TONBRIDGE BAPTIST CHURCH

England & Wales · Charity number 1136980

Details

Status	Registered
Legal form	Charitable company
Company number	07211801
Registered	2010-07-21
Register	View on the Charity Commission register

Contact

Address	Tonbridge Baptist Church Darenth Avenue Tonbridge TN10 3HZ
Phone	01732352824
Email	office@tonbridgebaptist.church
Website	www.tonbridgebaptist.church

Activities

Objects: 6.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH6.2 THE FURTHERANCE OF THE CHARITABLE WORK OF THE CHARITY BY ADVANCEMENT OF SUCHOTHER CHARITABLE PURPOSES AS THE TRUSTEES SHALL FROM TIME TO TIME DECIDE(THE OBJECTS TO BE CARRIED OUT AS A PROCLAMATION OF THE BELIEFS SET OUT IN CLAUSE 8 HEREIN

Activities: Baptist Church

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£901,095	£897,707	£1,043,706	16
2024-08-31	£822,925	£919,250	£1,040,318	15
2023-08-31	£672,777	£626,342	£1,136,643	14
2022-12-31	£933,766	£980,455	£1,090,208	17
2021-12-31	£773,833	£817,726	£1,102,897	17
2020-12-31	£915,394	£953,683	£1,146,790	20

Trustees

Name	Role	Appointed
Andrew Graham Matheson		2020-11-16
Jane Margaret Marsh		2019-06-09
Jill Paulette Gibbs		2025-11-23
Lydia Joy Miller		2020-11-16
Peter Gonsalves		2021-06-20
Rachel Joy Barr		2023-05-21

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TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 AUGUST 2025

Trustees

R. J. Barr
J.P. Gibbs (appointed 23 November 2025)
P. Gonsalves
J.M. Marsh
A.J. Martin (resigned 31 December 2025)
A.G. Matheson, Chairman
L.J. Miller

Company secretary

R.J. Barr (appointed 8 December 2025)
A.J. Martin (resigned 8 December 2025)

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Lead Minister

Rev. N. Durling

Treasurer

G.N. Allen

Independent Examiner

Foot Davson Ltd, Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the year 1 September 2024 to 31 August 2025.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its members, regular attendees, and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children and youth (including one of the biggest Boys' Brigades and Girls' Associations in the country), young adults (including age specific home groups), men and women (including our twice weekly café, midweek Communion service, various courses and a weekly lunch club); Sustain (a food and fuel voucher bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other likeminded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services and various counsellors use our facilities.

Objectives and Activities

a. Policies and objectives

The high-level policy objective of the Church (its "Mission, ethos and values") is consistent with the Objects contained in the Articles. The policy objective is documented in the Trustees' Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Strategic Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission, ethos and values agreed by Church Members, and hold the Strategic Leadership Team accountable for their delivery. Over time, the mission, ethos, and values are expected to develop in line with the Church's vision.

The Lead Minister and Strategic Leadership Team are encouraged to pursue the mission, ethos, and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit.

Therefore, our vision of church is a family with:

- Everyone **welcome** just as they are
- Everyone **involved** in the transformation of themselves and each other
- Everyone **celebrating** the presence of God in the everyday

This vision to be delivered adhering to the following values:

- **Generosity -** Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- **Expectancy -** Of God working in ways beyond our understanding
- **Empowering -** Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for other and international charities to be supported at the discretion of the members, acting through the Strategic Leadership Team. This in line with TBC's value of 'generosity' as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) including of ministers and team leaders, a team for administrative services and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income givers. Both cash income and cash expenditure are monitored and reported on to the Strategic Leadership Team and Trustees on a quarterly basis. Since the majority of the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

b. Review of activities

Sunday services are in a sense just a small part of weekly activities but have regularly attracted over 300 people to morning services in-person and online, with evening and midweek communion attendances also growing in number.

The Sustain food and fuel banks have been very busy, serving around 100 families per week. The impact of the cost-of-living crisis has seen an increase in demand as well as increased financial support.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food and fuel banks, digital inclusion courses and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from 'contact' visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers and Christmas vouchers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

The Church continues to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including other local Churches (TACT), voluntary and statutory bodies working in TN10 and the wider town community, including Tonbridge Angels Football Club, Long Mead Primary School, Baby Umbrella, Princess Project, NHS (including hosting a quarterly blood bank), Hilden Grange, Citizens Advice Bureau, Clarion Housing Association, Associates Dance School, T&MBC (including free office space for the local TMBC warden) and Tonbridge School.

The Church's partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa, and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council. The food and fuel banks receive a combination of grants and donations.

Crosslight uses the Church's premises but is constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st August 2025, balances held in interest earning deposit accounts for unrestricted funds totalled £250,000 (2024: £265,000) which exceeds the reserve policy.

c. Financial activity for the year

During the year, the Church received £550,000 (2024: £559,000) in general giving, gift aid, and contributions for use of premises and spent £522,000 (2024: £508,000) on its general activities.

Expenditure of £39,163 (2024: £71,243) on fixed assets was transferred to the designated fixed asset reserve.

The impact of the cost-of-living crisis has seen a large increase in the use of the food and fuel banks. TBC has received significant grants and restricted gifts in the support of the work in this area.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance, and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2020.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church Members' proceedings to include Church affiliations, Church Membership, Elders, Strategic Leadership Team, and Church Members' meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and debriefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on any grounds and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the Church's congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister, Eldership and Strategic Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done.' They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: the Trustees' own process by which they are equipped and conduct their business; the working relationship between the Trustees and the Lead Minister as leader of the Strategic Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Members, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Strategic Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Strategic Leadership Team comprises the Lead Minister as team leader, and the heads Youth & Children, Community and Everyday Discipleship teams. The Elected Elders are the spiritual leadership of the Church. The Strategic Leadership Team and Elders are accountable to the Lead Minister.

f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Strategic Leadership Team, Eldership or member of staff.

g. Risk management

The Lead Minister is responsible for the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

The impact of the cost-of-living crisis will continue to see pressure on costs and on levels of giving, and this is being closely monitored. The high level of use of the food and fuel bank is expected to continue through the coming years.

A working party is exploring and implementing ways of making the church building and its activities become more carbon neutral.

The church will continue to develop external partnerships with other organisations to help work towards pursuing our vision

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Rachel Barr - Trustee

Date: 10/05/2026

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025, which are set out on pages 10 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed:

Name: J.P. van der Merwe, ACA

Address: Foot Davson Limited, Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

Date: 13/05/2026

Tonbridge Baptist Church

Statement of financial activities
(Incorporating income and expenditure account)
For the year ended 31 August 2025

	Note	2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
Income from:					
Donations and legacies	2	444,654	126,682	571,336	576,577
Charitable activities	3	106,903	211,829	318,732	238,519
Investments		10,663	364	11,027	7,829
Total		562,220	338,875	901,095	822,925
Expenditure on:					
Charitable activities	4	631,041	266,666	897,707	919,250
Total		631,041	266,666	897,707	919,250
Net gains on investments	9	-	-	-	-
Net income/(expenditure)	6	(68,821)	72,209	3,388	(96,325)
Transfers between funds		6,119	(6,119)	-	-
Net movement in funds		(62,702)	66,090	3,388	(96,325)
Reconciliation of funds:					
Total funds brought forward		673,298	367,020	1,040,318	1,136,643
Total funds carried forward	12	610,596	433,110	1,043,706	1,040,318

Tonbridge Baptist Church

Balance sheet
As at 31 August 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**8**		361,279		414,925
Investment property	**9**		259,000		259,000
			620,279		673,925
Current assets					
Debtors	**10**	19,567		12,633	
Cash at bank and in hand		423,860		373,192	
		443,427		385,825	
Creditors: amounts falling due within one year	**11**	(20,000)		(19,432)	
Net current assets			423,427		366,393
Total net assets			1,043,706		1,040,318
Charity funds:	**12**				
Restricted funds			433,110		367,020
Unrestricted funds			610,596		673,298
Total funds			1,043,706		1,040,318

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 10/05/2026 and were signed on its behalf by:

Rachel Barr
Trustee

Company number: 7211801

Tonbridge Baptist Church

Statement of cash flows
For the year ended 31 August 2025

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided/(expended) by operating activities	**A**	78,804	(26,066)
Cash flows from investing activities:			
Interest received		11,027	7,829
Proceeds from disposal of fixed assets		-	-
Purchase of fixed assets		(39,163)	(71,243)
Net cash provided by investing activities		(28,136)	(63,414)
Change in cash and cash equivalents in the year		50,668	(89,480)
Cash and cash equivalents at the beginning of the year		373,192	462,672
Cash and cash equivalents at the end of the year		423,860	373,192

A. Reconciliation of net income to net cash flow from operating activities

Net income/(expenditure) for the year/period	3,388	(96,325)
Net gains on investments	-	-
Depreciation charge	92,809	92,164
Disposals of tangible assets	-	-
Interest receivable	(11,027)	(7,829)
(Increase)/decrease in debtors	(6,934)	2,727
Increase/(decrease) in creditors	568	(16,803)
Net cash provided/(expended) by operating activities	78,804	(26,066)

1 Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The trustees therefore consider that there are no material uncertainties about the Church's ability to continue as a going concern.

The financial statements are presented in pounds sterling and rounded to the nearest pound.

1.2 Status

Tonbridge Baptist Church is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is given on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

For donations, this is usually on receipt. For grants, this is on receipt of a written agreement or offer unless there are terms and conditions outside the Church's control, or time-related conditions which limit the recognition of income. Performance related grants relating to long term projects are accounted for as receivable over the period of the project in line with qualifying expenditure.

1 Accounting policies continued

1.4 Income continued

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to projects. Gifts donated for resale re included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Legacy income is recognised in the Statement of Financial Activities when receipt is probable, amounts receivable can be measured with sufficient reliability, and the charity is entitled to the income. Entitlement is considered to be the earlier of the charity being notified of an expected distribution and the legacy being received.

Other charitable activity income is recognised in the period in which the event took place.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. Direct costs are allocated to the activity to which they relate. The majority of support costs are allocated directly to church activities. There is very little cost involved with the administration of grants payable. Governance costs are those costs incurred in connection with the administration of the Church and the compliance with constitutional and statutory requirements.

Grants payable are recognised as liabilities when communicated in writing to the recipient, except where the offer is conditional and fulfilment of the conditions is not considered probable, or where meeting the conditions is not within the control of the recipient. In these circumstances, the grant is recognised when the conditions have been met.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	4% straight line
Plant and machinery	15% straight line
Equipment & vehicles:	
Furniture, fixtures & fittings	7.5% - 10% straight line
Computer equipment	33.33% straight line
Musical instruments	7.5% straight line
Motor vehicles	20% straight line

The gain or loss arising on disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the Statement of Financial Activities.

1 Accounting policies continued

1.7 Investment properties

Investment property is carried at fair value, determined annually by the trustees derived from current market value for the type, location and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of Financial Activity.

1.8 Financial instruments

Financial instruments other than investments qualify as basic financial instruments. Short-term debtors and creditors are measured at the settlement value less provision for any impairment. Any losses from impairment are recognised in the statement of financial activities.

1.9 Taxation

No provision has been made for taxation as the charity is a public benefit entity which is exempt from UK direct taxation on its charitable activities.

1.10 Pensions

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers, see note contribution scheme.

1.11 Critical accounting judgements and key sources of estimation uncertainty

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The key accounting estimate is the fair value of the investment property. The trustees mitigate this risk by commissioning valuations as and when considered necessary from suitably qualified independent advisers, and reviewing available evidence such as comparable sales and property price indices in the intervening years.

2 Income from donations and legacies

	TBC ministries and Global mission			
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations and offerings	433,654	101,682	535,336	573,116
Legacies	11,000	25,000	36,000	3,461
	444,654	126,682	571,336	576,577

In the preceding period, income of £118,265 was restricted.

3 Income from charitable activities

	TBC ministries and Global mission			
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Youth and children income	15,789	14,179	29,968	23,322
Community performance related grants	-	151,416	151,416	85,500
Community fees and other income	20,494	46,234	66,728	54,243
Use of premises	70,620	-	70,620	75,454
	106,903	211,829	318,732	238,519

In the preceding year income of £132,752 was restricted.

4 Expenditure on charitable activities

	TBC ministries and Global mission			
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Grants payable	84,325	48,468	132,793	113,363
Direct Staff costs	167,669	69,352	237,021	228,174
Community costs	11,164	131,640	142,804	213,914
Youth and children	26,486	16,785	43,271	36,636
Pastoral costs	4,892	421	5,313	2,586
Manse rent	11,500	-	11,500	11,500
Music and worship costs	10,505	-	10,505	11,580
Evangelism costs	128	-	128	241
Support costs	314,372	-	314,372	301,256
	631,041	266,666	897,707	919,250

Please see appendix for full details of grants payable.
Included within restricted community costs are individual grants paid of £18,400 (2024: £53,000) in relation to fuel vouchers.
In the preceding year, £309,693 of expenditure was from restricted funds.

5 Support costs

	TBC ministries and Global mission			
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Support staff costs	124,643	-	124,643	106,445
Other staff costs	4,435	-	4,435	1,444
Premises costs	61,362	-	61,362	74,336
IT costs	3,146	-	3,146	3,918
Communication costs	2,532	-	2,532	1,797
Other support costs	22,175	-	22,175	17,952
Legal and professional fees	150	-	150	-
Depreciation	92,809	-	92,809	92,164
Governance costs				
Independent Examiner's fees	3,120	-	3,120	3,200
	314,372	-	314,372	301,256

6 Net income/(expenditure)

	2025 £	2024 £
Net expenditure is stated after charging:		
Depreciation of tangible fixed assets	92,809	92,164
Revaluation of investment property	-	-
Pension costs	15,574	10,363
Independent examiner's remuneration	3,120	3,200

7 Staff costs

	2025 £	2024 £
Wages and salaries	326,398	305,426
Employer's NI	19,692	18,830
Employer's pension contributions	15,574	10,363
	361,664	334,619

	Number 2025	Number 2024
Ministries and frontline staff	10	10
Support staff	6	5
	16	15

No employee received remuneration amounting to more than £60,000 in either period.

