments

**Basis	SL over 50 years on the 2021/2022 building project (Starting from May 2022)	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate	2%			Mainly 25%		
At beginning of the year	7,437	-	-	130,788	138,225	
Disposals	-	-	-	-	-	
Depreciation	11,156	-	-	10,016	21,172	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	18,593	-	-	140,804	159,397	

14.3 Net book value

Net book value at the beginning of the year	603,109	-	-	38,378	641,487
Net book value at the end of the year	591,953	-	-	37,020	628,973

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

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14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB

Section C	Notes to the accounts	(cont)
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Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity	
(ii) Name or independent valuer, if applicable, and relevant qualifications	
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds	
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements	

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
46,877	20,637
-	-
-	-
-	-
-	-
46,877	20,637

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Section C	Notes to the accounts	(cont)
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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
25,721	27,465
-	-
0	0
25,721	27,465

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	746	588	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	12,471	12,411	-	-
Taxation and social security	1,863	1,439	-	-
Other creditors - Defined benefit obligations	-	-	-	-
Total	15,080	14,438	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Section C	Notes to the accounts	(cont)
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Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
58,906	43,483
-	-
58,906	43,483

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	339,499	15,277	(22,595)	-	-	332,181
General Reserve	UR	Unrestricted General Reserve	379,135	177,316	(143,235)	-	0	413,216
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			718,634	192,593	(165,830)	-	0	745,397

Section C	Notes to the accounts	(cont)
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Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	285,103	64,373	(9,977)	-	-	339,499
General Reserve	UR	Unrestricted General Reserve	363,446	137,290	(140,332)	-	18,731	379,135
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			648,549	201,663	(150,309)	-	18,731	718,634

Section C	Notes to the accounts	(cont)
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Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

0

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	31740	3983	0	4399	38634

Please give details of why remuneration or other employment benefits were paid.

Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

0

Type of expenses reimbursed	This year	Last year
	£	£
Travel	406	333
Subsistence		
Accommodation		
Other (please specify): Cost of carbon monoxide alarm for manse (2022)	0	35
TOTAL	406	368

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

ONE

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

0

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Porthcawl YMCA	Common Trustee - Mr A J Hornsby	OUT: Room Hire for running Foodbank	2786			
Gulu Mission Initiative	Common Trustee - Mr A J Hornsby	OUT: Donation to support charity's work in Uganda	500			
The G P Janes Bequest Fund	Common Trustee - Rev M J Gillard	IN: Grant Towards PA System / Cameras	1164			

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.		

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl

I report to the charity trustees on my examination of the accounts of Gilgal Baptist Church Porthcawl for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the 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.

R.I. KNOYLE ACA FCCA

Baker Knoyle Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

Dated..... 12th September 2024

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales - Charity number 1134864

Accounts

Gilgal Baptist Church Trustees Report for the year ended December 31st 2022

The Trustees present their annual report along with the unaudited financial statements of the company and the Independent Examiner's report for the year ended 31st December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) (effective 1 January 2019) in preparing the annual report and financial statements of the charity.

Reference and Administrative Information

Trustees

The minister and deacons of the church are its trustees for the purpose of charity law. The trustees who served during the year are as follows:

Martin Gillard (Minister)
Liz Rees (Church Secretary)
John Hornsby (Treasurer)
Jacqui Crole
Alison Farrow
Caryl Gill
Linda Harber
Daphne Harris
Cathryn Hodges
Gordon Lovering
Malcolm Nicholas
Lawrence ('Larry') Knowles (appointed 26th April 2023)
Mark Peers (appointed 26th April 2023)

Charity Name & Registration Number

Gilgal Baptist Church Porthcawl
Unincorporated Charity Registered in England & Wales
Charity Number 1134864

Governing Instrument

Constitution adopted 11/3/2009,
Based on model Baptist Union constitution

Principal address

Gilgal Baptist Church
Park Avenue
Porthcawl
CF36 3EP

Independent Examiners

Baker Knoyle Chartered Accountants
Orbit Business Centre
Rhydycar, Merthyr Tydfil
CF48 1DL

Structure, Governance & Management

The charity's reference and administrative information is set out on page 1 and includes details of the Trustees and its principal office.

Gilgal Baptist Church is an unincorporated charity governed by a constitution, and is affiliated to the Baptist Union of Great Britain.

Its ultimate governing body is the church members meeting. Members meet between four and six times a year, with one of those meetings being designated the Annual General Meeting. The day to day administration of the life of the church is delegated to the minister and deacons. Deacons are elected by the members from within the membership for a three year term and can be re-elected.

Objectives & Activities

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling the above purpose the Church will engage in a range of activities either on its own or with others that may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Achievements & Performance

The trustees of Gilgal Baptist Church, Porthcawl, are pleased to present this report of our activities during 2022. As we often need to remind ourselves, the "church" is NOT a building, rather it is a group of Christian people, called by God to be part of His family. This has never been more evident than during our redevelopment of Park Avenue which was completed in April 2022. It was with a real sense of joy and thankfulness that we returned to the building on Palm Sunday 10 April. Up until this point we continued to worship in Awel Y Mor community centre which had served us very well during the building project.

To celebrate the completion of the building and our returning to worship there, we had several special events, including our formal opening, which took place on Saturday 11 June when various local community groups and neighbours were invited. Our town mayor, Mark Chegwen, supported the event and cut the ribbon. On Sunday 12 June we had our official 150th Anniversary services led by the Rev. Elfed Godding and this was followed by a very well attended bring and share lunch. The following Thursday 16 June Rev. Yinka Oyekan joined us for an evening where we explored the very interesting topic 'The man who split time in two'. Saturday 18 June was a family fun day with many from the community attending, enjoying visiting the stalls, participating in games and having fun on the bouncy castles. Our official celebrations concluded on Thursday 23 June when we hosted an evening with Graham Kendrick. Over 220 people enjoyed a superb evening of Praise and Worship in our refurbished building.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message in person and via online services through Facebook, YouTube and on our website www.gilgal.co.uk. For those who do not have the technology and haven't been able to join us in person we have continued to produce CDs of the services that have then been delivered, along with our weekly news letters, to various members around the area.

This year, we have very much enjoyed the themes of the services. Our Pastor was on Sabbatical for most of January and February. When he returned to our redeveloped building he preached in the morning on: Discover your SHAPE, Our God Is... (on the nature and character of God), and on 'The Practice of Prayer'. In the evenings we looked at 'The Practice of Praise' 'How to Be a Disciple' and People of Prayer. There were also topical messages on Easter, Harvest, Christmas and Baptism. All these messages are now available on our social media pages and church website.

The Leadership team of Pastor and Deacons meet on a monthly basis in person. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church; To be a church that families love, To make disciples who make disciples, To bring more people to faith in Jesus Christ and To have a building that is fit for purpose. We achieved the last goal in 2022 and then began reformatting the other goals which will take us into 2023 and beyond. The team's thoughts and decisions are always shared at subsequent Members' Meetings.

Members of the fellowship are encouraged to attend a mid-week House Group and, in the autumn of 2022, we began a restructure of our house group system which has resulted in several new groups with more people in attendance. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor. We also have several ministry teams, co-coordinating various areas of activity such as administration, community, evangelism, prayer and world mission: the teams support people already serving in those areas, challenge others to get involved and propose new initiatives. One such initiative from the community team has been to engage with the community, sharing the love of Jesus in our new cafe area running a craft group and warm hub on Thursday afternoons.

Our midweek ladies' group "Gilgal Ladies" meet in our new cafe area on the 1st and 3rd Wednesday of each month. We have had different speakers and themed evenings some of which include Keep Fit Praise. Gilgal Ladies also runs a Facebook page which provides daily messages of encouragement and bible verses. Also held in our new cafe area is our weekly lunch club which resumed in June. This regularly accommodates around 60 people for a 2-course lunch which takes place after our midweek traditional service.

The prayer team has continued to run an electronic/telephone prayer chain which we are making very good use of. They also held a pre-Christmas prayer meeting where we had the opportunity to pray for our community and our Christmas outreach.

At the beginning of 2022 we appointed our children's worker Natalie Sharp to work alongside our youth Pastor Owen Hughes, who then left us in July to move into sports ministry. Sunday Club fully resumed with different age groups being catered for. We were able to hold a summer Holiday Bible Club in our redeveloped church building and whilst numbers were lower than in previous years our enthusiasm was not dampened. We were also able to move our thriving toddler group from the Woodland Avenue Scout Hall into our Church Hall and new cafe area from June 2022, where we welcome over 30 toddlers and their carers to each session.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre twice a week, based in the local YMCA. This is one of 10 such centres within the Bridgend area. One of the team is also a trustee of this charity, which is affiliated to the national body, the Trussell Trust. In addition to helping people practically, we also want to share with them the news of God's love. During 2022 we have been able to participate in several outreach activities. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Christmas time we were able to hold an open-air event

in the town centre where we had a nativity scene with REAL donkeys! We gave out invitations to our Christmas services which were well attended.

Returning to our church building in April we were thrilled to witness 3 baptisms and 2 dedications of infants. Over the year we welcomed 5 into membership. Sadly, during 2022 we also lost 1 member who died. We give thanks for the life and memory of Barbara Jenkins. Our total membership at the end of 2022 is 131 members.

We thank God and praise Him for all that He has done in the past year and trust Him for all that lies in the future, as together we seek *to know Jesus better and to make Him better known*.

Financial Review

The Treasurer prepares the annual budget for the Deacons and then the church meeting to approve. The Treasurer then prepares a monthly summary that allows the Deacons to monitor income and expenditure against that budget.

Financially, God has continued to bless the work of the church. The detailed accounts are available elsewhere, but in summary our net assets at the end of December 2022 stood at £718,635, compared to last year's figure of £648,549. During the year a further £205,454 was spent on the building project to create a new entrance and add a cafe, kitchen and toilets at the rear of the church, together with installing under floor heating throughout the building. At the end of 2022 our total cash balances were £64,120 compared to £210,319 at the end of 2021. We are grateful to our members who give so generously in response to God's prompting. This also allows us to continue to support numerous Missionary organisations throughout the world both in prayer and financially.

We believe that the building is adequately insured against all likely risks.

Reserves Policy

The trustees have examined the requirement for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed. The trustees consider this ideally should be not less than three months of operational running costs, i.e. around £25,000. At the end of the year our free reserves were considerably in excess of this, at £65,613 (2021 £184,268).

Trustees

The trustees in office as at December 2022 are set out on page 1. All of these served throughout the year. Those elected more recently are also listed. Trustees are elected from within the church membership for a period of three years, after which they are eligible for re-election. Also, the minister is ex officio a trustee.

We have complied with the duty in section 17 of the 2011 Charities Act to have due regard to guidance published by the Commission in respect of our duty to provide public benefit.

This report, which has been prepared in accordance with the provisions in the Charities Act 2011, was approved by the Trustees at their meeting on 09 August 2023 and signed on their behalf by:

A J Hornsby
Treasurer

09 August 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864
Annual accounts for the period				
Period start date	01/01/2022	To	Period end date	31/12/2022

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	127,500	58,830	-	186,330	217,027
Charitable activities	S02	5,528	-	-	5,528	1,330
Other trading activities	S03	3,621	-	-	3,621	3,043
Investments	S04	641	3	-	644	2,154
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	5,540	-	5,540	1,153
Total	S07	137,290	64,373	-	201,663	224,707
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	139,938	4,462	-	144,400	107,227
Separate material item of expense	S10	-	-	-	-	-
Other	S11	393	5,515	-	5,908	1,481
Total	S12	140,331	9,977	-	150,308	108,708
Net income/(expenditure) before investment gains/(losses)						
	S13	- 3,041	54,396	-	51,355	115,999
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 3,041	54,396	-	51,355	115,999
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Actuarial gain/(loss) in respect of pension schemes	S19	18,731	-	-	18,731	990
Net movement in funds	S20	15,690	54,396	-	70,086	116,989
Reconciliation of funds:						
Total funds brought forward	S21	363,446	285,103	-	648,549	531,560
Total funds carried forward	S22	379,136	339,499	-	718,635	648,549

Section B Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	313,523	327,964	-	641,487	452,437
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	313,523	327,964	-	641,487	452,437
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	22,661	4,804	-	27,465	25,659
Investments	(Note 17.4)	B08	20,637	-	-	20,637	30,554
Cash at bank and in hand	(Note 24)	B09	25,181	18,302	-	43,483	179,765
Total current assets		B10	68,479	23,106	-	91,585	235,978
Creditors: amounts falling due within one year	(Note 20)	B11	2,866	11,571	-	14,437	18,866
Net current assets/(liabilities)		B12	65,613	11,535	-	77,148	217,112
Total assets less current liabilities		B13	379,136	339,499	-	718,635	669,549
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities	(Note 12)	B15	-	-	-	-	21,000
Total net assets or liabilities		B16	379,136	339,499	-	718,635	648,549
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	339,499	-	339,499	285,103
Unrestricted funds		B19	379,136	-	-	379,136	363,446
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	379,136	339,499	-	718,635	648,549
Signed by one or two trustees on behalf of all the trustees			Signature		Print Name		Date of approval dd/mm/yyyy
			A.J.Hornsby		A.J.Hornsby		09/08/2023

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

TRUE

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: Not Applicable

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	Yes ✓	No ✓	N/a ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓	No ✓	N/a ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓	No ✓	N/a ✓
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes ✓	No ✓	N/a ✓
Government grants	The charity has received government grants in the reporting period	Yes ✓	No ✓	N/a ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓	No ✓	N/a ✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes ✓	No ✓	N/a ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'. Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ✓	No ✓	N/a ✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes ✓	No ✓	N/a ✓
Support costs	The charity has incurred expenditure on support costs.	Yes ✓	No ✓	N/a ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓	No ✓	N/a ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓	No ✓	N/a ✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes ✓	No ✓	N/a ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓	No ✓	N/a ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes ✓	No ✓	N/a ✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓	No ✓	N/a ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓	No ✓	N/a ✓

	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓ No ✓ N/a ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes ✓ No ✓ N/a ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes ✓ No ✓ N/a ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓ No ✓ N/a ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓ No ✓ N/a ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓ No ✓ N/a ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓ No ✓ N/a ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓ No ✓ N/a ✓
2.4 ASSETS		
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000	
	They are valued at cost.	Yes ✓ No ✓ N/a ✓
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 14.2.	
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.2	Yes ✓ No ✓ N/a ✓
	They are valued at cost.	Yes ✓ No ✓ N/a ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes ✓ No ✓ N/a ✓
	They are valued at cost.	Yes ✓ No ✓ N/a ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes ✓ No ✓ N/a ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes ✓ No ✓ N/a ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes ✓ No ✓ N/a ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes ✓ No ✓ N/a ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes ✓ No ✓ N/a ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓ No ✓ N/a ✓
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes ✓ No ✓ N/a ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes ✓ No ✓ N/a ✓

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
Donations and legacies:	Donations and gifts	104,189	18,420	-	122,609	125,868
	Gift Aid	22,661	4,804	-	27,465	25,659
	Legacies	650	-	-	650	2,000
	General grants provided by government/other charities	-	35,606	-	35,606	63,500
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	127,500	58,830	-	186,330	217,027
Charitable activities:	Lunch Club/Senior Citizens' Teas	3,310	-	-	3,310	975
	Toddlers	1,019	-	-	1,019	355
		-	-	-	-	-
	Other	1,199	-	-	1,199	-
	Total	5,528	-	-	5,528	1,330
Other trading activities:	Hire of halls	380	-	-	380	696
	Fundraising concert	3,105	-	-	3,105	-
	Sale of Surplus Items/Scrap Metal etc	86	-	-	86	2,116
	Other	50	-	-	50	231
	Total	3,621	-	-	3,621	3,043
Income from investments:	Interest income	641	3	-	644	2,154
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	641	3	-	644	2,154
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other - Contras - See Note 6	-	5,540	-	5,540	1,153
	Total	-	5,540	-	5,540	1,153
TOTAL INCOME		137,290	64,373	-	201,663	224,707

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Donations to building fund of £24,835; gift aid on same £4,774.
Interest on building fund £612. Grants of £63,000 towards building project, £500 from BCBC's "Summer of Fun" fund.
Contras (mainly gifts to be passed on to specific charities) £1,153.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 6 Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurred seeking donations	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-
Incurred seeking grants					
Operating membership schemes and social lotteries					
Staging fundraising events	-			-	-
Fundraising agents					
Operating charity shops					
Operating a trading company undertaking non-charitable trading activity					
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities					
Investment management costs:	-	-	-	-	
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities					
Employment Costs	58,948	-	-	58,948	49,252
Mission and Ministry	49,219	-	-	49,219	41,580
Building Costs (R&R, Utilities etc)	18,313	-	-	18,313	9,873
Depreciation	11,942	4,462		16,404	5,416
Other	1,516	-	-	1,516	1,106
Total expenditure on charitable activities	139,938	4,462	-	144,400	107,227
Separate material item of expense					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
Other					
Contras (mainly "special collections" where the donor specifies the money is to be passed on to other charities)	-	5,515	-	5,515	1,153
Net interest on defined pension liability	393	-	-	393	328
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	393	5,515	-	5,908	1,481
TOTAL EXPENDITURE	140,331	9,977	-	150,308	108,708

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	840		-	840	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	840		-	840	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C	Notes to the accounts
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Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
840	750
0	0
0	0
0	0

Note 11 **Paid employees**
Please complete this note if the charity has any employees.