8 Tangible fixed assets

	Freehold property £	Plant & machinery £	Equipment & vehicles £	Total £
Cost				
At 1 September 2024	1,708,540	196,308	188,352	2,093,200
Additions	33,857	3,517	1,789	39,163
Disposals	-	(5,539)	-	(5,539)
At 31 August 2025	1,742,397	194,286	190,141	2,126,824
Depreciation				
At 1 September 2024	1,400,081	147,921	130,273	1,678,275
Charged for the year	69,696	14,269	8,844	92,809
On disposals	-	(5,539)	-	(5,539)
At 31 August 2025	1,469,777	156,651	139,117	1,765,545
Net book value				
At 31 August 2025	272,620	37,635	51,024	361,279
At 31 August 2024	308,459	48,387	58,079	414,925

The property is held in Trust with the Baptist Union Corporation Limited.

9 Investment Property

	2025 £	2024 £
At 1 September 2024	259,000	259,000
Revaluation	-	-
At 31 August 2025	259,000	259,000

The investment property, The Manse, was revalued at the year end by the trustees with reference to Housing Market Indices.

10 Debtors

	2025 £	2024 £
Other debtors	5,818	6,170
Prepayments and accrued income	13,749	6,463
	19,567	12,633

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	6,313	5,340
Accruals	13,687	14,092
Other creditors	-	-
	20,000	19,432

12 Movement on funds

Current year	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	259,000	-	-	-	259,000
Derwent Day Centre & luncheon club	47,984	64,397	(59,500)	331	53,212
Sustain Food & Fuel Bank	14,288	195,073	(116,017)	-	93,344
Love does	2,591	-	(1,060)	-	1,531
Premises	6,375	237	(1,020)	(5,592)	-
Brigades	17,295	13,333	(15,686)	-	14,942
Missionary support	6,444	28,391	(34,002)	-	833
Community worker	4,999	22,706	(24,276)	-	3,429
Gift days	13	4,942	(4,728)	-	227
Digital inclusion	1,967	460	(563)	-	1,864
Disaster response	500	3,857	(3,830)	(527)	-
Other gifts & offerings	4,324	3,429	(5,229)	(331)	2,193
Other activities	1,240	2,050	(755)	-	2,535
	367,020	338,875	(266,666)	(6,119)	433,110
Unrestricted funds					
General fund	73,809	549,330	(521,541)	(20,251)	81,347
Designated funds					
Fixed asset reserve	414,925	-	(92,809)	39,163	361,279
Charity reserve	100,000	-	-	-	100,000
Other funds	84,564	12,890	(16,691)	(12,793)	67,970
	673,298	562,220	(631,041)	6,119	610,596
Total funds	**1,040,318**	**901,095**	**(897,707)**	**-**	**1,043,706**

12 Movement on funds continued

Prior year	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	259,000	-	-	-	259,000
Derwent Day Centre & luncheon club	49,248	52,891	(54,155)	-	47,984
Sustain Food & Fuel Bank	77,551	117,266	(180,529)	-	14,288
Love does	4,408	520	(2,337)	-	2,591
Roof fund	53,532	120	-	(47,277)	6,375
Brigades	19,021	10,123	(11,849)	-	17,295
Missionary support	7,740	14,181	(15,477)	-	6,444
Community worker	3,271	18,000	(16,272)	-	4,999
Gift days	141	20,212	(9,925)	(10,415)	13
Digital inclusion	1,879	8,848	(8,760)	-	1,967
Disaster response	299	4,007	(3,806)	-	500
Other gifts & offerings	5,085	5,561	(6,322)	-	4,324
Other activities	1,501	-	(261)	-	1,240
	482,676	251,729	(309,693)	(57,692)	367,020
Unrestricted funds					
General funds	20,365	559,015	(508,184)	(52,543)	18,653
Designated funds					
Fixed asset reserve	491,002	-	(92,164)	71,243	470,081
Charity reserve	100,000	-	-	-	100,000
Other funds	42,600	12,181	(9,209)	38,992	84,564
	653,967	571,196	(609,557)	57,692	673,298
Total funds	**1,136,643**	**822,925**	**(919,250)**	**-**	**1,040,318**

Designated funds

Fixed asset fund

The fixed asset fund relates to the net book value of all fixed assets which are held for the purposes of the charity's purposes.

Charity reserve

The charity reserve is the minimum value of operating reserves in accordance with the Trustees' reserve policy.

Other designated funds

Other designated funds relates to General gifts designated by the Trustees to a specific project, the Church's emergency response fund and also funds held for specific Youth and childrens' residential trips.

12 Movement on funds continued

Restricted funds

Minister's Housing

This relates to the Church's investment in a Manse which was purchased from restricted donations given for its continuing use for the Lead Minister.

Derwent Day Centre & luncheon club

These relates to donations and grants and fees received specifically for use at the Day Centre. Funds have been spent in the year on staffing, meals, entertainment and trips for the elderly friends who attend, with the remainder carried forward.

Sustain Food and Fuel Banks

This includes donations and grants to support the community food and fuel banks in the year. Included are grants of £18,400 (2024: £38,000) given specifically for fuel vouchers.

Love does

These relate to donations given for benevolent gifts for individuals from time to time.

Brigades

These are accumulated funds from the Boys' Brigade and Girls' Association from subs and gifts less expenditure

Missionary support

Individual gifts received for the support of specific Missionaries connected to the Church.

Community worker

Grants received from Local authority and Housing Association to part-fund our Community worker.

Gift days

Funds raised in the annual Gift Day and Harvest offerings for specific projects.

Digital inclusion

Grant received for provision of Internet courses to the community.

Disaster response

Appeal funds for specific disasters, such as earthquakes, famine relief and flooding.

Other

Other small gifts received for specific projects, activities and individuals in line with the church's ministry.

13 Analysis of net assets between funds

Current year	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets	361,279	259,000	620,279
Net current assets	249,317	174,110	423,427
	610,596	433,110	1,043,706
Prior year	**£**	**£**	**£**
Fixed assets	414,925	259,000	673,925
Net current assets	258,373	108,020	366,393
	673,298	367,020	1,040,318

14 Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £15,574 (2024: £10,286).

Over the years, several TBC ministers have been members of the Baptist Union Ministers' Pension Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church.

15 Operating lease commitments

At 31 August 2025 the charity had total future commitments under non-cancellable operating leases as follows:

	2025 £	2024 £
Within one year	-	-
Between two and five years	-	-

The Church leases the Lead minister's premises at around market rent. The total cost for the year was £11,500 (2024: £11,500). The leases is cancellable on cessation of their employment.

16 Related party transactions

The key management personnel are considered to be the trustees and Strategic Leadership Team. The total amount of employee benefits received by key management personnel during the year was £108,346 (2024: £106,464).

No trustees received any remuneration in the year (2024: £nil).

No trustees received any reimbursement of expenses in the year (2024: £nil).

TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2024

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 AUGUST 2024

Trustees

R. J. Barr
P. Gonsalves
J.M. Marsh
A.J. Martin
A.G. Matheson, Chairman
L.J. Miller

Company secretary

A.J. Martin

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Lead Minister

Rev. N. Durling

Treasurer

G.N. Allen

Independent Examiner

J.P. van der Merwe ACA, Foot Davson Ltd, Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the year 1 September 2023 to 31 August 2024.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its members, regular attendees, and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children and youth (including one of the biggest Boys' Brigades and Girls' Associations in the country), young adults (including age specific home groups), men and women (including our twice weekly café, midweek Communion service, various courses and a weekly lunch club); Sustain (a food and fuel voucher bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other likeminded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services and various counsellors use our facilities.

Objectives and Activities

a. Policies and objectives

The high-level policy objective of the Church (its "Mission, ethos and values") is consistent with the Objects contained in the Articles. The policy objective is documented in the Trustees' Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Strategic Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission, ethos and values agreed by Church Members, and hold the Strategic Leadership Team accountable for their delivery. Over time, the mission, ethos, and values are expected to develop in line with the Church's vision.

The Lead Minister and Strategic Leadership Team are encouraged to pursue the mission, ethos, and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit.

Therefore, our vision of church is a family with:

- Everyone **welcome** just as they are
- Everyone **involved** in the transformation of themselves and each other
- Everyone **celebrating** the presence of God in the everyday

This vision to be delivered adhering to the following values:

- **Generosity -** Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- **Expectancy -** Of God working in ways beyond our understanding
- **Empowering -** Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for other and international charities to be supported at the discretion of the members, acting through the Strategic Leadership Team. This in line with TBC's value of 'generosity' as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) including of ministers and team leaders, a team for administrative services and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income givers. Both cash income and cash expenditure are monitored and reported on to the Strategic Leadership Team and Trustees on a quarterly basis. Since the majority of the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

b. Review of activities

Sunday services are in a sense just a small part of weekly activities but have regularly attracted over 300 people to morning services in-person and online, with evening and midweek communion attendances also growing in number.

The Sustain food and fuel banks have been very busy, serving over 100 families per week. The impact of the cost-of-living crisis has seen an increase in demand as well as increased financial support.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food and fuel banks, digital inclusion courses and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from 'contact' visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers and Christmas vouchers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

The Church continues to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including other local Churches (TACT), voluntary and statutory bodies working in TN10 and the wider town community, including Tonbridge Angels Football Club, Long Mead Primary School, Baby Umbrella, Princess Project, NHS, Hilden Grange, Citizens Advice Bureau, Clarion Housing Association, Associates Dance School, T&MBC and Tonbridge School.

The Church's partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa, and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council. The food and fuel banks receive a combination of grants and donations.

Crosslight uses the Church's premises but is constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st August 2024, balances held in interest earning deposit accounts for unrestricted funds totalled £265,000 (2023: £242,000) which exceeds the reserve policy.

c. Financial activity for the year

During the year, the Church received £559,000 (2023: £379,000) in general giving, gift aid, and contributions for use of premises and spent £508,000 (2023: £326,000) on its general activities.

The comparative period was for 8 months.

Expenditure of £71,243 (2023: 38,760) on fixed assets was transferred to the designated fixed asset reserve.

The impact of the cost-of-living crisis has seen a large increase in the use of the food and fuel banks. TBC has received significant grants and restricted gifts in the support of the work in this area.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance, and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2020.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church Members' proceedings to include Church affiliations, Church Membership, Elders, Strategic Leadership Team, and Church Members' meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and debriefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on any grounds and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the Church's congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister, Eldership and Strategic Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done.' They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: the Trustees' own process by which they are equipped and conduct their business; the working relationship between the Trustees and the Lead Minister as leader of the Strategic Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Members, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Strategic Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Strategic Leadership Team comprises the Lead Minister as team leader, and the heads Youth & Children, Community and Everyday Discipleship teams. The Elected Elders are the spiritual leadership of the Church. The Strategic Leadership Team and Elders are accountable to the Lead Minister.

f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests, and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Strategic Leadership Team, Eldership or member of staff.

g. Risk management

The Lead Minister is responsible for the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

The impact of the cost of living crisis will continue to see pressure on costs and on levels of giving, and this is being closely monitored. The high level of use of the food and fuel bank is expected to continue through the coming years.

A working party is exploring and implementing ways of making the church building and its activities become more carbon neutral.

The church will continue to develop external partnerships with other organisations to help work towards pursuing our vision

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Andrew Martin - Trustee

Date: 17/03/2025

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 AUGUST 2024

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2024, which are set out on pages 10 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed:

Name: J.P. van der Merwe, ACA

Address: Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

Date: 18/03/2025

Tonbridge Baptist Church

Statement of financial activities
(Incorporating income and expenditure account)
For the year ended 31 August 2024

	Note	2024 Unrestricted funds	2024 Restricted funds	2024 Total funds	2023 Total funds
		£	£	£	£
Income from:					
Donations and legacies	**2**	458,312	118,265	576,577	521,877
Charitable activities	**3**	105,767	132,752	238,519	147,886
Investments		7,117	712	7,829	3,014
Total		571,196	251,729	822,925	672,777
Expenditure on:					
Charitable activities	**4**	609,557	309,693	919,250	626,342
Total		609,557	309,693	919,250	626,342
Net gains on investments	**9**	-	-	-	-
Net income/(expenditure)	**6**	(38,361)	(57,964)	(96,325)	46,435
Transfers between funds		57,692	(57,692)	-	-
Net movement in funds		19,331	(115,656)	(96,325)	46,435
Reconciliation of funds:					
Total funds brought forward		653,967	482,676	1,136,643	1,090,208
Total funds carried forward	**12**	673,298	367,020	1,040,318	1,136,643

Tonbridge Baptist Church

Balance sheet
As at 31 August 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**8**		414,925		435,846
Investment property	**9**		259,000		259,000
			673,925		694,846
Current assets					
Debtors	**10**	12,633		15,360	
Cash at bank and in hand		373,192		462,672	
		385,825		478,032	
Creditors: amounts falling due within one year	**11**	(19,432)		(36,235)	
Net current assets			366,393		441,797
Total net assets			1,040,318		1,136,643
Charity funds:	**12**				
Restricted funds			367,020		482,676
Unrestricted funds			673,298		653,967
Total funds			1,040,318		1,136,643

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 17/03/2025 and were signed on its behalf by:

Andrew Martin
Trustee

Company number: 7211801

Tonbridge Baptist Church

Statement of cash flows
For the year ended 31 August 2024

	Note	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by operating activities	**A**	(26,066)	132,171
Cash flows from investing activities:			
Interest received		7,829	3,014
Proceeds from disposal of fixed assets			
Purchase of fixed assets		(71,243)	(38,760)
Net cash provided by investing activities		(63,414)	(35,746)
Change in cash and cash equivalents in the year/period		(89,480)	96,425
Cash and cash equivalents at the beginning of the year/period		462,672	366,247
Cash and cash equivalents at the end of the year/period		373,192	462,672

A. Reconciliation of net income to net cash flow from operating activities

Net income/(expenditure) for the year/period	(96,325)	46,435
Net gains on investments	-	-
Depreciation charge	92,164	59,894
Disposals of tangible assets	-	-
Interest receivable	(7,829)	(3,014)
(Increase)/decrease in debtors	2,727	6,537
Increase in creditors	(16,803)	22,319
Net cash provided by operating activities	(26,066)	132,171

1 Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The trustees therefore consider that there are no material uncertainties about the Church's ability to continue as a going concern.