11.1 Staff Costs

Salaries and wages

Social security costs

Pension costs (defined contribution scheme)

Other employee benefits (Manse etc)

Total staff costs

This year £	Last year £
50,572	40,331
-	500
4,237	4,364
4,139	4,057
58,948	49,252

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

--

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

£38,634 (Our Pastor is both a full time employee and a trustee, with the permission of the Charity Commission)

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1.75	1.5
Governance	-	-
Other	-	-
Total	1.75	1.5

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

--

Please state the legal authority or reason for making the payment

--

Please state the amount of the payment (or value of any waiver of a right to an asset)

--

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

--

The nature of the payment (cash, asset etc.)

--

The extent of redundancy funding at the balance sheet date

--

Please state the accounting policy for any redundancy or termination payments

--

Section C	Notes to the accounts	(cont)																																																						
Note 12	Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.																																																							
12.1	<i>Please complete this note if a defined contribution pension scheme is operated.</i>																																																							
Amount of contributions recognised in the SOFA as an expense	£4,237																																																							
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	All employment costs, including pension contributions, are paid from unrestricted funds.																																																							
12.2	<i>Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.</i>																																																							
Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	Our Pastor belongs to the Baptist Ministers Pension scheme. This was originally a defined benefit plan, but this was closed in 2011 and replaced by a defined contribution plan. Our Youth Pastor and Children's Worker contribute to a (different) defined contribution plan. The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time. The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain (BUGB) with Unum Limited. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.																																																							
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity	Actuarial Valuation as at 31 December 2019: A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit. The key assumptions underlying the valuation were as follows: <table><tr><th>Type of financial assumption</th><th>%pa</th></tr><tr><td>RPI price inflation assumption</td><td>3.20</td></tr><tr><td>CPI price inflation assumption</td><td>2.70</td></tr><tr><td>Minimum Pensionable Income increases (CPI plus 0.75% pa)</td><td>3.20</td></tr><tr><td>Assumed investment returns:</td><td></td></tr><tr><td>- Pre-retirement</td><td>2.95</td></tr><tr><td>- Post retirement</td><td>1.70</td></tr><tr><td>Deferred pension increases:</td><td></td></tr><tr><td>- Pre April 2009</td><td>3.20</td></tr><tr><td>- Post April 2009</td><td>2.50</td></tr><tr><td>Pension increases:</td><td></td></tr><tr><td>- Main Scheme pension</td><td>2.70</td></tr></table> Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%. The next actuarial valuation of the DB Plan within the scheme is due to take place not later than as at 31st 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. Under the Recovery Plan dated 30 September 2020, deficiency contributions were payable until 30 June 2026, broadly based on the employer's membership at 31 December 2014 and increasing annually in line with increases to Minimum Pensionable income as defined in the Rules. However, 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. As a result, the Scheme no longer has a shortfall and so a revised statement of contributions was announced, with deficit contributions from each participating employer in the DB Plan reducing to just £1 per month from August 2022. 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. <table><tr><th>Accounting date (year ending):</th><th>31 December 2022</th><th>31 December 2021</th></tr><tr><td>Balance sheet liability at year start</td><td>£21,000</td><td>£26,151</td></tr><tr><td>Minus deficiency contributions paid</td><td>-£2,662</td><td>-£4,489</td></tr><tr><td>Interest cost (recognised in SoFA)</td><td>£393</td><td>£328</td></tr><tr><td>Remaining change to balance sheet liability*</td><td>-£18,731</td><td>-£990</td></tr><tr><td>Balance sheet liability at year end</td><td>£0</td><td>£21,000</td></tr></table> * Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends. 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: <table><tr><th>Accounting date</th><th>31 December 2021</th><th>31 December 2020</th><th>31 December 2019</th></tr><tr><td>Discount rate</td><td>2.0%</td><td>1.4%</td><td>1.7%</td></tr><tr><td>Future increases to Minimum Pensionable Income</td><td>4.1%</td><td>3.2%</td><td>3.3%</td></tr></table> Cessation Event: Consequent upon the departure of the then Minister from the Church in 2009, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. In December 2019 the Church entered into a "Double Cessation Debts Arrangement" with BUGB and the Pension Trustee. Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions in line with the Recovery Plan outlined above.		Type of financial assumption	%pa	RPI price inflation assumption	3.20	CPI price inflation assumption	2.70	Minimum Pensionable Income increases (CPI plus 0.75% 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	Accounting date (year ending):	31 December 2022	31 December 2021	Balance sheet liability at year start	£21,000	£26,151	Minus deficiency contributions paid	-£2,662	-£4,489	Interest cost (recognised in SoFA)	£393	£328	Remaining change to balance sheet liability*	-£18,731	-£990	Balance sheet liability at year end	£0	£21,000	Accounting date	31 December 2021	31 December 2020	31 December 2019	Discount rate	2.0%	1.4%	1.7%	Future increases to Minimum Pensionable Income	4.1%	3.2%	3.3%
Type of financial assumption	%pa																																																							
RPI price inflation assumption	3.20																																																							
CPI price inflation assumption	2.70																																																							
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20																																																							
Assumed investment returns:																																																								
- Pre-retirement	2.95																																																							
- Post retirement	1.70																																																							
Deferred pension increases:																																																								
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Accounting date	31 December 2021	31 December 2020	31 December 2019																																																					
Discount rate	2.0%	1.4%	1.7%																																																					
Future increases to Minimum Pensionable Income	4.1%	3.2%	3.3%																																																					
12.3	<i>Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.</i>																																																							
Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan	Each of the churches participating in this plan is responsible solely for its share of the deficit and is not liable for other entities' obligations. Also see narrative above.																																																							

Section C	Notes to the accounts	(cont)
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Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organisations and to other churches	26020	1100	NIL	27120
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	Please provide details of charity's URL.
No	Provide details below

Names of institution	Purpose	Total amount of grants paid £
Baptist Missionary Society	Support of churches worldwide	8,100
Baptists Together Home Mission Fund	Support of Baptist churches in UK	8,100
South Wales Baptist College	Support of ministers in training	1,000
Tear Fund	Relief & Development work	2,500
Latin Link	Support of churches in South America	2,000
Blythswood Care	Relief & Development work	900
		-
		-
		-
		-
Total grants to institutions in reporting period		22,600
Other unanalysed grants of £500 or less each		3,420
TOTAL GRANTS PAID		26,020

Note 14 Tangible fixed assets
Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	439,515	-	-	134,743	574,258
Additions	171,031	-	-	34,423	205,454
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	610,546	-	-	169,166	779,712

14.2 Depreciation and impairments

**Basis	SL over 50 years on the 2021/2022 building project (Starting from May 2022)	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate	2%			Mainly 25%		
At beginning of the year	-	-	-	121,821	121,821	
Disposals	-	-	-	-	-	
Depreciation	7,437	-	-	8,967	16,404	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	7,437	-	-	130,788	138,225	

14.3 Net book value

Net book value at the beginning of the year	439,515	-	-	12,922	452,437
Net book value at the end of the year	603,109	-	-	38,378	641,487

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

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14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

- (i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.
- (ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.
- (iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB

Section C	Notes to the accounts	(cont)
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Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

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Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
20,637	30,554
-	-
-	-
-	-
-	-
20,637	30,554

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Section C	Notes to the accounts	(cont)
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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
27,465	25,659
-	-
0	0
27,465	25,659

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	588	111	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	12,411	17,333	-	-
Taxation and social security	1,438	1,422	-	-
Other creditors - Defined benefit obligations	-	-	-	21,000
Total	14,437	18,866	-	21,000

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
43,483	179,765
-	-
43,483	179,765

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	285,103	64,373	(9,977)	-	-	339,499
General Reserve	UR	Unrestricted General Reserve	363,446	137,290	(140,331)	-	18,731	379,136
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			648,549	201,663	(150,308)	-	18,731	718,635

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	191,882	94,874	(1,653)	-	-	285,103
General Reserve	UR	Unrestricted General Reserve	339,678	129,833	(107,055)	-	990	363,446
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			531,560	224,707	(108,708)	-	990	648,549

Section C	Notes to the accounts	(cont)
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Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	30960	3845	0	3829	38207
Rev Steve Lock	Charity Commission Agreement	0	0	0	0	2000

Please give details of why remuneration or other employment benefits were paid.

Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.
Rev Steve Lock was employed by the church as a youth worker prior to becoming a trustee and the Charity Commission consented to this arrangement.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

Rev Steve Lock left our employment at the end of 2020, but subsequently received an ex gratia payment of £2,000 during 2021 in recognition of the esteem in which he was held by the members.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

FALSE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	333	117
Subsistence		
Accommodation		
Other (please specify): Cost of purchasing carbon monoxide alarm for manse	35	65
TOTAL	368	182

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

ONE

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

FALSE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Porthcawl YMCA	Common Trustee - Mr A J Hornsby	OUT: Room Hire for running Foodbank	2703			
Gulu Mission Initiative	Common Trustee - Mr A J Hornsby	OUT: Donation to support charity's work in Uganda	500			
The G P Jones Bequest Fund	Common Trustee - Rev M J Gillard	IN: Grant Towards PA System / Cameras	3606	1164		

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl

I report to the charity trustees on my examination of the accounts of Gilgal Baptist Church Porthcawl for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the 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.

R.I. KNOYLE ACA FCCA

Baker Knoyle Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

4th August, 2023

Dated.....

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales - Charity number 1134864

Accounts

DEACONS' (TRUSTEES') REPORT FOR 2021

The trustees of Gilgal Baptist Church, Porthcawl, are pleased to present this report of our activities during 2021. As we often need to remind ourselves, the “church” is NOT a building, rather it is a group of Christian people, called by God to be part of His family. This has never been more evident than over the last year as we have faced together the challenges of the Coronavirus pandemic coupled with the commencement of a major redevelopment of our Park Avenue Church building. Early in the year we continued to meet in our church building following the strict government guidelines in place for Coronavirus. We continued to meet there until June when the building project began. We then started holding our weekly services in the Porthcawl Grand Pavilion, then moved to a local community centre, Awel-y-Mor, in July.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message both in person and via online services through Facebook, YouTube and on our website www.gilgal.co.uk. For those who do not have the technology and haven't been able to join us in person we have continued to produce CDs of the services that have then been delivered, along with our weekly news letters, to various members around the area.

This year, we have very much enjoyed the themes of the services. Our pastor took the first part of his sabbatical during the summer and we were blessed to have a number of visiting speakers to our services both morning and evening. On Sunday mornings in 2021 our pastor preached a series on 'Renewing Emotional Wellbeing' looking at characters throughout the bible and how their relationship with God helped them in times of hardship and struggle. A short series before Easter was entitled 'The Journey to Jerusalem - A Date with Destiny' and after his sabbatical a series called 'Our God Is...' looked at the nature and character of the God of the bible. On Sunday evenings in our Disciples' Service we studied 'The Church @ Corinth' (2 Corinthians) and 'The Return of the King' (Revelation chapters 19-22). There were also topical messages on Easter, Harvest, Christmas and Baptism. All these messages are now available on our social media pages and church website.

The Leadership team of Pastor and Deacons meet on a monthly basis, via Zoom or in person when possible. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church: To be a church that families love, to make disciples who make disciples, to bring more people to faith in Jesus Christ and to have a building that is fit for purpose. The team's thoughts and decisions are always shared at subsequent Members' Meetings. We are able to hold these as hybrid meetings with some participating in the church following strict Covid guidelines and some joining us from their homes via Zoom.

Members of the fellowship are encouraged to attend a mid-week House Group and, together with the Bible Study and Prayer Meeting, we have a total of seven such groups and around 70 people meeting at different times and days each week. These groups ran irregularly due to the pandemic. A new group was started for those less familiar with the Bible. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor.

We also have several ministry teams, co-coordinating various areas of activity such as administration, community, Evangelism, prayer and world mission: the teams support people already serving in those areas, challenge others to get involved and propose new initiatives. One such initiative from the evangelism team has been to engage with the community, sharing the love of Jesus in our local high street on Tuesday mornings.

Our midweek ladies group “Gilgal Ladies” has developed into a Face book group meeting page which provides daily messages of encouragement and bible verses. Unfortunately, our banner group and craft group have been unable to meet since the beginning of the pandemic but will resume as soon as we return to our redeveloped church building.

The prayer team has continued to run an electronic/telephone prayer chain which we are making very good use of, particularly at those times as when we couldn't meet in person.

We welcomed our new youth Pastor Owen Hughes who now works alongside our newly appointed children's worker Natalie Sharp. Early in the year Sunday Club was held online until restrictions were eased. We look forward in the coming year to begin new mid week children's activities. Unfortunately, our annual Holiday Bible Club was unable to take place for a second year but we look forward to resuming this in the future. We were able to restart our toddler group in September 2021 where we regularly welcome around 30 toddlers and their carers to each session.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre, based in the local YMCA. One of our members is a trustee of this charity, which is affiliated to the national body, the Trussell Trust. Thankfully the foodbank has been able to continue serving the local community throughout the pandemic.

In addition to helping people practically, we also want to share with them the news of God's love. During 2021 we have been able to participate in a number of outreach activities when Covid restrictions allowed. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Christmas time we were able to hold a socially distanced open air in the town centre where we had a nativity scene with REAL donkeys! We gave out invitations to our Christmas services that went ahead and were well attended.

Financially, God has continued to bless the work of the church. The detailed accounts are available elsewhere, but in summary our total net assets at the end of December 2021 stood at £648,549, compared to last year's figure of £531,560. During the year, £370,235 was spent on the building project to create a new main entrance and add a café, kitchen and toilets at the rear of the church, together with installing underfloor heating throughout the building. At the end of 2021 our total cash balances were £210,319, compared to £460,599 at the end of 2020. We are grateful to our members who, in response to God's prompting, give so generously, both regularly and with one-off gifts. This also allows us to continue to support numerous Missionary organisations throughout the world both in prayer and financially.

Being out of our church building meant many challenges for us, however we were thrilled to witness 6 baptisms in the sea at Porthcawl in September; consequently we were then able to welcome 5 into membership. Sadly, during 2021 we also lost members who died. We give thanks for the lives and memory of Gwyneth Bridger, Rita Morgan, Pat Wilson and Charlotte Lyn Davies. Our total membership at the end of 2021 is 127 members.

We thank and praise God for all that He has done in the past year and trust Him for all that lies in the future, as together we seek *to know Jesus better and to make Him better known.*



CHARITY COMMISSION
FOR ENGLAND AND WALES

Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864
Annual accounts for the period				
Period start date	01/01/2021	To	Period end date	31/12/2021

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	123,918	93,109	-	217,027	181,457
Charitable activities	S02	1,330	-	-	1,330	1,922
Other trading activities	S03	3,043	-	-	3,043	1,970
Investments	S04	1,542	612	-	2,154	3,782
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	1,153	-	1,153	1,461
Total	S07	129,833	94,874	-	224,707	190,592
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	106,727	500	-	107,227	163,951
Separate material item of expense	S10	-	-	-	-	-
Other	S11	328	1,153	-	1,481	2,612
Total	S12	107,055	1,653	-	108,708	166,563
Net income/(expenditure) before investment gains/(losses)						
	S13	22,778	93,221	-	115,999	24,029
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	22,778	93,221	-	115,999	24,029
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Actuarial gain/(loss) in respect of pension schemes	S19	990	-	-	990	13,079
Net movement in funds	S20	23,768	93,221	-	116,989	37,108
Reconciliation of funds:						
Total funds brought forward	S21	339,678	191,882	-	531,560	494,452
Total funds carried forward	S22	363,446	285,103	-	648,549	531,560

Section B

Balance sheet

		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year	
			£	£	£	£	£	
			F01	F02	F03	F04	F05	
Fixed assets								
Intangible assets	(Note 15)	B01	-	-	-	-	-	
Tangible assets	(Note 14)	B02	179,178	273,259	-	452,437	71,095	
Heritage assets	(Note 16)	B03	-	-	-	-	-	
Investments	(Note 17)	B04	-	-	-	-	-	
Total fixed assets		B05	179,178	273,259	-	452,437	71,095	
Current assets								
Stocks	(Note 18)	B06	-	-	-	-	-	
Debtors	(Note 19)	B07	20,885	4,774	-	25,659	29,120	
Investments	(Note 17.4)	B08	30,554	-	-	30,554	389,084	
Cash at bank and in hand	(Note 24)	B09	172,695	7,070	-	179,765	71,515	
Total current assets		B10	224,134	11,844	-	235,978	489,719	
Creditors: amounts falling due within one year								
	(Note 20)	B11	18,866	-	-	18,866	3,103	
Net current assets/(liabilities)		B12	205,268	11,844	-	217,112	486,616	
Total assets less current liabilities		B13	384,446	285,103	-	669,549	557,711	
Creditors: amounts falling due after one year								
	(Note 20)	B14	-	-	-	-	-	
Provisions for liabilities		B15	21,000	-	-	21,000	26,151	
Total net assets or liabilities		B16	363,446	285,103	-	648,549	531,560	
Funds of the Charity								
Endowment funds	(Note 27)	B17	-			-	-	
Restricted income funds	(Note 27)	B18		285,103		285,103	191,882	
Unrestricted funds		B19	363,446		-	363,446	339,678	
Revaluation reserve		B20				-		
Total funds		B21	363,446	285,103	-	648,549	531,560	
Signed by one or two trustees on behalf of all the trustees			Signature			Print Name		Date of approval dd/mm/yyyy
			A.J.Hornsby			A.J.Hornsby		22/03/2022