The financial statements are presented in pounds sterling and rounded to the nearest pound.

1.2 Status

Tonbridge Baptist Church is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is given on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

For donations, this is usually on receipt. For grants, this is on receipt of a written agreement or offer unless there are terms and conditions outside the Church's control, or time-related conditions which limit the recognition of income. Performance related grants relating to long term projects are accounted for as receivable over the period of the project in line with qualifying expenditure.

1 Accounting policies continued

1.4 Income continued

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to projects. Gifts donated for resale re included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Legacy income is recognised in the Statement of Financial Activities when receipt is probable, amounts receivable can be measured with sufficient reliability, and the charity is entitled to the income. Entitlement is considered to be the earlier of the charity being notified of an expected distribution and the legacy being received.

Other charitable activity income is recognised in the period in which the event took place.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. Direct costs are allocated to the activity to which they relate. The majority of support costs are allocated directly to church activities. There is very little cost involved with the administration of grants payable. Governance costs are those costs incurred in connection with the administration of the Church and the compliance with constitutional and statutory requirements.

Grants payable are recognised as liabilities when communicated in writing to the recipient, except where the offer is conditional and fulfilment of the conditions is not considered probable, or where meeting the conditions is not within the control of the recipient. In these circumstances, the grant is recognised when the conditions have been met.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	4% straight line
Plant and machinery	15% straight line
Equipment & vehicles:	
Furniture, fixtures & fittings	7.5% - 10% straight line
Computer equipment	33.33% straight line
Musical instruments	7.5% straight line
Motor vehicles	20% straight line

The gain or loss arising on disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the Statement of Financial Activities.

1 Accounting policies continued

1.7 Investment properties

Investment property is carried at fair value, determined annually by the trustees derived from current market value for the type, location and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of Financial Activity.

1.8 Financial instruments

Financial instruments other than investments qualify as basic financial instruments. Short-term debtors and creditors are measured at the settlement value less provision for any impairment. Any losses from impairment are recognised in the statement of financial activities.

1.9 Taxation

No provision has been made for taxation as the charity is a public benefit entity which is exempt from UK direct taxation on its charitable activities.

1.10 Pensions

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers, see note contribution scheme.

1.11 Critical accounting judgements and key sources of estimation uncertainty

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The key accounting estimate is the fair value of the investment property. The trustees mitigate this risk by commissioning valuations as and when considered necessary from suitably qualified independent advisers, and reviewing available evidence such as comparable sales and property price indices in the intervening years.

2 Income from donations and legacies

	Unrestricted funds	Restricted funds	Year Total funds	8 months Total funds
	2024	*2024*	2024	2023
	£	£	£	£
Donations and offerings	454,851	118,265	573,116	453,850
Legacies	3,461	-	3,461	68,027
	458,312	118,265	576,577	521,877

In the preceding period, income of £141,107 was restricted.

3 Income from charitable activities

	Unrestricted funds	Restricted funds	Year Total funds	8 months Total funds
	2024	*2024*	2024	2023
	£	£	£	£
Youth and children income	13,203	10,119	23,322	14,048
Community performance related grants	-	85,500	85,500	55,333
Community fees and other income	17,110	37,133	54,243	32,395
Use of premises	75,454	-	75,454	46,110
	105,767	132,752	238,519	147,886

In the preceding period income of £81,637 was restricted.

4 Expenditure on charitable activities

	TBC ministries and Global mission		Year	8 months
	Unrestricted	Restricted	Total funds	Total funds
	2024	*2024*	2024	2023
	£	£	£	£
Grants payable	77,830	35,533	113,363	110,677
Direct Staff costs	172,785	55,389	228,174	147,428
Community costs	10,664	203,250	213,914	144,865
Youth and children	24,672	11,964	36,636	23,038
Pastoral costs	2,319	267	2,586	3,697
Manse rent	11,500	-	11,500	7,667
Music and worship costs	11,580	-	11,580	5,963
Evangelism costs	252	(11)	241	852
Support costs	297,955	3,301	301,256	182,155
	609,557	309,693	919,250	626,342

Please see appendix for full details of grants payable.
Included within restricted community costs are individual grants paid of £53,000 (2023: £80,875) in relation to fuel vouchers.
In the preceding period, £206,807 of expenditure was from restricted funds.

5 Support costs

	TBC ministries and Global mission		Year	8 months
	Unrestricted *2024* £	Restricted *2024* £	Total funds 2024 £	Total funds 2023 £
Support staff costs	103,445	3,000	106,445	63,394
Other staff costs	1,444	-	1,444	1,418
Premises costs	74,035	301	74,336	39,879
IT costs	3,918	-	3,918	3,230
Communication costs	1,797	-	1,797	1,079
Other support costs	17,952	-	17,952	9,911
Legal and professional fees	-	-	-	-
Depreciation	92,164	-	92,164	59,894
Governance costs				
Independent Examiner's fees	3,200	-	3,200	3,350
	297,955	3,301	301,256	182,155

6 Net income/(expenditure)

	Year 2024 £	8 months 2023 £
Net expenditure is stated after charging:		
Depreciation of tangible fixed assets	92,164	59,894
Revaluation of investment property	-	-
Pension costs	10,363	6,761
Independent examiner's remuneration	3,200	3,350

7 Staff costs

	Year 2024 £	8 months 2023 £
Wages and salaries	305,426	193,598
Employer's NI	18,830	10,463
Employer's pension contributions	10,363	6,761
	334,619	210,822

	Number 2024	Number 2023
Ministries and frontline staff	10	9
Support staff	5	5
	15	14

No employee received remuneration amounting to more than £60,000 in either period.

8 Tangible fixed assets

	Freehold property £	*Plant & machinery* £	*Equipment & vehicles* £	Total £
Cost				
At 1 September 2023	1,653,880	188,994	187,819	2,030,693
Additions	54,660	12,575	4,008	71,243
Disposals	-	(5,261)	(3,475)	(8,736)
At 31 August 2024	1,708,540	196,308	188,352	2,093,200
Depreciation				
At 1 September 2023	1,331,740	138,625	124,482	1,594,847
Charged for the year	68,341	14,557	9,266	92,164
On disposals	-	(5,261)	(3,475)	(8,736)
At 31 August 2024	1,400,081	147,921	130,273	1,678,275
Net book value				
At 31 August 2024	308,459	48,387	58,079	414,925
At 31 August 2023	322,140	50,369	63,337	435,846

The property is held in Trust with the Baptist Union Corporation Limited.

9 Investment Property

	2024 £	2023 £
At 1 September 2023	259,000	259,000
Revaluation	-	-
At 31 August 2024	259,000	259,000

The investment property, The Manse, was revalued at the year end by the trustees with reference to Housing Market Indices.

10 Debtors

	2024 £	2023 £
Other debtors	6,170	6,835
Prepayments and accrued income	6,463	8,525
	12,633	15,360

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	5,340	5,000
Accruals	14,092	30,536
Other creditors	-	699
	19,432	36,235

12 Movement on funds

Current year	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	259,000	-	-	-	259,000
Derwent Day Centre & luncheon club	49,248	52,891	(54,155)	-	47,984
Sustain Food & Fuel Bank	77,551	117,266	(180,529)	-	14,288
Love does	4,408	520	(2,337)	-	2,591
Premises	53,532	120	-	(47,277)	6,375
Brigades	19,021	10,123	(11,849)	-	17,295
Missionary support	7,740	14,181	(15,477)	-	6,444
Community worker	3,271	18,000	(16,272)	-	4,999
Gift days	141	20,212	(9,925)	(10,415)	13
Digital inclusion	1,879	8,848	(8,760)	-	1,967
Disaster response	299	4,007	(3,806)	-	500
Other gifts & offerings	5,085	5,561	(6,322)	-	4,324
Other activities	1,501	-	(261)	-	1,240
	482,676	251,729	(309,693)	(57,692)	367,020
Unrestricted funds					
General fund	75,521	559,015	(508,184)	(52,543)	73,809
Designated funds					
Fixed asset reserve	435,846	-	(92,164)	71,243	414,925
Charity reserve	100,000	-	-	-	100,000
Other funds	42,600	12,181	(9,209)	38,992	84,564
	653,967	571,196	(609,557)	57,692	673,298
Total funds	**1,136,643**	**822,925**	**(919,250)**	**-**	**1,040,318**

12 Movement on funds continued

Prior year	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	259,000	-	-	-	259,000
Derwent Day Centre & luncheon club	44,366	35,871	(30,989)	-	49,248
Sustain Food & Fuel Bank	133,194	66,436	(122,079)	-	77,551
Love does	4,861	-	(453)	-	4,408
Roof fund	-	500	-	53,032	53,532
Brigades	12,165	4,807	(2,385)	4,434	19,021
Missionary support	5,770	16,234	(14,743)	479	7,740
Community worker	4,937	10,500	(12,166)	-	3,271
Gift days	2,359	71,251	(2,237)	(71,232)	141
Digital inclusion	7,522	-	(5,643)	-	1,879
Disaster response	287	10,260	(10,248)	-	299
Other gifts & offerings	3,504	6,884	(5,468)	165	5,085
Other activities	2,031	271	(396)	(405)	1,501
	479,996	223,014	(206,807)	(13,527)	482,676
Unrestricted funds					
General funds	42,853	378,468	(380,856)	(20,100)	20,365
Designated funds					
Fixed asset reserve	456,980	-	(4,738)	38,760	491,002
Charity reserve	100,000	-	-	-	100,000
Other funds	10,379	71,295	(33,941)	(5,133)	42,600
	610,212	449,763	(419,535)	13,527	653,967
Total funds	1,090,208	672,777	(626,342)	-	1,136,643

Designated funds

Fixed asset fund

The fixed asset fund relates to the net book value of all fixed assets which are held for the purposes of the charity's purposes.

Charity reserve

The charity reserve is the minimum value of operating reserves in accordance with the Trustees' reserve policy.

Other designated funds

Other designated funds relates to General gifts designated by the Trustees to a specific project, the Church's emergency response fund and also funds held for specific Youth and childrens residential trips.

12 Movement on funds continued

Restricted funds

Minister's Housing

This relates to the Church's investment in a Manse which was purchased from restricted donations given for its continuing use for the Lead Minister.

Derwent Day Centre & luncheon club

These relates to donations and grants and fees received specifically for use at the Day Centre. Funds have been spent in the year on staffing, meals, entertainment and trips for the elderly friends who attend, with the remainder carried forward.

Sustain Food and Fuel Banks

This includes donations and grants to support the community food and fuel banks in the year. Included are grants of £38,000 (2023: £37,000) given specifically for fuel vouchers.

Love does

These relate to donations given for benevolent gifts for individuals from time to time.

Brigades

These are accumulated funds from the Boys' Brigade and Girls' Association from subs and gifts less expenditure

Missionary support

Individual gifts received for the support of specific Missionaries connected to the Church.

Community worker

Grants received from Local authority and Housing Association to part fund our Community worker.

Gift days

Funds raised in the annual Gift Day and Harvest offerings for specific projects.

Digital inclusion

Grant received for provision Internet courses to the community.

Disaster response

Appeal funds for specific disasters, such as earthquakes, famine relief and flooding.

Other

Other small gifts received for specific projects, activities and individuals in line with the church's ministry.

13 Analysis of net assets between funds

Current year	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets	414,925	259,000	673,925
Net current assets	258,373	108,020	366,393
	673,298	367,020	1,040,318
Prior year			
Fixed assets	435,846	259,000	694,846
Net current assets	215,441	226,356	441,797
	651,287	485,356	1,136,643

14 Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £10,286 (2023: £6,761).

Over the years, several TBC ministers have been members of the Baptist Union Ministers' Pension Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church.

15 Operating lease commitments

At 31 August 2024 the charity had total future commitments under non-cancellable operating leases as follows:

	2024 £	2023 £
Within one year	-	-
Between two and five years	-	-

The Church leases the Lead minister's premises at around market rent. The total cost for the year was £11,500 (2023: £7,667 for 8 months). The leases is cancellable on cessation of their employment.

16 Related party transactions

The key management personnel are considered to be the trustees and Strategic Leadership Team. The total amount of employee benefits received by key management personnel during the year was £106,464 (2023: £85,331).

No trustees received any remuneration in the year (2023: £nil).

No trustees received any reimbursement of expenses in the year (2023: £nil).

TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 AUGUST 2023

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE PERIOD ENDED 31 AUGUST 2023

Trustees

R. J. Barr (appointed 21 May 2023)
P. Gonsalves
J.M. Marsh
A.J. Martin
A.G. Matheson, Chairman
L.J. Miller

Company secretary

A.J. Martin

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Lead Minister

Rev. N. Durling

Treasurer

G.N. Allen

Independent Examiner

J.P. van der Merwe ACA, Foot Davson Ltd, Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

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The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the period 1 January 2023 to 31 August 2023.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its members, regular attendees, and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children and youth (including one of the biggest Boys' Brigades and Girls' Associations in the country), young adults (including age specific home groups), men and women (including our twice weekly café, midweek Communion service, various courses and a weekly lunch club); Sustain (a food and fuel voucher bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other likeminded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services and various counsellors use our facilities.