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

TRUE

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: Not Applicable

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	Yes ✓	No ✓	N/a ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓	No ✓	N/a ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓	No ✓	N/a ✓
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes ✓	No ✓	N/a ✓
Government grants	The charity has received government grants in the reporting period	Yes ✓	No ✓	N/a ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓	No ✓	N/a ✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes ✓	No ✓	N/a ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'. Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ✓	No ✓	N/a ✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes ✓	No ✓	N/a ✓
Support costs	The charity has incurred expenditure on support costs.	Yes ✓	No ✓	N/a ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓	No ✓	N/a ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓	No ✓	N/a ✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes ✓	No ✓	N/a ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓	No ✓	N/a ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes ✓	No ✓	N/a ✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓	No ✓	N/a ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓	No ✓	N/a ✓

	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓	No ✓	N/a ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes ✓	No ✓	N/a ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes ✓	No ✓	N/a ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓	No ✓	N/a ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓	No ✓	N/a ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓	No ✓	N/a ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓	No ✓	N/a ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓	No ✓	N/a ✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000			
	They are valued at cost.	Yes ✓	No ✓	N/a ✓
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2.	Yes ✓	No ✓	N/a ✓
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes ✓	No ✓	N/a ✓
Heritage assets	They are valued at cost.	Yes ✓	No ✓	N/a ✓
	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes ✓	No ✓	N/a ✓
Investments	They are valued at cost.	Yes ✓	No ✓	N/a ✓
	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes ✓	No ✓	N/a ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes ✓	No ✓	N/a ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes ✓	No ✓	N/a ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes ✓	No ✓	N/a ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes ✓	No ✓	N/a ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓	No ✓	N/a ✓
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes ✓	No ✓	N/a ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes ✓	No ✓	N/a ✓

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
Donations and legacies:	Donations and gifts	101,033	24,835	-	125,868	138,136
	Gift Aid	20,885	4,774	-	25,659	28,281
	Legacies	2,000	-	-	2,000	550
	General grants provided by government/other charities	-	63,500	-	63,500	14,490
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	123,918	93,109	-	217,027	181,457
Charitable activities:	Lunch Club/Senior Citizens' Teas	975	-	-	975	1,595
	Toddlers	355	-	-	355	309
		-	-	-	-	-
	Other	-	-	-	-	18
	Total	1,330	-	-	1,330	1,922
Other trading activities:	Hire of halls	696	-	-	696	1,824
	Fundraising concert	-	-	-	-	-
	Sale of Pews/Other Wood/Radiators	2,116	-	-	2,116	-
	Other	231	-	-	231	146
	Total	3,043	-	-	3,043	1,970
Income from investments:	Interest income	1,542	612	-	2,154	3,782
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	1,542	612	-	2,154	3,782
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other - Contras - See Note 6	-	1,153	-	1,153	1,461
	Total	-	1,153	-	1,153	1,461
TOTAL INCOME		129,833	94,874	-	224,707	190,592

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Donations to building fund of £40,190; gift aid on same £8,291. Interest on building fund £1,158. Grants of £9,000 towards building project, £4,965 towards stonework repairs, £525 from Western Power's "In this together" Covid fund. Contras (mainly gifts to be passed on to specific charities) £1,461.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 6

Analysis of expenditure

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events	-			-	-
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Employment Costs	49,252	-	-	49,252	66,691
	Mission and Ministry	41,080	500	-	41,580	39,814
	Building Costs (R&R, Utilities etc - plus adjustment for depreciation)	15,289	-	-	15,289	56,396
	Other	1,106	-	-	1,106	1,050
	Total expenditure on charitable activities	106,727	500	-	107,227	163,951
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Contras (mainly "special collections" where the donor specifies the money is to be passed on to other charities)	-	1,153	-	1,153	1,928
	Net interest on defined pension liability	328	-	-	328	684
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	328	1,153	-	1,481	2,612
TOTAL EXPENDITURE		107,055	1,653	-	108,708	166,563

Section C Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	750		-	750	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	750		-	750	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C	Notes to the accounts
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Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
750	810
0	0
0	0
0	0

Note 11 **Paid employees**
Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	40,331	55,243
Social security costs	500	1,262
Pension costs (defined contribution scheme)	4,364	6,108
Other employee benefits (Manse etc)	4,057	4,078
Total staff costs	49,252	66,691

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

--

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

£38,207 (Our Pastor is both a full time employee and a trustee, with the permission of the Charity Commission)

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1.5	2.0
Governance	-	-
Other	-	-
Total	1.5	2.0

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

--

Please state the legal authority or reason for making the payment

--

Please state the amount of the payment (or value of any waiver of a right to an asset)

--

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

--

The nature of the payment (cash, asset etc.)

--

The extent of redundancy funding at the balance sheet date

--

Please state the accounting policy for any redundancy or termination payments

--

Section C	Notes to the accounts	(cont)
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Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense

£4,364

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

All employment costs, including pension contributions, are paid from unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Our Pastor belongs to the Baptist Ministers Pension scheme. This was originally a defined benefit plan, but this was closed in 2011 and replaced by a defined contribution plan. Our Youth Pastor contributes to a defined contribution plan.

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time. The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain (BUGB) with Unum Limited. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial Valuation as at 31 December 2019:

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

The key assumptions underlying the valuation were as follows:

Type of financial assumption	%pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns:	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases:	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Main Scheme pension	2.70

Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%. The next actuarial valuation of the DB Plan within the scheme is due to take place not later than as at 31st 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. Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020. This reduction is allowed for in the figures shown in these accounts, where appropriate.

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 December 2021	31 December 2020
Balance sheet liability at year start	£26,151	£41,855
Minus deficiency contributions paid	-£4,489	-£3,309
Interest cost (recognised in SoFA)	£328	£684
Remaining change to balance sheet liability*	-£990	-£13,079
Balance sheet liability at year end	£21,000	£26,151

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

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 December 2021	31 December 2020	31 December 2019
Discount rate	2.0%	1.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.2%	3.3%

Cessation Event: Consequent upon the departure of the then Minister from the Church in 2009, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In December 2019 the Church entered into a "Double Cessation Debts Arrangement" with BUGB and the Pension Trustee. Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions in line with the Recovery Plan outlined above.

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan

Each of the churches participating in this plan is responsible solely for its share of the deficit and is not liable for other entities' obligations. Also see narrative above.

Section C	Notes to the accounts	(cont)
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Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organisations and to other churches	25458	1100	NIL	26558
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	Please provide details of charity's URL.
No	Provide details below

Names of institution	Purpose	Total amount of grants paid £
Baptist Missionary Society	Support of churches worldwide	8,000
Baptists Together Home Mission Fund	Support of Baptist churches in UK	8,000
South Wales Baptist College	Support of ministers in training	1,000
Tear Fund	Relief & Development work	2,500
Latin Link	Support of churches in South America	2,000
Blythswood Care	Relief & Development work	900
		-
		-
		-
		-
Total grants to institutions in reporting period		22,400
Other unanalysed grants of £500 or less each		3,058
TOTAL GRANTS PAID		25,458

Note 14 Tangible fixed assets
Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	52,757	-	-	134,743	187,500
Additions	386,758	-	-	-	386,758
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	439,515	-	-	134,743	574,258

14.2 Depreciation and impairments

**Basis	None applied - the real value of these assets is considerably greater than their historic cost	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate				Mainly 25%		
At beginning of the year	-	-	-	116,405	116,405	
Disposals	-	-	-	-	-	
Depreciation	-	-	-	5,416	5,416	
Impairment	-	-	-	-	-	
Transfers*	-	-	-	-	-	
At end of the year	-	-	-	121,821	121,821	

14.3 Net book value

Net book value at the beginning of the year	52,757	-	-	18,338	71,095
Net book value at the end of the year	439,515	-	-	12,922	452,437

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

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14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.	

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB

Section C	Notes to the accounts	(cont)
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Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

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Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

	This year	Last year
	£	£
Cash or cash equivalents	30,554	389,084
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	30,554	389,084

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Section C	Notes to the accounts	(cont)
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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
21,050	28,282
-	-
0	838
21,050	29,120

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	111	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	17,333	810	-	-
Taxation and social security	1,422	2,293	-	-
Other creditors - Defined benefit obligations	-	-	21,000	26,151
Total	18,866	3,103	21,000	26,151

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
179,765	71,515
-	-
179,765	71,515

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	191,882	94,874	(1,653)	-	-	285,103
General Reserve	UR	Unrestricted General Reserve	339,678	129,833	(107,055)	-	990	363,446
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			531,560	224,707	(108,708)	-	990	648,549

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	138,360	65,590	(12,068)	-	-	191,882
General Reserve	UR	Unrestricted General Reserve	356,092	125,002	(154,495)	-	13,079	339,678
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			494,452	190,592	(166,563)	-	13,079	531,560

Section C	Notes to the accounts	(cont)
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Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	30360	4007		3840	37563
Mr Steve Lock	Charity Commission Agreement	0	0	2000	0	26473

Please give details of why remuneration or other employment benefits were paid.

Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

Mr Steve Lock was employed by the church (as a youth worker) prior to becoming a trustee and the Charity Commission consented to this arrangement. He left our employment at the end of 2020, but received an ex gratia payment of £2,000 early in 2021 in recognition of the esteem in which he was held by the members.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

FALSE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	117	494
Subsistence		
Accommodation		
Other (please specify): Cost of attending ministers' conference	65	
TOTAL	182	494

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

ONE

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

FALSE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
Porthcawl YMCA	Common Trustee - Mr A J Hornsby	OUT: Room Hire for running Foodbank	1856			
Gulu Mission Initiative	Common Trustee - Mr A J Hornsby	OUT: Donation to support charity's work in Uganda	500			
The G P Janes Bequest Fund	Common Trustee - Rev M J Gillard	IN: Grant Towards Building Project	50000			

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl

I report to the charity trustees on my examination of the accounts of the Gilgal Baptist Church for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the 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.



R.I. KNOYLE
ACA FCCA
Baker Knoyle
Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

Date: 21st October 2022

GILGAL BAPTIST CHURCH, PORTHCAWL

England & Wales - Charity number 1134864

Accounts

Gilgal Baptist Church Porthcawl

Financial Statements and Trustees Report

**for the Year Ending
31st December 2020**

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Gilgal Baptist Church, Porthcawl Deacons (Trustees) Report

Legal Form of the Charity

Registered Unincorporated Charity, registered in England & Wales.

Registered Charity Number 1134864

Church Address

Gilgal Baptist Church
Park Avenue
Porthcawl
CF36 3EP

Trustees (in place throughout 2020 unless stated otherwise)

Revd M J Gillard (Pastor)
Mr S J Lock (Associate Pastor)
Mrs E M Rees (Secretary)
Mr A J Hornsby (Treasurer)
Mrs J Crole
Mrs A Farrow
Miss C Gill
Mrs D Harris
Miss E Harris
Mrs C Hodges
Mr G E Lovering
Mr D A Redhouse
Mrs A C Westwood (appointed 12/8/2020)

Bankers

Barclays Bank plc
Bridgend Business Centre

And also:

Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

Independent Examiner

Baker Knoyle Chartered Accountants
Orbit Business Centre
Rhydycar
Merthyr Tydfil
CF48 1DL

Governing Document

Gilgal Baptist Church, Porthcawl (hereinafter referred to as Gilgal) was registered as a charity on 12 March 2010. The current governing document is the Constitution adopted at a Special Church Meeting on 11 March 2009.

Recruitment and Appointment of Trustees

New trustees are appointed in accordance with Gilgal's constitution. Potential trustees are provided with copies of the Charity Commission's and Baptist Union guideline leaflets on trusteeship and the latter's on the role of a Deacon. They are also advised of their responsibilities and given copies of Gilgal's constitution and most recent accounts.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Gilgal has adopted a Child Safeguarding policy, and all who work with our children and young people are provided with a copy of the document and are subject to the necessary DBS checks. We have also expanded our Safeguarding policies to include work with Adults at Risk.

We review our Health and Safety Policy annually and undertake the necessary risk assessments.

In particular, since the onset of the Coronavirus pandemic, we have undertaken numerous additional Covid-specific risk assessments.

We believe that all prospective liability situations are adequately covered by our insurance policy.

Food Handling training is undertaken where appropriate and relevant certificates obtained.

Objectives and Activities

These are set out in our Constitution. The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination.

Public Benefit

The Trustees are aware of the Charity Commission's requirements regarding the provision of Public Benefit and this is evidenced in the following section.

Achievements and Performance

The trustees are pleased to present this report of our activities during 2020. As we often need to remind ourselves, the "church" is NOT a building, rather it is a group of Christian people, called by God to be part of His family. This has never been more evident than over the last year as we have faced together the challenges of the Coronavirus pandemic. At the very onset of the pandemic in the UK we realised immediately the importance of keeping the community of Gilgal Baptist Church in contact with one another as we could no longer meet in person and we set up mechanisms to try to ensure this.

Our Pastor, Reverend Martin Gillard, has continued to preach a strong biblical message both in services in the church building and via online services through Facebook, YouTube and on our website www.gilgal.co.uk. As the year progressed, we have adapted to the technology and have also started livestreaming our Church services. For those who do not have the technology and haven't been able to join us in person due to shielding we have been regularly producing CDs of the services and they have been delivered, along with our weekly news letters, to various members around the area. During the year Martin preached series on the book of Nehemiah (learning lessons from how he tackled his own building project), the life of Noah (reflecting on his experience of 'lockdown'), the book of Acts, Paul's second letter to the Corinthians and the "One Another" instructions in the bible, as well as specific sermons relevant to the pandemic or to key seasonal festivals such as Easter and Christmas.

The Leadership team of Pastor and Deacons meet on a monthly basis, via Zoom. As well as handling matters of current business, they try to think and plan strategically in line with the goals of the church; to be a church that families love, to make disciples who make disciples, to bring more people to faith in Jesus Christ and to have a building that is fit for purpose. The team's thoughts and decisions are always shared at subsequent Members' Meetings. We are able to hold these as hybrid meetings with some participating in the church following strict Covid guidelines and some joining us from their homes via Zoom.

Members of the fellowship are encouraged to attend a mid-week House Group and, together with the Bible Study and Prayer Meeting, we have a total of seven such groups and around 67 people meeting at different times and days each week. Many of these are able to continue again via Zoom and several

WhatsApp groups have been set up to encourage as many people as possible to keep in touch. The groups generally study the previous week's sermon, with the aid of questions provided by our Pastor.

We also have several ministry teams, co-ordinating various areas of activity such as administration, community, discipleship, prayer and world mission: the teams support people already serving in those areas, challenge others to get involved and propose new initiatives. One such initiative has been to offer an online Alpha course which has been well attended and we hope and pray that some of those involved will attend Baptism classes run by our Pastor as soon as restrictions allow.

Our midweek ladies group "Gilgal Ladies" has developed into a Facebook group meeting page which provides daily messages of encouragement and bible verses. Unfortunately, our banner group and craft group have been unable to meet since the beginning of the pandemic but will resume as soon as restrictions are lifted.

The prayer team has continued to run an electronic/telephone prayer chain which we are making very good use of, particularly as we cannot meet in person.

We moved our children's Sunday club online during the pandemic and it remained well attended. Unfortunately, our annual Holiday Bible Club was unable to take place but we look forward to resuming this in the future. We aim to restart our toddler group and other midweek children's work as soon as Covid restrictions allow. Due to the pandemic, our intern for 2020 Alie Breau had to adapt the work she was doing with us, and made a valuable contribution to our online ministry. She was recruited through Missional Links Wales, an organisation with which we continue to be in contact.

Some members get involved in the work of Churches Together in Porthcawl. Much of our activity clearly benefits the general public. One example is our very popular Wednesday Lunch Club, which is usually attended by between 40 to 50 people, mainly elderly folk, some being from our fellowship but many with no church affiliation. Again, due to the pandemic the club was only able to run during the early part of the year, for those few weeks the lunch club was preceded with a traditional service of hymns, readings and prayers with a short message.

Conscious that many people in society struggle financially, we run a Foodbank distribution centre (based in the local YMCA), which is one of a network of 9 centres within the Bridgend area. Two of our members are trustees of this charity, which is affiliated to the national body, the Trussell Trust. Thankfully even during the pandemic the foodbank is still able to serve the local community and is much needed in these times.

In addition to helping people practically, we also want to share with them the news of God's love. During 2020 we have been able to participate in outreach activities when Covid restrictions allowed. Through these activities, we pray that many will come to know Jesus as their Saviour and Lord. At Christmas time we were able to hold a socially distanced open air in the town centre and give out invitations to our Christmas services. We also went carol singing in a couple of streets around the church where we gave out more invitations. The services went ahead and were well attended.