Objectives and Activities

a. Policies and objectives

The high-level policy objective of the Church (its "Mission, ethos and values") is consistent with the Objects contained in the Articles. The policy objective is documented in the Trustees' Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Strategic Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission, ethos and values agreed by Church Members, and hold the Strategic Leadership Team accountable for their delivery. Over time, the mission, ethos, and values are expected to develop in line with the Church's vision.

The Lead Minister and Strategic Leadership Team are encouraged to pursue the mission, ethos, and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit.

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Therefore, our vision of church is a family with:

- Everyone **welcome** just as they are
- Everyone **involved** in the transformation of themselves and each other
- Everyone **celebrating** the presence of God in the everyday

This vision to be delivered adhering to the following values:

- **Generosity -** Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- **Expectancy -** Of God working in ways beyond our understanding
- **Empowering -** Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for other and international charities to be supported at the discretion of the members, acting through the Strategic Leadership Team. This in line with TBC's value of 'generosity' as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) including of ministers and team leaders, a team for administrative services and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income givers. Both cash income and cash expenditure are monitored and reported on to the Strategic Leadership Team and Trustees on a quarterly basis. Since the majority of the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

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b. Review of activities

Sunday services are in a sense just a small part of weekly activities but have regularly attracted over 300 people to morning services in-person and online, with evening and midweek communion attendances also growing in number.

The Sustain food and fuel banks have been very busy, serving over 100 families per week. The cost-of-living crisis has seen an increase in demand as well as increased financial support.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food and fuel banks, digital inclusion courses and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from 'contact' visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers and Christmas vouchers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

The Church continues to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including other local Churches (TACT), voluntary and statutory bodies working in TN10 and the wider town community, including Tonbridge Angels Football Club, Long Mead Primary School, Baby Umbrella, Princess Project, NHS, Hilden Grange, Citizens Advice Bureau, Clarion Housing Association, Associates Dance School, T&MBC and Tonbridge School.

The Church's partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa, and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council. The food and fuel banks receive a combination of grants and donations.

Crosslight uses the Church's premises but is constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

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b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st August 2023, balances held in interest earning deposit accounts for unrestricted funds totalled £242,000 (2022: £145,000) which exceeds the reserve policy.

c. Financial activity for the period

During the period, the Church received £379,000 (2022: £535,000) in general giving, gift aid, JRS grants and contributions for use of premises and spent £326,000 (2022: £539,000) on its general activities.

Expenditure of £20,100 (2022: £16,000) on fixed assets was transferred to the designated fixed asset reserve.

The cost-of-living crisis has seen a large increase in the use of the food and fuel banks. TBC has received significant grants and restricted gifts in the support of the work in this area. The impact of this has been the change in the proportion of income and expenditure between unrestricted and restricted, with more received as restricted income.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance, and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2020.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church Members' proceedings to include Church affiliations, Church Membership, Elders, Strategic Leadership Team, and Church Members' meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

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b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and debriefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on any grounds and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the Church's congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister, Eldership and Strategic Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done.' They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: the Trustees' own process by which they are equipped and conduct their business; the working relationship between the Trustees and the Lead Minister as leader of the Strategic Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Members, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Strategic Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Strategic Leadership Team comprises the Lead Minister as team leader, and the heads Youth & Children, Community and Everyday Discipleship teams. The Elected Elders are the spiritual leadership of the Church. The Strategic Leadership Team and Elders are accountable to the Lead Minister.

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f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests, and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Strategic Leadership Team, Eldership or member of staff.

g. Risk management

The Lead Minister is responsible for the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

At the Church meeting on 12 March 2023, the members voted to appoint a new Treasurer, Gareth Allen.

The cost of living crisis will continue to see pressure on costs and on levels of giving, and this is being closely monitored. The high level of use of the food and fuel bank is expected to continue through the coming years.

A working party is exploring and implementing ways of making the church building and its activities become more carbon neutral.

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

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In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Signed by:
Andrew Martin
604BD9038A8942F...

Andrew Martin - Trustee

Date: 30 September 2024

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TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 AUGUST 2023

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 August 2023, which are set out on pages 10 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: Signed by: J P van der Merwe B1EE350EC6F84EC...

Name: J.P. van der Merwe

Qualification: ACA

Address: Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

Date: 30 September 2024

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

Tonbridge Baptist Church

Statement of financial activities
(Incorporating income and expenditure account)
For the period ended 31 August 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds *Restated* £
Income from:					
Donations and legacies	**2**	380,770	141,107	521,877	678,151
Charitable activities	**3**	66,249	81,637	147,886	258,418
Investments		2,744	270	3,014	724
Total		449,763	223,014	672,777	937,293
Expenditure on:					
Charitable activities	**4**	419,535	206,807	626,342	983,982
Total		419,535	206,807	626,342	983,982
Net gains on investments	**9**	-	-	-	34,000
Net income/(expenditure)	**6**	30,228	16,207	46,435	(12,689)
Transfers between funds		13,527	(13,527)	-	-
Net movement in funds		43,755	2,680	46,435	(12,689)
Reconciliation of funds:					
Total funds brought forward		610,212	479,996	1,090,208	1,102,897
Total funds carried forward	**12**	653,967	482,676	1,136,643	1,090,208

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

Tonbridge Baptist Church

Balance sheet
As at 31 August 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**8**		435,846		456,980
Investment property	**9**		259,000		259,000
			694,846		715,980
Current assets					
Debtors	**10**	15,360		21,897	
Cash at bank and in hand		462,672		366,247	
		478,032		388,144	
Creditors: amounts falling due within one year	**11**	(36,235)		(13,916)	
Net current assets			441,797		374,228
Total net assets			1,136,643		1,090,208
Charity funds:	**12**				
Restricted funds			482,676		479,996
Unrestricted funds			653,967		610,212
Total funds			1,136,643		1,090,208

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Board of Trustees on 30 September 2024 and were signed on its behalf by:

Signed by:
Andrew Martin
604BD9038A8942F...

Andrew Martin
Trustee

Company number: 7211801

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

Tonbridge Baptist Church

Statement of cash flows
For the period ended 31 August 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by operating activities	**A**	132,171	51,734
Cash flows from investing activities:			
Interest received		3,014	724
Proceeds from disposal of fixed assets			250
Purchase of fixed assets		(38,760)	(16,445)
Net cash provided by investing activities		(35,746)	(15,471)
Change in cash and cash equivalents in the period/year		96,425	36,263
Cash and cash equivalents at the beginning of the period/year		366,247	329,984
Cash and cash equivalents at the end of the period/year		462,672	366,247

A. Reconciliation of net income to net cash flow from operating activities

Net income/(expenditure) for the period/year	46,435	(12,689)
Net gains on investments	-	(34,000)
Depreciation charge	59,894	97,072
Disposals of tangible assets	-	-
Interest receivable	(3,014)	(724)
(Increase)/decrease in debtors	6,537	1,707
Increase in creditors	22,319	368
Net cash provided by operating activities	132,171	51,734

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

1 Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The current period is 8 months with the comparative 12 months.

The prior year income and expenditure has been restated to reflect a change in the treatment of certain income from charitable activities. This is to better reflect the nature of that income and includes fees for various events and activities, and premises income. A couple of expenditure items were also restated.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The trustees therefore consider that there are no material uncertainties about the Church's ability to continue as a going concern.

The financial statements are presented in pounds sterling and rounded to the nearest pound.

1.2 Status

Tonbridge Baptist Church is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is given on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

For donations, this is usually on receipt. For grants, this is on receipt of a written agreement or offer unless there are terms and conditions outside the Church's control, or time-related conditions which limit the recognition of income. Performance related grants relating to long term projects are accounted for as receivable over the period of the project in line with qualifying expenditure.

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1 Accounting policies continued

1.4 Income continued

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to projects. Gifts donated for resale re included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Legacy income is recognised in the Statement of Financial Activities when receipt is probable, amounts receivable can be measured with sufficient reliability, and the charity is entitled to the income. Entitlement is considered to be the earlier of the charity being notified of an expected distribution and the legacy being received.

Other charitable activity income is recognised in the period in which the event took place.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. Direct costs are allocated to the activity to which they relate. The majority of support costs are allocated directly to church activities. There is very little cost involved with the administration of grants payable. Governance costs are those costs incurred in connection with the administration of the Church and the compliance with constitutional and statutory requirements.

Grants payable are recognised as liabilities when communicated in writing to the recipient, except where the offer is conditional and fulfilment of the conditions is not considered probable, or where meeting the conditions is not within the control of the recipient. In these circumstances, the grant is recognised when the conditions have been met.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	4% straight line
Plant and machinery	15% straight line
Equipment & vehicles:	
Furniture, fixtures & fittings	7.5% - 10% straight line
Computer equipment	33.33% straight line
Musical instruments	7.5% straight line
Motor vehicles	20% straight line

The gain or loss arising on disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the Statement of Financial Activities.

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1 Accounting policies continued

1.7 Investment properties

Investment property is carried at fair value, determined annually by the trustees derived from current market value for the type, location and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of Financial Activity.

1.8 Financial instruments

Financial instruments other than investments qualify as basic financial instruments. Short-term debtors and creditors are measured at the settlement value less provision for any impairment. Any losses from impairment are recognised in the statement of financial activities.

1.9 Taxation

No provision has been made for taxation as the charity is a public benefit entity which is exempt from UK direct taxation on its charitable activities.

1.10 Pensions

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers, see note contribution scheme.

1.11 Critical accounting judgements and key sources of estimation uncertainty

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The key accounting estimate is the fair value of the investment property. The trustees mitigate this risk by commissioning valuations as and when considered necessary from suitably qualified independent advisers, and reviewing available evidence such as comparable sales and property price indices in the intervening years.

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2 Income from donations and legacies

	Unrestricted funds	Restricted funds	8 months Total funds	Year Total funds *Restated*
	2023	***2023***	**2023**	**2022**
	£	**£**	**£**	**£**
Donations and offerings	312,743	141,107	453,850	677,151
Legacies	68,027	-	68,027	1,000
	380,770	141,107	521,877	678,151

In the preceding period, income of £191,915 was restricted.

3 Income from charitable activities

	Unrestricted funds	Restricted funds	8 months Total funds	Year Total funds *Restated*
	2023	***2023***	**2023**	**2022**
	£	**£**	**£**	**£**
Youth and children income	8,967	5,081	14,048	21,077
Community performance related grants	-	55,333	55,333	147,973
Community fees and other income	11,172	21,223	32,395	39,055
Use of premises	46,110	-	46,110	50,313
	66,249	81,637	147,886	258,418

In the preceding period income of £195,745 was restricted.

4 Expenditure on charitable activities

	TBC ministries and Global mission		8 months	Year
	Unrestricted	Restricted	Total funds	Total funds *Restated*
	2023	***2023***	**2023**	**2022**
	£	**£**	**£**	**£**
Grants payable	78,800	31,877	110,677	174,378
Direct Staff costs	114,560	32,868	147,428	270,324
Community costs	6,369	138,496	144,865	170,823
Youth and children	19,632	3,406	23,038	27,304
Pastoral costs	3,697	-	3,697	2,009
Manse rent	7,667	-	7,667	11,000
Music and worship costs	5,963	-	5,963	11,099
Evangelism costs	852	-	852	543
Support costs	181,995	160	182,155	316,502
	419,535	206,807	626,342	983,982

Please see appendix for full details of grants payable.
Included within restricted community costs are individual grants paid of £80,875 (2022: £99,076) in relation to fuel vouchers.
In the preceding period, £326,220 of expenditure was from restricted funds.

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5 Support costs

	TBC ministries and Global mission		8 months	Year
	Unrestricted *2023* £	Restricted *2023* £	Total funds 2023 £	Total funds 2022 £
Support staff costs	63,394	-	63,394	138,941
Other staff costs	1,418	-	1,418	1,080
Premises costs	39,719	160	39,879	52,063
IT costs	3,230	-	3,230	3,315
Communication costs	1,079	-	1,079	2,006
Other support costs	9,911	-	9,911	11,993
Legal and professional fees	-	-	-	7,392
Depreciation	59,894	-	59,894	97,072
Governance costs				
Independent Examiner's fees	3,350	-	3,350	2,640
	181,995	160	182,155	316,502

6 Net income/(expenditure)

	8 months 2023 £	Year 2022 £
Net expenditure is stated after charging:		
Depreciation of tangible fixed assets	59,894	97,072
Revaluation of investment property	-	34,000
Pension costs	6,761	14,451
Independent examiner's remuneration	3,350	2,640

7 Staff costs

	8 months 2023 £	Year 2022 £
Wages and salaries	193,598	373,150
Employer's NI	10,463	21,664
Employer's pension contributions	6,761	14,451
	210,822	409,265

	Number 2023	Number 2022
Ministries and frontline staff	9	12
Support staff	5	5
	14	17

No employee received remuneration amounting to more than £60,000 in either period.

Wages and salaries includes redundancy costs of £nil (2022: £44,000).

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8 Tangible fixed assets

	Freehold property £	*Plant & machinery* £	*Equipment & vehicles* £	Total £
Cost				
At 1 January 2023	1,635,660	189,280	171,731	1,996,671
Additions	18,220	4,452	16,088	38,760
Disposals	-	(4,738)	-	(4,738)
At 31 August 2023	1,653,880	188,994	187,819	2,030,693
Depreciation				
At 1 January 2023	1,287,638	134,402	117,651	1,539,691
Charged for the period	44,102	8,961	6,831	59,894
On disposals	-	(4,738)	-	(4,738)
At 31 August 2023	1,331,740	138,625	124,482	1,594,847
Net book value				
At 31 August 2023	322,140	50,369	63,337	435,846
At 31 December 2022	348,022	54,878	54,080	456,980

The property is held in Trust with the Baptist Union Corporation Limited.

9 Investment Property

	2023 £	2022 £
At 1 January 2023	259,000	225,000
Revaluation	-	34,000
At 31 August 2023	259,000	259,000

The investment property, The Manse, was revalued at the period end by the trustees with reference to Housing Market Indices. No valuation change required in this period.

10 Debtors

	2023 £	2022 £
Other debtors	6,835	7,438
Prepayments and accrued income	8,525	14,459
	15,360	21,897

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	5,000	5,215
Accruals	30,536	8,701
Other creditors	699	-
	36,235	13,916

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12 Movement on funds

Current period	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	259,000	-	-	-	259,000
Derwent Day Centre & luncheon club	44,366	35,871	(30,989)	-	49,248
Sustain Food & Fuel Bank	133,194	66,436	(122,079)	-	77,551
Love does	4,861	-	(453)	-	4,408
Roof fund	-	500	-	53,032	53,532
Brigades	12,165	4,807	(2,385)	4,434	19,021
Missionary support	5,770	16,234	(14,743)	479	7,740
Community worker	4,937	10,500	(12,166)	-	3,271
Gift days	2,359	71,251	(2,237)	(71,232)	141
Digital inclusion	7,522	-	(5,643)	-	1,879
Disaster response	287	10,260	(10,248)	-	299
Other gifts & offerings	3,504	6,884	(5,468)	165	5,085
Other activities	2,031	271	(396)	(405)	1,501
	479,996	223,014	(206,807)	(13,527)	482,676
Unrestricted funds					
General fund	42,853	378,468	(325,700)	(20,100)	75,521
Designated funds					
Fixed asset reserve	456,980	-	(59,894)	38,760	435,846
Charity reserve	100,000	-	-	-	100,000
Other funds	10,379	71,295	(33,941)	(5,133)	42,600
	610,212	449,763	(419,535)	13,527	653,967
Total funds	**1,090,208**	**672,777**	**(626,342)**	**-**	**1,136,643**

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

12 Movement on funds continued

Prior year	Brought forward £	Income £	Expenditure £	Transfers & gains & losses on investments £	Carried forward £
Restricted funds					
Ministers Housing	225,000	-	-	34,000	259,000
Derwent Day Centre & luncheon club	38,766	66,006	(60,406)	-	44,366
Sustain Food & Fuel Bank	79,631	191,765	(138,202)	-	133,194
Love does	6,335	40	(1,514)	-	4,861
Rwentobo	4,040	295	(4,335)	-	-
Brigades	10,219	13,381	(11,435)	-	12,165
Missionary support	3,825	24,504	(22,559)	-	5,770
Community worker	4,972	15,000	(15,035)	-	4,937
Gift days	4,469	10,222	(12,332)	-	2,359
Digital inclusion	-	15,222	(7,700)	-	7,522
Disaster response	287	12,653	(12,653)	-	287
Other gifts & offerings	3,213	34,466	(34,175)	-	3,504
Other activities	3,715	4,190	(5,874)	-	2,031
	384,472	387,744	(326,220)	34,000	479,996
Unrestricted funds					
General funds	68,684	538,337	(547,973)	(16,195)	42,853
Designated funds					
Fixed asset reserve	537,857	-	(97,072)	16,195	456,980
Charity reserve	100,000	-	-	-	100,000
Other funds	11,884	11,212	(12,717)	-	10,379
	718,425	549,549	(657,762)	-	610,212
Total funds	1,102,897	937,293	(983,982)	34,000	1,090,208

Designated funds

Fixed asset fund

The fixed asset fund relates to the net book value of all fixed assets which are held for the purposes of the charity's purposes.

Charity reserve

The charity reserve is the minimum value of operating reserves in accordance with the Trustees' reserve policy.

Other designated funds

Other designated funds relates to General gifts designated by the Trustees to a specific project, the Church's emergency response fund and also funds held for specific Youth and childrens residential trips.

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

12 Movement on funds continued

Restricted funds

Minister's Housing

This relates to the Church's investment in a Manse which was purchased from restricted donations given for its continuing use for the Lead Minister.

Derwent Day Centre & luncheon club

These relates to donations and grants and fees received specifically for use at the Day Centre. Funds have been spent in the period on staffing, meals, entertainment and trips for the elderly friends who attend, with the remainder carried forward.

Sustain Food and Fuel Banks

This includes donations and grants to support the community food and fuel banks in the period. Included is a grant of £37,000 (2022: £114,360) given specifically for fuel vouchers.

Love does

These relate to donations given for benevolent gifts for individuals from time to time.

Rwentobo

Funds received for the support of a medical clinic in Uganda.

Brigades

These are accumulated funds from the Boys' Brigade and Girls' Association from subs and gifts less expenditure

Missionary support

Individual gifts received for the support of specific Missionaries connected to the Church.

Community worker

Grants received from Local authority and Housing Association to part fund our Community worker.

Gift days

Funds raised in the annual Gift Day and Harvest offerings for specific projects.

Digital inclusion

Grant received for provision Internet courses to the community.

Disaster response

Appeal funds for specific disasters, such as earthquakes, famine relief and flooding.

Other

Other small gifts received for specific projects, activities and individuals in line with the church's ministry.

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

13 Analysis of net assets between funds

Current period	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets	435,846	259,000	694,846
Net current assets	218,121	223,676	441,797
	653,967	482,676	1,136,643
Prior year			
Fixed assets	456,980	259,000	715,980
Net current assets	153,232	220,996	374,228
	610,212	479,996	1,090,208

14 Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £6,761 (2022: £14,451).

Over the years, several TBC ministers have been members of the Baptist Union Ministers' Pension Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church. The additional monthly contribution is now £1.

Docusign Envelope ID: C5647AF0-399F-4B6E-B647-420CFB40975A

15 Operating lease commitments

At 31 August 2023 the charity had total future commitments under non-cancellable operating leases as follows:

	2023 £	2022 £
Within one year	-	-
Between two and five years	-	-

The Church leases the Lead minister's premises at around market rent. The total cost for 8 months was £7,667 (2022: £11,000 for 12 months). The leases is cancellable on cessation of their employment.

16 Related party transactions

The key management personnel are considered to be the trustees and Strategic Leadership Team. The total amount of employee benefits received by key management personnel during the period was £85,331 (2022: £139,088).

No trustees received any remuneration in the period (2022: £nil).

No trustees received any reimbursement of expenses in the period (2022: £nil).

TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees

R.J. Barr (appointed 21 May 2023)
C. Farrar (resigned 16 October 2022)
P. Gonsalves
J.M. Marsh
A.J. Martin
A.G. Matheson, Chairman
L.J. Miller

Company secretary

A.J. Martin

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Lead Minister

Rev. N. Durling

Treasurer

R.A. Blundell

Independent Examiner

J.P. van der Merwe ACA, Foot Davson Ltd, Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent, TN1 1NU

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the 1 January 2022 to 31 December 2022.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its members, regular attendees, and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children (including community holiday club), youth (including one of the biggest Girls and Boys Brigades in the country), young adults (including mentoring relationships), men and women (including a twice weekly drop-in centre); Sustain (a food and fuel voucher bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other likeminded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services, and with Tonbridge Counselling Service providing therapeutic counselling.

Objectives and Activities

a. Policies and objectives

The high-level policy objective of the Church (its "Mission, ethos and values") is consistent with the Objects contained in the Articles. The policy objective is documented in the Trustees' Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Strategic Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission, ethos and values agreed by Church Members, and hold the Strategic Leadership Team accountable for their delivery. Over time, the mission, ethos, and values are expected to develop in line with the Church's vision.

The Lead Minister and Strategic Leadership Team are encouraged to pursue the mission, ethos, and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit.

Therefore, our vision of church is a family with:

- Everyone **welcome** just as they are
- Everyone **involved** in the transformation of themselves and each other
- Everyone **celebrating** the presence of God in the everyday

This vision to be delivered adhering to the following values:

- **Generosity -** Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- **Expectancy -** Of God working in ways beyond our understanding
- **Empowering -** Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for many local, national, and international charities to be supported at the discretion of the TBC's small groups. This in line with TBC's value of 'generosity' as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) comprising of ministers, team leaders which together form the Strategic Leadership Team all of whom are supported by the support services team of administrators and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income givers. Both cash income and cash expenditure are monitored and reported on to the Strategic Leadership Team and Trustees on a quarterly basis. Since the majority of the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

b. Review of activities

This has been the first full year of activities without any Covid restrictions, since 2019. The first few months were characterised by a slow return to normalised activities in all areas of ministry.

The Sustain food and fuel banks have been very busy, serving up to 120 families per week. The cost-of-living crisis has seen an increase in demand as well as increased financial support.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food and fuel banks and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from 'contact' visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency) and attendees at addiction help meetings via Recovery Two (a specialist charity). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

The Church continued to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including Tonbridge Counselling Service (TCS) and other local Churches, voluntary and statutory bodies working in TN10 and the wider town community.

The Church's partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa, and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council. The food and fuel banks receive a combination of grants and donations.

Crosslight and Tonbridge Counselling Service use the Church's premises but are constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st December 2022, balances held in interest earning deposit accounts for unrestricted funds totalled £145,000 (2021: £171,000) which exceeds the reserve policy.

c. Financial activity for the year

A full year of activity, sadly commenced with a round of redundancies. There was a recognition that in the medium term there was a need to operate within a balanced budget for the unrestricted general fund. With expected income remaining at similar levels and expected increased costs, there was no option but to restructure the team and reduce the overall staff cost of the church.

During the year, the Church received £535,000 (2021: £579,000) in general giving, gift aid, JRS grants and contributions for use of premises and spent £544,000 (2021: £539,000) on its general activities.

Expenditure of £16,000 (2021: £109,000) on fixed assets was transferred to the designated fixed asset reserve.

The cost-of-living crisis has seen a large increase in the use of the food and fuel banks. TBC has received significant grants and restricted gifts in the support of the work in this area. The impact of this has been the change in the proportion of income and expenditure between unrestricted and restricted, with more received as restricted income.

The main reason for the unrestricted funds deficit is the depreciation of the major improvements to the buildings undertaken in 2000/01, written off over 25 years.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance, and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2020.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church Members' proceedings to include Church affiliations, Church Membership, Elders, Strategic Leadership Team, and Church Members' meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and debriefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on grounds of sex or physical disability and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the Church's congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister, Eldership and Strategic Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done.' They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: the Trustees' own process by which they are equipped and conduct their business; the working relationship between the Trustees and the Lead Minister as leader of the Strategic Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Members, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Strategic Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Strategic Leadership Team comprises the Lead Minister as team leader, and the heads Youth & Children, Community and Everyday Discipleship teams. The Elected Elders are the spiritual leadership of the Church. The Strategic Leadership Team and Elders are accountable to the Lead Minister.

f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests, and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Strategic Leadership Team, Eldership or member of staff.

g. Risk management

The Lead Minister is responsible for the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

At the Church meeting on 12 March 2023, the members voted to appoint a new Treasurer, Gareth Allen.

The Church's year end will be changed to 31 August 2023 to better reflect the cycle of activity of the church.

The war in Ukraine, and the resultant cost of living crisis will continue to see pressure on costs and on levels of giving, and this is being closely monitored. The high level of use of the food and fuel bank is expected to continue through into 2023 and beyond.

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Andrew Martin - Trustee

Date: 02/09/2023

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TONBRIDGE BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022, which are set out on pages 10 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

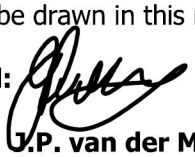
1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: 

Name: J.P. van der Merwe

Qualification: ACA

Address: Lonsdale Gate, Lonsdale Gardens, Tunbridge Wells, Kent TN1 1NU

Date: 4 September 2023

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	2	545,382	239,687	785,069	722,475
Charitable activities	3	-	147,973	147,973	51,326
Investments	4	640	84	724	32
Total income		546,022	387,744	933,766	773,833
Expenditure on:					
Charitable activities	6	(654,235)	(326,220)	(980,455)	(817,726)
Total expenditure		(654,235)	(326,220)	(980,455)	(817,726)
Net gains/(losses) on investments	4	-	34,000	34,000	-
Net income/(expenditure) before transfers		(108,213)	95,524	(12,689)	(43,893)
Transfer between funds		-	-	-	-
Net income/(expenditure)		(108,213)	95,524	(12,689)	(43,893)
Reconciliation of funds:					
Total funds brought forward		718,425	384,472	1,102,897	1,146,790
Total funds carried forward		610,212	479,996	1,090,208	1,102,897

The notes on pages 13 to 22 form part of these financial statements

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

BALANCE SHEET
AS AT 31 DECEMBER 2022

COMPANY NUMBER 7211801

	Note	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	10	456,980		537,857	
Investment property	11	259,000		225,000	
Total tangible assets			715,980		762,857
Current assets					
Debtors	12	21,897		23,604	
Cash at bank and in hand		366,247		329,984	
		388,144		353,588	
Creditors: amounts falling due within one year	13	(13,916)		(13,548)	
Net current assets			374,228		340,040
Net assets			1,090,208		1,102,897
Charity Funds					
Restricted funds	14		479,996		384,472
Unrestricted funds	14		610,212		718,425
Total funds			1,090,208		1,102,897

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Trustees on 02/09/2023 and signed on their behalf, by:

Andrew Martin - Trustee

The notes on pages 13 to 22 form part of these financial statements.