The variety of activities described above clearly depends not only on the hard work of our paid pastors but also on a huge amount of voluntary help, both pastoral and practical, from members and friends of the church. We have never attempted to quantify the value of this help, but it must run to the equivalent of several additional members of staff.

Following the sale of the Woodland Avenue premises we are focussing on improving the facilities at the church at Park Avenue which is regularly used for weddings, dedications and funerals. We have been able to obtain quotes for this exciting project and a recommendation for the project was taken to the August church meeting where it was approved by the church members. We look forward to this project being fulfilled in 2021 giving us a building fit for purpose in the 21st Century.

Financially, God has continued to bless the work of the church. We are grateful to our members who, in response to God's prompting, have continued to give generously, both regularly and with one-off gifts towards the building project. This allows us to continue to support numerous Missionary organisations throughout the world both in prayer and financially. The detailed accounts are available elsewhere, but in summary our net current assets at end of December 2020 stand at £486,616, which shows an increase of £27,693 compared to last year's figure of £458,923.

We were so pleased to baptise Pat Burgess in January 2020: this was done very sensitively in hospital shortly before she died. Unfortunately, no baptisms could take place in the church during the year due to the pandemic, however we were able to welcome 4 into fellowship. Sadly, during 2020 we also lost members who died. We give thanks for the lives and memory of Pat Burgess, Rosemary Harrington, Malcom Cridge and Peter Davies. Our total membership at the end of 2020 is 123 members.

We thank God and praise Him for all that He has done in the past year and trust Him for all that lies in the future, as together we seek *to know Jesus better and to make Him better known*.

Financial Review

The results for the year are set out in the full accounts.

Payment of Trustees

Notwithstanding the fact that Revd Martin Gillard is a Trustee of the charity, he is entitled to an agreed stipend in accordance with clause 23 of our Constitution.

Steve Lock, our Children, Youth and Family worker is also a Trustee. We have obtained clarification from the Charity Commission (6 May 2014) that, subject to careful management of any potential conflict of interest, his appointment does not require their legal consent.

Reserves Policy

The total funds of £531,560 are made up of fixed assets, net current assets and long-term liabilities. Of the net current assets of £486,616, £191,882 relates to restricted funds with the remainder being free of any restrictions. The Charity's practice is to have sufficient bank balances to cover working capital requirements over a three-month period. In the light of this, free reserves need to be no less than £20,000. The current free reserves are substantially above this requirement because the Charity has been raising money towards the proposed building project.

Principal Funding Sources

Our main income is derived from the generous giving of our members and the resultant gift aid income. We also obtain grant funding, where it is available, for major property repairs and renewals.

Investment Policy

The charity only uses Bank accounts, ensuring that cash not immediately required is placed in an interest bearing account. Stock market investments are considered too risky and hence inappropriate.

Future Developments

We intend to continue to develop our ministries in accordance with our Objectives and Activities, trying to ensure that we are good stewards of the resources and talents that God has provided to us.

We plan a major redevelopment of our Park Avenue sanctuary, to create a larger area for after service fellowship, community meetings and engagement and to add a new balcony. This redevelopment will include a new all-glass main entrance, new toilets, a well-equipped kitchen and some office space.

During 2020 detailed drawings were prepared by Roger North Long & Partners (a Cardiff-based firm of Chartered Building Surveyors) and the work was put out to tender. LCB Construction Ltd have been selected as the primary contractor and various grants have been applied for in the hope of being able to start the work in the spring of 2021.

At the end of 2020 we said goodbye to our associate Pastor, Steve Lock, who left us to take up a position as senior school's engagement officer with the Church in Wales Diocese of Llandaff. We are looking forward after Easter to welcoming our new youth Pastor Owen Hughes who will be working closely with Cathryn Hodges our deacon responsible for work with Children, Youth & Families. We continue to look for a children's worker to focus on toddlers and primary school children and hope to fill this post soon.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Gilgal Baptist Church Porthcawl			Charity No (if any)	1134864	
Annual accounts for the period					
Period start date	01/01/2020	To	Period end date	31/12/2020	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Restricted income funds					Prior year funds
		Unrestricted funds	income funds	Endowment funds	Total funds		
		£	£	£	£	£	
		F01	F02	F03	F04	F05	
Incoming resources (Note 3)							
Income and endowments from:							
Donations and legacies	S01	118,486	62,971	-	181,457	154,099	
Charitable activities	S02	1,922	-	-	1,922	8,180	
Other trading activities	S03	1,970	-	-	1,970	3,460	
Investments	S04	2,624	1,158		3,782	3,143	
Separate material item of income	S05	-	-	-	-	-	
Other	S06	-	1,461	-	1,461	27,580	
Total	S07	125,002	65,590	-	190,592	196,462	
Resources expended (Note 6)							
Expenditure on:							
Raising funds	S08	-	-	-	-	-	
Charitable activities	S09	153,811	10,140	-	163,951	148,236	
Separate material item of expense	S10	-	-	-	-	-	
Other	S11	684	1,928	-	2,612	8,355	
Total	S12	154,495	12,068	-	166,563	156,591	
Net income/(expenditure) before investment gains/(losses)							
Net gains/(losses) on investments	S13	- 29,493	53,522	-	24,029	39,871	
	S14	-	-	-	-	-	
Net income/(expenditure)	S15	- 29,493	53,522	-	24,029	39,871	
Extraordinary items	S16	-	-	-	-	-	
Transfers between funds	S17	-	-	-	-	-	
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-	
Actuarial gain/(loss) in respect of pension schemes	S19	13,079	-	-	13,079	- 589	
Net movement in funds	S20	- 16,414	53,522	-	37,108	39,282	
Reconciliation of funds:							
Total funds brought forward	S21	356,092	138,360	-	494,452	455,170	
Total funds carried forward	S22	339,678	191,882	-	531,560	494,452	

Section B Balance sheet

		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year	
			£	£	£	£		
			F01	F02	F03	F04	F05	
Fixed assets								
Intangible assets	(Note 15)	B01	-	-	-	-	-	
Tangible assets	(Note 14)	B02	71,095	-	-	71,095	77,384	
Heritage assets	(Note 16)	B03	-	-	-	-	-	
Investments	(Note 17)	B04	-	-	-	-	-	
Total fixed assets		B05	71,095	-	-	71,095	77,384	
Current assets								
Stocks	(Note 18)	B06	-	-	-	-	-	
Debtors	(Note 19)	B07	20,829	8,291	-	29,120	22,727	
Investments	(Note 17.4)	B08	253,957	135,127	-	389,084	375,315	
Cash at bank and in hand	(Note 24)	B09	23,051	48,464	-	71,515	64,598	
Total current assets		B10	297,837	191,882	-	489,719	462,640	
Creditors: amounts falling due within one year								
	(Note 20)	B11	3,103	-	-	3,103	3,717	
Net current assets/(liabilities)		B12	294,734	191,882	-	486,616	458,923	
Total assets less current liabilities		B13	365,829	191,882	-	557,711	536,307	
Creditors: amounts falling due after one year								
	(Note 20)	B14	-	-	-	-	-	
Provisions for liabilities		B15	26,151	-	-	26,151	41,855	
Total net assets or liabilities		B16	339,678	191,882	-	531,560	494,452	
Funds of the Charity								
Endowment funds	(Note 27)	B17	-			-	-	
Restricted income funds	(Note 27)	B18		191,882		191,882	138,360	
Unrestricted funds		B19	339,678		-	339,678	356,092	
Revaluation reserve		B20				-		
Total funds		B21	339,678	191,882	-	531,560	494,452	
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name		Date of approval dd/mm/yyyy		
		A.J.Hornsby		A.J.Hornsby		27/04/2021		

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*

✓

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014

• and with*

✓

the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

TRUE

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate: Not Applicable

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*	☐	

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	Yes ✓	No ✓	N/a ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓	No ✓	N/a ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓	No ✓	N/a ✓
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes ✓	No ✓	N/a ✓
Government grants	The charity has received government grants in the reporting period	Yes ✓	No ✓	N/a ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓	No ✓	N/a ✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes ✓	No ✓	N/a ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'. Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ✓	No ✓	N/a ✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes ✓	No ✓	N/a ✓
Support costs	The charity has incurred expenditure on support costs.	Yes ✓	No ✓	N/a ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓	No ✓	N/a ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓	No ✓	N/a ✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes ✓	No ✓	N/a ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓	No ✓	N/a ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes ✓	No ✓	N/a ✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓	No ✓	N/a ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓	No ✓	N/a ✓