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF CASH FLOWS
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Cash (used in)/provided by operating activities	15	51,734	63,252
Cash flows from investing activities			
Interest income		724	32
Purchase of tangible fixed assets		(16,195)	(108,541)
Cash used in investing activities		(15,471)	(108,509)
Increase/(decrease) in cash and cash equivalents		36,263	(45,257)
Cash and cash equivalents at the beginning of the year		329,984	375,241
Cash and cash equivalents at the end of the year	16	366,247	329,984

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2020, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are presented in sterling, the functional currency, rounded to the nearest £1.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. The financial statements are prepared on a going concern basis, assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

Tonbridge Baptist Church is a charitable company registered in England and Wales and limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the Church being wound up, the liability in respect of the guarantee is limited to £10 per member. The address of the registered office is given on page 1.

The nature of the charity's operations and principal activities are detailed in the Trustees' report.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	-	4% straight line
Equipment	-	15% straight line
Furniture, fixtures & fittings	-	7.5% 10% straight line
Computer equipment	-	33.33% straight line
Musical instruments	-	7.5% straight line
Motor vehicles	-	20% straight line

Any gain or loss on disposal of a fixed asset is recognised in the Statement of Financial Activity in the year of disposal.

1.7 Investment properties

Investment property is carried at fair value determined annually by the trustees derived from current market value for the type, location, and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of financial Activity.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value except for bank loans which are subsequently measured at amortised cost using the effective interest method.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.11 Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	486,116	191,915	678,031
Residentials, subs, events, and other income	59,266	47,772	107,038
Total donations and legacies	545,382	239,687	785,069

In 2021, of the total income from donations and legacies, £587,880 was to unrestricted funds and £134,595 was to restricted funds.

3. Income from charitable activities

In 2022, grants were received totalling £147,973 (2021: £51,326) – restricted and £nil (2021: £nil) unrestricted.

4. Investment income

In 2022, of the total investment income, interest of £640 (2021: £32) was to unrestricted funds and £84 (2021: £nil) was to restricted funds.

There was an increase in the church's interest in the Manse of £34,000 (2021: £nil).

5. Expenditure

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Direct costs	380,913	326,220	707,133
Support costs	270,682	-	270,682
Governance costs	2,640	-	2,640
Total expenditure	654,235	326,220	980,455

In 2021, of total expenditure, £646,490 was from unrestricted funds and £171,236 from restricted funds.

6. Direct costs

	Christian ministry	Gifts to others	Total 2022	Total 2021
	£	£	£	£
Christian ministry	219,251	174,378	393,629	236,077
Wages and salaries	284,422	-	284,422	278,255
National insurance	16,350	-	16,350	19,558
Pension cost	12,732	-	12,732	16,775
At 31 December 2022	532,755	174,378	707,133	551,815

In 2021, the charity incurred the following Direct costs:

£417,600 in respect of Christian ministry

£134,215 in respect of Gifts to others

7. Support costs

	Christian ministry	Total 2022	Total 2021
	£	£	£
Christian ministry	77,849	77,849	57,200
Wages and salaries	88,728	88,728	93,704
National insurance	5,314	5,314	5,826
Pension cost	1,719	1,719	2,168
Depreciation and asset written off	97,072	97,072	104,053
At 31 December 2022	270,682	270,682	262,951

Support costs – continued

During the year ended 31 December 2022, the charity incurred the following Governance costs:

£2,640 (2021 £2,920) in respect of Christian ministry.

£NIL (2021 £NIL) in respect of Gifts to others.

In 2021, the charity incurred the following Support costs:

£262,951 in respect of Christian ministry

£NIL in respect of Gifts to others

8. Net incoming resources / (resources expended)

This is stated after charging:

	2022 £	2021 £
Depreciation of tangible fixed assets:		
- owned by the charity	97,072	97,975
Revaluation of the Manse	34,000	-
Pension costs	14,451	18,943

During the current and prior year, no Trustees received any remuneration, benefits in kind or reimbursement of expenses.

9. Staff costs

Staff costs were as follows:

	2022 £	2021 £
Wages and salaries	373,150	371,959
Social security costs	21,664	25,384
Other pension costs	14,451	18,943
	409,265	416,287

The average number of persons employed by the charity during the year was as follows:

	2022 No.	2021 No.
Ministers and frontline staff	12	14
Support staff	5	6
	17	20

No employee received remuneration amounting to more than £60,000 in either year.

No trustees received any expenses in the current or prior year.

Total key management remuneration totalled £139,088 (2021: £91,511)

The Key management remuneration includes the whole of the Strategic Leadership Team for the first time this year.

Included in wages and salaries is £44,000 of redundancy payments.

10. Tangible fixed assets

	Freehold property £	Plant & machinery £	Equipment & vehicles £	Total £
Cost				
At 1 January 2022	1,628,304	189,785	177,527	1,995,616
Additions	7,356	9,089	-	16,445
Disposals	-	(9,594)	(5,796)	(15,390)
At 31 December 2022	1,635,660	189,280	171,731	1,996,671
Depreciation				
At 1 January 2022	1,222,212	131,162	104,385	1,457,759
Charge for the year	65,426	12,834	18,812	97,072
On disposals	-	(9,594)	(5,546)	(15,390)
At 31 December 2022	1,287,638	134,402	117,651	1,539,691
Net book value				
At 31 December 2022	348,022	54,878	54,080	456,980
At 31 December 2021	406,092	58,623	73,142	537,857

The property is held in Trust with the Baptist Union Corporation Limited.

11. Investment property

	Freehold investment property £
Valuation	
At 1 January 2022	225,000
Revaluation	34,000
Disposal	-
At 31 December 2022	259,000

The Manse was revalued by the Trustees with reference to Housing market indices

12. Debtors

	2022	2021
	£	£
Other debtors	7,438	6,721
Prepayments and accrued income	14,459	16,833
	21,897	23,604

13. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	5,215	6,078
Accruals and deferred income	8,701	7,470
	13,916	13,548

14. Statement of funds

	Brought Forward	Income	Expenditure	Transfers	Carried Forward
	£	£	£	£	£
Designated funds					
Designated Funds all funds	649,741	11,212	(109,789)	16,195	567,359
General funds					
General Fund	68,684	534,810	(544,446)	(16,195)	42,853
Total Unrestricted funds	718,425	546,022	(654,235)	-	610,212
Restricted funds					
Restricted Funds all funds	384,472	421,744	(326,220)	-	479,996
Total of funds	1,102,897	967,766	(980,455)	-	1,090,208

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net expenditure for the year (as per Statement of financial activities)	(12,689)	(43,893)
Adjustment for:		
Depreciation charges	97,072	97,975
Dividends, interest, and rents from investments	(724)	(32)
Revaluation/Write down in the year	(34,000)	6,078
Decrease in debtors	1,707	10,196
Increase/(Decrease) in creditors	368	(7,072)
	-	-
Net cash provided by operating activities	51,734	63,252

16. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	366,247	329,984

17. Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £14,451 (2021 £18,943).

Over the years, several TBC ministers have been members of the Baptist Union Ministers' Pension Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it has contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

Pension commitments – continued

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church. The additional monthly contribution is now £1.

18. Operating lease commitments

At 31 December 2022, the total of the charity's future minimum lease payments under noncancellable operating leases was:

	2022	2021
	£	£
Amounts payable:		
Less than 1 year	-	-

In addition to the above, the Church leases the ministers' premises at around market rent. The total annual cost was £11,000 (2021 £11,000). The leases are cancellable on cessation of their employment.

19. Related party transactions

There were no related party transactions in 2022.

20. Controlling party

The Church is controlled by the Trustees as directed by the Church members.

TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees

C. Farrar (resigned 16 October 2022)
P. Gonsalves (appointed 20 June 2021)
J.M. Marsh
A.J. Martin
P.J. Martin, Chairman (resigned 30 June 2021)
A.G. Matheson, Chairman
L.J. Miller

Company secretary

A.J. Martin (appointed 1 July 2021)
P.J. Martin (resigned 20 July 2021)

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Senior management team

Rev. N. Durling, Lead Minister
Rev. D. Hitchcock, Operations Minister
R.A. Blundell, Treasurer

Independent Examiner

Tina Clay FCA, Foot Davson Ltd, 17 Church Road, Tunbridge Wells, Kent, TN1 1LG

The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the 1 January 2021 to 31 December 2021.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its members, regular attendees, and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children (including community holiday club), youth (including one of the biggest Girls and Boys Brigades in the country), young adults (including mentoring relationships), men and women (including a twice weekly drop-in centre); Sustain (a food and fuel voucher bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other likeminded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services, and with Tonbridge Counselling Service providing therapeutic counselling.

Objectives and Activities

a. Policies and objectives

The high-level policy objective of the Church (its "Mission, ethos and values") is consistent with the Objects contained in the Articles. The policy objective is documented in the Trustees' Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission, ethos and values agreed by Church Members, and hold the Leadership Team accountable for their delivery. Over time, the mission, ethos, and values are expected to develop in line with the Church's vision.

The Lead Minister and Leadership Team are encouraged to pursue the mission, ethos, and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit

Therefore, our vision of church is a family with:

- Everyone **welcome** just as they are
- Everyone **involved** in the transformation of themselves and each other
- Everyone **celebrating** the presence of God in the everyday

This vision to be delivered adhering to the following values:

- **Generosity -** Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- **Expectancy -** Of God working in ways beyond our understanding
- **Empowering -** Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for many local, national, and international charities to be supported at the discretion of the TBC's small groups. This in line with TBC's value of 'generosity' as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) comprising of ministers, team leaders which together form the Weekly Management Team all of whom are supported by the support services team of administrators and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income givers. Both cash income and cash expenditure are monitored and reported on to the Leadership Team and Trustees on a quarterly basis. Since the majority of the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

b. Review of activities

The year continued as 2020 had ended, with significant restrictions in place due to the Covid-19 pandemic. Periods of lockdown were followed by a gradual easing of restrictions, with a final short lock down curtailing Christmas celebrations once again. The Church's activities in the year reflected this; all staff eventually returned from furlough mid-year; services re-commenced with appropriate social distancing and mid-week and evening activities restarted.

The food bank, and from late 2021, the "fuel bank" was very busy, serving up to 120 families per week.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food bank and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from 'contact' visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency) and attendees at addiction help meetings via Recovery Two (a specialist charity). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

Within the confines of UK Covid restrictions, the Church continued to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including Tonbridge Counselling Service (TCS) and other local Churches, voluntary and statutory bodies working in TN10 and the wider town community.

The Church's partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa, and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council.

Crosslight and Tonbridge Counselling Service use the Church's premises but are constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st December 2021, balances held in interest earning deposit accounts for unrestricted funds totalled £181,000 (2020: £235,000) which exceeds the reserve policy.

c. Financial activity for the year

2021 has been another extraordinary year, with the Church been closed either fully or partially for 9 months. Whilst core premises, mission and salary costs continued, activity costs were much lower.

Regular monthly giving held up despite being closed, however less was received from Sunday offerings and use of premises by third parties.

During the year, the Church received £579,000 (2020: £652,000) in general giving, gift aid, JRS grants and contributions for use of premises and spent £539,000 (2020: £560,000) on its general activities.

Due to the significant period of time the Church was closed, many of the staff team were furloughed. The Church was in receipt of JRS Grants totalling £25,000 (2020: £72,000) for those furloughed positions. As of September 2021, almost all staff were back for their full hours.

Expenditure of £109,000 (2020: £100,000) on fixed assets was transferred to the designated fixed asset reserve. Significant expenditure totalling £86,000 was incurred on improvements to the flat roofs. In 2020 a significant proportion of the capital costs were funded from specific fundraising and gifts in that year.

The main reason for the unrestricted funds deficit is the depreciation of the major improvements to the buildings undertaken in 2000/01, written off over 25 years.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance, and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2019.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church Members' proceedings to include Church affiliations, Church Membership, Leadership, and Church Members' meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and debriefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on grounds of sex or physical disability and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the Church's congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister and Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done.' They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: the Trustees' own process by which they are equipped and conduct their business; the working relationship between the Trustees and the Lead Minister as leader of the Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Members, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Leadership Team comprises the Lead Minister as team leader, the Operations minister who oversees day to day operations, and Elected Elders. The Leadership Team are the spiritual leadership of the Church. They are empowered to appoint Team Leaders to lead the Church's ministries. The Leadership Team are accountable to the Lead Minister.

f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests, and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Leadership Team or member of staff.

g. Risk management

The Operations Minister manages the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

Since the year end Covid-19 has ceased to be an immediate threat to the day to day running of the church. Numbers in church services and in mid-week activities are increasing towards pre-pandemic levels.

A significant review of the 2022 budget and beyond led to a redundancy process at the start of 2022. Three members of staff were, sadly, made redundant. As a result, the outcome for 2022 is likely to be a lower deficit than forecast, and the budget for 2023 is balanced.

The war in Ukraine, and the resultant cost of living crisis will see pressure on costs and on levels of giving, and this is being closely monitored. There has been an up-surge in the use of the food and fuel bank, and this is expected to continue through into 2023.

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Andrew Martin - Trustee

Date: 30/11/2022

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TONBRIDGE BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021, which are set out on pages 10 to 22.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: Tina Clay.

Name: TINA CLAY

Qualification: F.C.A.

Address: FOOT DAVSON LTD, 17 CHURCH ROAD, TUNBRIDGE WELLS, TN1 1LG.

Date: 1/12/2022

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	2	587,880	134,595	722,475	831,747
Charitable activities	3	-	51,326	51,326	83,412
Investments	4	32	-	32	235
Total income		587,912	185,921	773,833	915,394
Expenditure on:					
Charitable activities	6	(646,490)	(171,236)	(817,726)	(953,683)
Total expenditure		(646,490)	(171,236)	(817,726)	(953,683)
Net gains/(losses) on investments		-	-	-	-
Net income/(expenditure) before transfers		(58,578)	14,685	(43,893)	(38,289)
Transfer between funds		8,582	(8,582)	-	-
Net income/(expenditure)		(49,996)	6,103	(43,893)	(38,289)
Reconciliation of funds:					
Total funds brought forward		768,421	378,369	1,146,790	1,185,079
Total funds carried forward		718,425	384,472	1,102,897	1,146,790

The statement of financial activities includes all gains and losses recognised during the year.

The notes on pages 13 to 22 form part of these financial statements

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

BALANCE SHEET
AS AT 31 DECEMBER 2021

COMPANY NUMBER 7211801

	Note	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	10	537,857		533,369	
Investment property	11	225,000		225,000	
Total tangible assets			762,857		758,369
Current assets					
Debtors	12	23,604		33,800	
Cash at bank and in hand		329,984		375,241	
		353,588		409,041	
Creditors: amounts falling due within one year	13	(13,548)		(20,620)	
Net current assets			340,040		388,421
Net assets			1,102,897		1,146,790
Charity Funds					
Restricted funds	14		384,472		378,369
Unrestricted funds	14		718,425		768,421
Total funds			1,102,897		1,146,790

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Trustees on 30/11/2022 and signed on their behalf, by:

Andrew Martin - Trustee

The notes on pages 13 to 22 form part of these financial statements.

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF CASH FLOWS
AS AT 31 DECEMBER 2021

	Note	2021 £	2020 £
Cash (used in)/provided by operating activities	15	63,252	204,855
Cash flows from investing activities			
Interest income		32	234
Purchase of tangible fixed assets		(108,541)	(100,205)
Cash used in investing activities		(108,509)	(99,971)
Increase/(decrease) in cash and cash equivalents		(45,257)	104,884
Cash and cash equivalents at the beginning of the year		375,241	270,357
Cash and cash equivalents at the end of the year	16	329,984	375,241

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are presented in sterling, the functional currency, rounded to the nearest £1.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. The financial statements are prepared on a going concern basis, assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

Tonbridge Baptist Church is a charitable company registered in England and Wales and limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the Church being wound up, the liability in respect of the guarantee is limited to £10 per member. The address of the registered office is given on page 1.

The nature of the charity's operations and principal activities are detailed in the trustees' report.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the academy trust's educational operations, including support costs and costs relating to the governance of the academy trust apportioned to charitable activities.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	-	4% straight line
Equipment	-	15% straight line
Furniture, fixtures & fittings	-	7.5% 10% straight line
Computer equipment	-	33.33% straight line
Musical instruments	-	7.5% straight line
Motor vehicles	-	20% straight line

Any gain or loss on disposal of a fixed asset is recognised in the Statement of Financial Activity in the year of disposal.

1.7 Investment properties

Investment property is carried at fair value determined annually by the trustees derived from current market value for the type, location, and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of financial Activity.

1.8 Investment in subsidiaries

Investments in subsidiaries are accounted for at cost less impairment.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value except for bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.12 Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations	506,944	111,142	618,086
Residentials, subs, events, and other income	55,922	23,453	79,375
Covid 19 – CJRS grants	25,014	-	25,014
Total donations and legacies	587,880	134,595	722,475

In 2020, of the total income from donations and legacies, £667,274 was to unrestricted funds and £164,473 was to restricted funds.

3. Income from charitable activities

In 2021, grants were received totalling £51,326 (2020: £83,412) – restricted and £nil (2020: £nil) unrestricted.

4. Investment income

In 2021, of the total investment income, interest of £32 (2020: £207) was to unrestricted funds and £nil (2020: £28) was to restricted funds.

There was an increase in the church's interest in the Manse of £nil (2020: £nil).

5. Expenditure

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Direct costs	380,579	171,236	551,815
Support costs	262,951	-	262,951
Governance costs	2,960	-	2,960
Total expenditure	646,490	171,236	817,726

In 2020, of total expenditure, £818,090 was from unrestricted funds and £135,593 from restricted funds.

6. Direct costs

	Christian ministry	Gifts to others	Total 2021	Total 2020
	£	£	£	£
Christian ministry	103,011	134,215	237,226	389,418
Wages and salaries	278,255	-	278,255	268,495
National insurance	19,558	-	19,558	18,153
Pension cost	16,775	-	16,775	15,102
At 31 December 2021	417,600	134,215	551,815	691,168

In 2020, the charity incurred the following Direct costs:

£384,538 in respect of Christian ministry

£306,630 in respect of Gifts to others

7. Support costs

	Christian ministry	Total 2021	Total 2020
	£	£	£
Christian ministry	57,200	57,200	72,397
Wages and salaries	93,704	93,704	93,290
National insurance	5,826	5,826	5,653
Pension cost	2,168	2,168	2,122
Depreciation and asset written off	104,053	104,053	86,653
At 31 December 2021	262,951	262,951	260,115

Support costs – continued

During the year ended 31 December 2021, the charity incurred the following Governance costs:

£2,960 (2020 £2,400) in respect of Christian ministry.

£NIL (2020 £NIL) in respect of Gifts to others.

In 2020, the charity incurred the following Support costs:

£260,115 in respect of Christian ministry

£NIL in respect of Gifts to others

8. Net incoming resources / (resources expended)

This is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	97,975	86,653
Pension costs	18,943	17,224

During the current and prior year, no Trustees received any remuneration, benefits in kind or reimbursement of expenses.

9. Staff costs

Staff costs were as follows:

	2021	2020
	£	£
Wages and salaries	371,959	361,785
Social security costs	25,384	23,806
Other pension costs	18,943	17,224
	416,287	402,815

The average number of persons employed by the charity during the year was as follows:

	2021	2020
	No.	No.
Ministers and frontline staff	14	11
Support staff	6	6
	20	17

No employee received remuneration amounting to more than £60,000 in either year.
No trustees received any expenses in the current or prior year.

Total key management remuneration totalled £91,511 (2020: £91,511)

10. Tangible fixed assets

	Freehold property	Plant & machinery	Equipment & vehicles	Total
	£	£	£	£
Cost				
At 1 January 2021	1,548,800	169,929	179,779	1,898,508
Additions	86,410	19,856	2,275	108,541
Disposals	(6,906)	-	(4,527)	(11,433)
At 31 December 2021	1,628,304	189,785	177,527	1,995,616
Depreciation				
At 1 January 2021	1,157,908	118,299	88,932	1,365,139
Charge for the year	65,132	12,863	19,980	97,975
On disposals	(828)	-	(4,527)	(5,355)
At 31 December 2021	1,222,212	131,162	104,385	1,457,759
Net book value				
At 31 December 2021	406,092	58,623	73,142	537,857
At 31 December 2020	390,892	51,630	90,847	533,369

The property is held in Trust with the Baptist Union Corporation Limited.

11. Investment property

	Freehold investment property
Valuation	£
At 1 January 2021	225,000
Revaluation	-
Disposal	-
At 31 December 2021	225,000

12. Debtors

	2021	2020
	£	£
Other debtors	6,721	14,753
Prepayments and accrued income	16,883	19,047
	23,604	33,800

13. Creditors:
Amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	6,078	6,726
Other creditors	-	4,050
Accruals and deferred income	7,470	9,844
	13,548	20,620

14. Statement of funds

	Brought Forward	Income	Expenditure	Transfers	Carried Forward
	£	£	£	£	£
Designated funds					
Designated Funds all funds	645,346	8,308	(107,263)	103,350	649,741
General funds					
General Fund	123,075	579,604	(539,227)	(94,768)	68,684
Total Unrestricted funds	768,421	587,912	(646,490)	8,582	718,425
Restricted funds					
Restricted Funds all funds	378,369	185,921	(171,236)	(8,582)	384,472
Total of funds	1,146,790	773,833	(817,726)	-	1,102,897

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net expenditure for the year (as per Statement of financial activities)	(43,893)	(38,289)
Adjustment for:		
Depreciation charges	97,975	86,653
Dividends, interest, and rents from investments	(32)	(234)
Disposal of tangible fixed assets	6,078	-
Decrease in debtors	10,196	5,585
Decrease in creditors	(7,072)	(3,860)
Non-cash gift to Tonbridge Counselling Service	-	155,000
Net cash provided by operating activities	63,252	204,855

16. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	329,984	375,241

17. Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £18,943 (2020 £17,224).

Over the years, several TBC ministers have been members of the Baptist Union Ministers' Pension Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

In 2021, The BU approved a "Family solution" whereby it has contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029.

Pension commitments – continued

A subsequent valuation of the fund in 2022 saw the deficit fall to £nil and therefore no potential liability for the Church. The additional monthly contribution is now £1.

18. Operating lease commitments

At 31 December 2021, the total of the charity's future minimum lease payments under noncancellable operating leases was:

	2021	2020
	£	£
Amounts payable:		
Less than 1 year	-	-

In addition to the above, the Church leases the ministers' premises at around market rent. The total annual cost was £11,000 (2020 £11,000). The leases are cancellable on cessation of their employment.

19. Related party transactions

There were no related party transactions in 2021.

In 2020, the property, Gilbert House, was gifted to Tonbridge Counselling Service, a charity with connections to TBC. The brought forward deferred rental income was also released as part of the agreed transfer, meaning the total net value of the gift was £155,000.

20. Controlling party

The Church is controlled by the Trustees as directed by the Church members.

TONBRIDGE BAPTIST CHURCH

England & Wales - Charity number 1136980

Accounts

Charity number: 1136980
Registered number: 7211801

TONBRIDGE BAPTIST CHURCH

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31 DECEMBER 2020

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

G.P. Bentham (resigned 16 November 2020)
C. Farrar
A.J. Gallon (resigned 28 May 2020)
P. Gonsalves (appointed 20 June 2021
J.M. Marsh
A.J. Martin (appointed 16 November 2020)
P.J. Martin, Chairman (resigned 30 June 2021)
A.G. Matheson, Chairman (appointed 16 November 2020)
L.J. Miller (appointed 16 November 2020)
A.H. Perry (resigned 7 May 2020)

Company secretary

A.J. Martin (appointed 1 July 2021)
P.J. Martin (resigned 20 July 2021)

Company registered number

7211801

Charity registered number

1136980

Registered office

Darenth Avenue, Tonbridge, Kent, TN10 3HZ

Senior management team

Rev. N. Durling, Lead Minister
Rev. D. Hitchcock, Operations Minister
R.A. Blundell, Treasurer

Independent Examiner

Tina Clay FCA, Foot Davson Ltd, 17 Church Road, Tunbridge Wells, Kent, TN1 1LG

The Trustees present their annual report together with the financial statements of Tonbridge Baptist Church for the 1 January 2020 to 31 December 2020.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Public Benefit

The Church provides public benefit to its Members, regular attendees and the wider community. This is achieved, in addition to Sunday services, through programmes of activities catering for children (including community holiday club), youth (including one of the biggest Girls and Boys Brigade in the country), young adults (including mentoring relationships), men and women (including a twice weekly drop-in centre); Sustain (a food bank incorporating fresh food distribution in partnership with local supermarkets and second hand clothes exchange), and senior citizens (including day care centre). The Church gives a proportion of its income to support other like-minded charitable concerns in the UK and overseas. In addition, the Church operates in conjunction with Crosslight providing debt advisory services, and with Tonbridge Counselling Service providing therapeutic counselling.

Objectives and Activities

a. Policies and objectives

The high-**level policy objective of the Church (its "Mission, ethos and values") is consistent with the** Objects contained in the Articles. The policy objective is documented in the **Trustees'** Policy Manual. (See "Constitution", below).

b. Strategies for achieving objectives

The process for establishing and reviewing the mission, ethos and values of the Church involves the Lead Minister and Leadership Team as visionaries, the Church Members as stakeholders, and Trustees as stewards of Church **resources in a governance capacity as the charity's trustees in law. The Trustees' role is to safeguard the mission**, ethos and values agreed by Church Members, and hold the Leadership Team accountable for their delivery. Over time, the mission, ethos and values are expected to develop in line with the **Church's** vision.

The Lead Minister and Leadership Team are encouraged to pursue the mission, ethos and values by any means, provided they remain within the policies and limitations set and monitored by the Trustees.

c. Activities for achieving objectives

Our mission is to see lives being transformed:

We believe positive transformation comes from the infinite love of God, seen in the uniqueness of Jesus and experienced through the power of the Holy Spirit

Therefore, our vision of church is a family with:

- Everyone welcome just as they are
- Everyone involved in the transformation of themselves and each other
- Everyone celebrating the presence of God in the everyday

This vision to be delivered adhering to the following values:

- Generosity - Always leaning towards our TN10 community and beyond as we offer Jesus with no strings attached
- Expectancy - Of God working in ways beyond our understanding
- Empowering - Investing in partnerships as we serve and learn from our TN10 community and beyond

d. Grant making policies

Although the Church is not a grant making body as such, it provides through its general funds for gifts to support a variety of Christian missionary organisations and individuals with which the Church is involved, and through which the Church meets its objectives. In addition, the Church supports local community organisations and activities through financial gifts and use of premises. From time to time, appeals are made to offer financial assistance in response to natural disasters and other special needs. In addition, an annual Gift Day provides an opportunity for many local, national and international charities to be supported at the discretion of the TBC's small groups. This in line with TBC's value of **'generosity'** as noted above.

e. Volunteers

The Church maintains a small paid staff (both full and part time) comprising of ministers, team leaders which together form the Weekly Management Team all of whom are supported by the support services team of administrators and the premises team. However, volunteers undertake the vast majority of activity. This includes the Trustees, Elected Elders, and ministry leaders. TBC ministries include, but are not limited to, children and youth work, community and family support, finance and administration, pastoral care and small groups, music, worship and technical support, premises, evangelism, prayer, mission support, and much more.