	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓	No ✓	N/a ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes ✓	No ✓	N/a ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes ✓	No ✓	N/a ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓	No ✓	N/a ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓	No ✓	N/a ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓	No ✓	N/a ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓	No ✓	N/a ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓	No ✓	N/a ✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £1000			
	They are valued at cost.	Yes ✓	No ✓	N/a ✓
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2. The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes ✓	No ✓	N/a ✓
	They are valued at cost.	Yes ✓	No ✓	N/a ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes ✓	No ✓	N/a ✓
	They are valued at cost.	Yes ✓	No ✓	N/a ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes ✓	No ✓	N/a ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value. Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock. Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes ✓	No ✓	N/a ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓	No ✓	N/a ✓
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due. They are valued at fair value except where they qualify as basic financial instruments.	Yes ✓	No ✓	N/a ✓

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
Donations and legacies:	Donations and gifts	97,946	40,190	-	138,136	126,296
	Gift Aid	19,990	8,291	-	28,281	22,592
	Legacies	550	-	-	550	210
	General grants provided by government/other charities	-	14,490	-	14,490	2,690
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	2,311
	Total	118,486	62,971	-	181,457	154,099
Charitable activities:	Lunch Club	1,595	-	-	1,595	7,010
	Toddlers	309	-	-	309	878
		-	-	-	-	-
	Other	18	-	-	18	292
	Total	1,922	-	-	1,922	8,180
Other trading activities:	Hire of halls	1,824	-	-	1,824	3,227
	Fundraising concert	-	-	-	-	-
	Sale of Pews	-	-	-	-	-
	Other	146	-	-	146	233
	Total	1,970	-	-	1,970	3,460
Income from investments:	Interest income	2,624	1,158	-	3,782	3,143
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	2,624	1,158	-	3,782	3,143
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	20,000
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	1,461	-	1,461	7,580
	Total	-	1,461	-	1,461	27,580
TOTAL INCOME		125,002	65,590	-	190,592	196,462

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Donations to building fund of £40,190; gift aid on same £8,291. Interest on building fund £1,158. Grants of £9,000 towards building project, £4,965 towards stonework repairs, £525 from Western Power's "In this together" Covid fund. Contrasts (mainly gifts to be passed on to specific charities) £1,461.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Section C	Notes to the accounts	(cont)
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Note 6 Analysis of expenditure

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events	-			-	-
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Employment Costs	66,691	-	-	66,691	65,819
	Mission and Ministry	39,289	525	-	39,814	51,387
	Building Costs (R&R, Utilities etc - plus adjustment for depreciation)	46,781	9,615	-	56,396	29,550
	Other	1,050	-	-	1,050	1,480
	Total expenditure on charitable activities	153,811	10,140	-	163,951	148,236
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Contras (money towards camps, trips, retreats etc collected and then paid out to the provider)	-	1,928	-	1,928	7,337
	Net interest on defined pension liability	684	-	-	684	1,018
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	684	1,928	-	2,612	8,355
TOTAL EXPENDITURE		154,495	12,068	-	166,563	156,591

Section C	Notes to the accounts
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Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds £	Activity 1 £	Activity 2 £	Activity 3 £	Grand total £	Basis of allocation (Describe method)
Governance	-	810		-	810	All unrestricted Independent Examination fees
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	810		-	810	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

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Section C	Notes to the accounts
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Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
810	810
0	0
0	0
0	0

Note 11 **Paid employees**
Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	55,243	53,501
Social security costs	1,262	1,882
Pension costs (defined contribution scheme)	6,108	6,013
Other employee benefits (Manse etc)	4,078	4,423
Total staff costs	66,691	65,819

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

--

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

£65,298 (Our Pastor and Associate Pastor are our two full time employees and both are also trustees, with the permission of the Charity Commission)
--

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

--

Please state the legal authority or reason for making the payment

--

Please state the amount of the payment (or value of any waiver of a right to an asset)

--

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

--

The nature of the payment (cash, asset etc.)

--

The extent of redundancy funding at the balance sheet date

--

Please state the accounting policy for any redundancy or termination payments

--

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense £6,108

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

All employment costs, including pension contributions, are paid from unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Our Pastor belongs to the Baptist Ministers Pension scheme. This was originally a defined benefit plan, but this was closed in 2011 and replaced by a defined contribution plan. Our Associate Pastor contributes to two defined contribution plans.

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time. The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below). From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain (BUGB) with Unum Limited. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial Valuation as at 31 December 2019:

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

The key assumptions underlying the valuation were as follows:

Type of financial assumption	%pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns:	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases:	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Main Scheme pension	2.70

Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%. The next actuarial valuation of the DB Plan within the scheme is due to take place not later than as at 31st 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. Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020. This reduction is allowed for in the figures shown in these accounts, where appropriate.

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 December 2020	31 December 2019
Balance sheet liability at year start	£41,855	£44,564
Minus deficiency contributions paid	-£3,309	-£4,316
Interest cost (recognised in SoFA)	£684	£1,018
Remaining change to balance sheet liability*	-£13,079	£589
Balance sheet liability at year end	£26,151	£41,855

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

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 December 2020	31 December 2019	31 December 2018
Discount rate	0.4%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.3%

Cessation Event: Consequent upon the departure of the then Minister from the Church in 2009, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In December 2019 the Church entered into a "Double Cessation Debts Arrangement" with BUGB and the Pension Trustee. Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions in line with the Recovery Plan outlined above.

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan

Each of the churches participating in this plan is responsible solely for its share of the deficit and is not liable for other entities' obligations. Also see narrative above.

Section C	Notes to the accounts	(cont)
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Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donations to various Christian organisations and to other churches	25528	1100	NIL	26628
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	<i>Please provide details of charity's URL.</i>
No	<i>Provide details below</i>

Names of institution	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions in reporting period		-
Other unanalysed grants		25,528
TOTAL GRANTS PAID		25,528

Note 14 Tangible fixed assets
Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	52,757	-	-	133,643	186,400
Additions	-	-	-	1,100	1,100
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	52,757	-	-	134,743	187,500

14.2 Depreciation and impairments

	**Basis	None applied - the real value of these assets is considerably greater than their historic cost	None applied - the real value of these assets is considerably greater than their historic cost	SL or RB	Reducing Balance	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					Mainly 25%		
At beginning of the year	-	-	-	-	109,016	-	109,016
Disposals	-	-	-	-	-	-	-
Depreciation	-	-	-	-	7,389	-	7,389
Impairment	-	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-	-
At end of the year	-	-	-	-	116,405	-	116,405

14.3 Net book value

Net book value at the beginning of the year	52,757	-	-	24,627	77,384
Net book value at the end of the year	52,757	-	-	18,338	71,095

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation	
the name of independent valuer, if applicable	
the methods applied and significant assumptions	
the carrying amount that would have been recognised had the assets been carried under the cost model.	

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.	

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB

Section C	Notes to the accounts	(cont)
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Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
389,084	375,315
-	-
-	-
-	-
-	-
389,084	375,315

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Section C	Notes to the accounts	(cont)
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Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
28,282	22,592
-	-
838	135
29,120	22,727

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 20 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	85	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	810	810	-	-
Taxation and social security	2,293	2,822	-	-
Other creditors - Defined benefit obligations	-	-	26,151	41,855
Total	3,103	3,717	26,151	41,855

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Section C	Notes to the accounts	(cont)
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Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
71,515	64,598
-	-
71,515	64,598

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	138,360	65,590	(12,068)	-	-	191,882
General Reserve	UR	Unrestricted General Reserve	356,092	125,002	(154,495)	-	13,079	339,678
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			494,452	190,592	(166,563)	-	13,079	531,560

Section C	Notes to the accounts	(cont)
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Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Building Fund	R	Building Improvements	115,021	37,396	(14,057)	-	-	138,360
General Reserve	UR	Unrestricted General Reserve	340,149	159,066	(142,534)	-	- 589	356,092
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			455,170	196,462	(156,591)	-	(589)	494,452

Section C	Notes to the accounts	(cont)
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Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
Rev Martin Gillard	Constitution	29760	3943		3860	37257
Mr Steve Lock	Charity Commission Agreement	24090	2165		218	25707

Please give details of why remuneration or other employment benefits were paid.

Rev Martin Gillard is the Pastor of the church. By virtue of his office he is a member of the leadership team and hence a trustee, but he is also entitled to a stipend in accordance with our constitution.
Mr Steve Lock was employed by the church (as a youth worker) prior to becoming a trustee and the Charity Commission have consented to this arrangement.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

FALSE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	494	1759
Subsistence		
Accommodation		
Other (please specify):		
TOTAL	494	1759

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

TWO

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GILGAL BAPTIST CHURCH PORTHCAWL

Independent examiner's report to the trustees of Gilgal Baptist Church Porthcawl

I report to the charity trustees on my examination of the accounts of the Gilgal Baptist Church for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the 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.

R.I. KNOYLE
ACA FCCA
Baker Knoyle
Chartered Accountants
Orbit Business Centre
Merthyr Tydfil
CF48 1DL

Date: 28th October 2021