Achievements and performance

a. Key financial performance indicators

The Church produces a detailed budget of cash income and expenditure each year which is built up from objects-serving plans of teams and departments, and projections of expected income growth, and which is voted on by Church Members as stakeholders and primary income-givers. Both cash income and cash expenditure are monitored and reported on to the Leadership Team and Trustees on a quarterly basis. Since the Church's income is provided by voluntary giving, and the Church has no endowment funds on which to draw, the key financial performance indicator is that the Church is living within its financial resources. This means that forecast accumulated cash expenditure for the year is covered by forecast accumulated cash income for the year plus available unrestricted reserves.

b. Review of activities

The first quarter of 2020 saw the Church continue to provide a wide range of activities. Sunday services remained just a small part of weekly activities attracting in the region of 2000 attendees a month. Outside the Sunday programme the **Church's** premises continued to be well used. Until March 23rd, 2020, TBC enjoyed in excess of 8000 people per calendar month pass through its doors and has visited approaching 100 families in their homes, in hospital and place of work.

The Church actively seeks to be responsive to the needs of the local community evidenced in many of the regular activities such as Open House, food bank and the Derwent Day Centre. Bespoke services to those in particular need remain at the centre of Church life: local families benefitting from **'contact'** visits, the provision of financial advice sessions via Crosslight (a specialist debt counselling agency) and attendees at addiction help meetings via Recovery Two (a specialist charity). As noted, food features throughout the Church programme both internally in terms of hospitality but also beyond the Church walls in the distribution of food parcels as well as Christmas hampers.

Young people continue to play a key part in the life of the Church. The youth programme remains a useful vehicle for the physical, mental, emotional, and spiritual development of young people.

On 23rd March 2020 the UK entered its first 'lockdown' and in common with all Churches and community agencies TBC's normal programme of activities were either suspended or reimagined. The final three quarters of 2020 Church programme centred around:

- Live service broadcast, this facilitating viewer interaction
- Increased digital content to enable remote engagement and improved wellbeing
- Strengthened foodbank provision. At its peak the **Church's** foodbank, Sustain, supported 120 households a week.
- Pastoral care delivered to the limits of HM Government guidance on social distancing through a network of volunteers phoning the lonely and the vulnerable of the **Church's community.**
- Where possible the **Church's** small group programme was delivered via Zoom and similar to all age groups in the community.
- The Church upgraded its IT infrastructure thus allowing unfurloughed staff to work remotely.

Within the confines of UK Covid restrictions, the Church continued to work in close partnership with Crosslight whose activities contribute to the Church meeting its objects. This partnership sits alongside others including Tonbridge Counselling Service (TCS) and other local Churches, voluntary and statutory bodies working in TN10 and the wider town community.

The **Church's** partnerships were and are not limited to the UK but extend around the globe expressed in tangible support for 7 likeminded agencies serving communities in Europe, Africa and Asia.

c. Fundraising activities/income generation

The Church's income is provided by voluntary giving of its members and others in the congregation. The Derwent Day Centre receives an annual support through commissioning via a managing agent on behalf of Kent County Council.

Crosslight and Tonbridge Counselling Service use the Church's premises but are constitutionally and financially independent.

d. Investment policy and performance

The Church does not hold any long-term investments. Cash reserves are held in interest-bearing deposit accounts.

Financial review

a. Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Church maintains a reserves policy which is included in the finance policy manual. The current policy is to maintain cash reserves equal to three months committed expenditure. Trustees review the reserves policy on an annual basis. At 31st December 2020, balances held in interest-earning deposit accounts for unrestricted funds totalled £235,000 (2019: £192,000) which exceeds the reserve policy.

c. Financial activity for the year

2020 has been an extraordinary year, with the Church been closed either fully or partially for 9 months. Whilst core premises, Mission and salary costs continued, activity costs were much lower.

Regular monthly giving held up despite being closed, however less was received from Sunday offerings and use of premises by third parties.

During the year, the Church received £652,000 (2019: £602,000) in general giving, gift aid and contributions for use of premises and spent £560,000 (2019: £612,000) on its general activities. Expenditure of £16,000 (2019: £15,000) on fixed assets was transferred to the designated fixed asset reserve.

Due to the significant period of time the Church was closed, many of the staff team were furloughed. The Church was in receipt of JRS Grants totalling £72,000 for those furloughed positions. As of September 2021, almost all staff are back for their full hours.

Significant expenditure totalling £84,000 was incurred on the refurbishment of the main kitchen and repairs to several flat roofs. These costs were funded from specific fundraising and gifts in the year.

In early 2020, the Church members voted to transfer ownership of the property, Gilbert House, as a gift to **Tonbridge Counselling Service ("TCS"). The use of the property was aligned with TCS's charitable objects and** of the purpose of the original restricted gift made to the Church. TCS continues to own and operate from the building. As a result, the significant deferred income for rent received in advance was also released meaning the total value of the gift made was £155,000.

In addition, the second reason for the unrestricted funds deficit is the depreciation of the major improvements to the buildings undertaken in 2000/01, written off over 25 years.

d. Material investments policy

The Church does not hold long-term investments.

Structure, governance and management

a. Constitution

The Church is legally constituted as a charitable company limited by guarantee, number 07211801, and was set up by a Memorandum and Articles of Association on 1st April 2010. The Articles were amended on 14 January 2019.

The charity is a registered charity number 1136980.

Under powers in the Articles of Association, the Trustees:

- in conjunction with Church Members, maintain Church Rules which provide a Constitution for Church **Members' proceedings to include Church affiliations, Church Membership, Leadership, and Church Members'** meetings; and

- maintain a Trustee Policy Manual which sets out written policies by which the Trustees exercise their governance duties in accordance with charity law.

The principal object of the charity is the advancement of the Christian faith.

The management of the charity is the responsibility of the Trustees who are elected under the terms of the Articles of Association. The organisational structure and decision-making process is described below.

b. Method of appointment or election of Trustees

Under the Church Rules, Trustees are nominated by Church Members and appointed following a resolution at a Special Church Members meeting. Trustees are appointed as Charity Trustees under charity law, and to represent Church Members as stewards in a governance capacity. Trustees also serve as members and directors of the company limited by guarantee for the purposes of the Companies Act.

c. Policies adopted for the induction and training of Trustees

Trustee policies include maintaining a system of induction for new Trustees and ensuring that they are adequately trained and have access to professional advice. To this end, following appointment, Trustees undergo a process of induction training covering the principles underlying the constitution, the requirements of charity law, the role of Trustees and their mode of operation.

Trustee policies also include seeking ongoing education on governance matters, challenging Trustees' own performance through processes that include self-assessment and seeking feedback from others, inducting new Trustees and de-briefing retiring Trustees on the completion of their term of service.

d. Pay policy for senior staff

All staff work under a written contract of employment. The Church operates a policy whereby staff set objectives and are appraised on an annual cycle. The Lead Minister is appraised by the Trustees. The results of this appraisal feed into the annual review of salaries which is included in the annual budget. The Church does not discriminate on grounds of sex or physical disability and aims to pay at a market rate for its size and geographical location.

e. Organisational structure and decision making

Under the **Church's** congregational approach, Church Members retain ultimate authority under God in matters of church life. They express this by nominating and appointing Trustees to act as stewards on their behalf and voting on the Lead Minister and Leadership Team appointments.

Trustees act as a governance group which does not 'do' but sees that 'things are done'. They exercise their governance function through the application of written policies contained in a Trustee Policy Manual which includes: **the Trustees' own process** by which they are equipped and conduct their business; the working **relationship between the Trustees and the Lead Minister as leader of the Leadership Team; the 'mission, ethos and values' of the Church which the Trustees safeguard on behalf of Church Mem**bers, and which the Lead Minister is charged with pursuing; and the limitations imposed on the Lead Minister by the Trustees as Charity Trustees as he or she pursues that mission. Trustees also encourage and provide personal support to the Lead Minister.

The Lead Minister is spiritual leader and chief executive. The Lead Minister is empowered to lead the Church in its mission through his role as leader of the Leadership Team. The Lead Minister is accountable to Church Members through the Trustees as a body.

The Leadership Team comprises the Lead Minister as team leader, the Operations minister who oversees day to day operations, and Elected Elders. The Leadership Team are the spiritual leadership of the Church. They are empowered to appoint Team **Leaders to lead the Church's ministries. The Leadership Team are accountable to** the Lead Minister.

f. Related party relationships

The Church is affiliated to the Baptist Union of Great Britain and is a member of the South Eastern Baptist Association and the Evangelical Alliance. However, neither affiliation nor membership of these bodies represent any constitutional relationship.

The Baptist Union Corporation Limited is custodian Trustee of the land and premises at Darenth Avenue, Tonbridge. The Church has the benefit of using the property and replacing and enhancing parts of it.

In compliance with the Articles, Trustees maintain a Register of Trustee interests, and declare their interest in any business. Trustee policy includes a requirement for Trustees to be independent of any relationship that would pose a conflict of interest. To that end, a Trustee may not also be the Lead Minister, member of the Leadership Team or member of staff.

g. Risk management

The Operations Minister manage the process of identifying and reviewing the major risks to which the Church is exposed and establishing systems and procedures to manage those risks. To that end, detailed Policy manuals are maintained for finance, human resources, safeguarding, vulnerable adults, data protection and health and safety. The Trustees review the manuals and monitor compliance at least on an annual basis.

Future developments

Covid-19

Throughout the year Covid-19 has had a severe impact around the globe. This has directly impacted TBC in

terms of the **church's** ability to meet together on a Sunday and also for the various activities using the premises during the week. Whilst income has fallen below budget, expenditure has also fallen and so the reserves have increased over 2020 and have continued to do so in the first half of 2021. Careful financial planning throughout 2020 and into 2021 will mean that the church can continue in an online form for as long as necessary for the pandemic to come to an end. As of September 2021, there has been a careful and measured gradual opening up of the church for various activities. This has seen an increase in expenditure and a reduction on CJRS Grant received.

Trustees' responsibilities statement

The Trustees (who are also directors of Tonbridge Baptist Church for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees and signed on their behalf by:

Andrew Martin - Trustee

Date: 26/10/2021

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TONBRIDGE BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020, which are set out on pages 10 to 23.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: Tina Clay

Name: TINA CLAY

Qualification: FCA CTA

Address: FOOT DAVSON LIMITED, 17 CHURCH ROAD, TUNBRIDGE WELLS, TN1 1LG

Date: 11/11/2021

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from:					
Donations and legacies	2	667,274	164,473	831,747	750,767
Charitable activities	3	-	83,412	83,412	17,875
Investments	4	207	28	235	500
Total income		667,481	247,913	915,394	769,142
Expenditure on:					
Charitable activities	6	(818,090)	(135,593)	(953,683)	(834,362)
Total expenditure		(818,090)	(135,593)	(953,683)	(834,362)
Net gains/(losses) on investments		-	-	-	(2)
Net income/(expenditure) before transfers		(150,609)	112,320	(38,289)	(65,222)
Transfer between funds		51,789	(51,789)	-	-
Net income/(expenditure)		(98,820)	60,531	(38,289)	(65,222)
Reconciliation of funds:					
Total funds brought forward		867,241	317,838	1,185,079	1,250,301
Total funds carried forward		768,421	378,369	1,146,790	1,185,079

The notes on pages 13 to 23 form part of these financial statements

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

BALANCE SHEET
AS AT 31 DECEMBER 2020

COMPANY NUMBER 7211801

	Note	£	2020 £	£	2019 £
Fixed assets					
Tangible assets	10	533,369		519,817	
Investment property	11	225,000		460,000	
Total tangible assets			758,369		979,817
Investments	12		-		-
			758,369		979,817
Current assets					
Debtors	13	33,800		39,385	
Cash at bank and in hand		375,241		270,357	
		409,041		309,742	
Creditors: amounts falling due within one year	14	(20,620)		(104,480)	
Net current assets			388,421		205,262
Net assets			1,146,790		1,185,079
Charity Funds					
Restricted funds	15		378,369		317,838
Unrestricted funds	15		768,421		867,241
Total funds			1,146,790		1,185,079

The directors are satisfied that the charitable company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the Trustees on 26/10/2021 and signed on their behalf, by:

Andrew Martin - Trustee

The notes on pages 13 to 23 form part of these financial statements.

TONBRIDGE BAPTIST CHURCH

(A company limited by guarantee)

STATEMENT OF CASH FLOWS
AS AT 31 DECEMBER 2020

	Note	2020 £	2019 £
Cash (used in)/provided by operating activities	16	204,882	14,609
Cash flows from investing activities			
Interest income		207	500
Purchase of tangible fixed assets		(100,205)	(15,428)
Cash used in investing activities		(99,998)	(14,928)
Increase/(decrease) in cash and cash equivalents		104,884	(318)
Cash and cash equivalents at the beginning of the year		270,357	270,675
Cash and cash equivalents at the end of the year	17	375,241	270,357

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are presented in sterling, the functional currency, rounded to the nearest £1.

Tonbridge Baptist Church meets the definition of a public benefit entity under FRS 102. The financial statements are prepared on a going concern basis, assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

Tonbridge Baptist Church is a charitable company registered in England and Wales and limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the Church being wound up, the liability in respect of the guarantee is limited to £10 per member. The address of the registered office is given on page 1.

The nature of the **charity's** operations and principal activities are detailed in the **trustees'** report.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are held separately from unrestricted and are to only be applied for the purpose of the original gift received, for example a disaster appeal.

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified, and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the **asset's** use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the academy trust's educational operations, including support costs and costs relating to the governance of the academy trust apportioned to charitable activities.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	-	4% straight line
Equipment	-	15% straight line
Furniture, fixtures & fittings	-	7.5% - 10% straight line
Computer equipment	-	33.33% straight line
Musical instruments	-	7.5% straight line
Motor vehicles	-	20% straight line

Any gain or loss on disposal of a fixed asset is recognised in the Statement of Financial Activity in the year of disposal.

1.7 Investment properties

Investment property is carried at fair value determined annually by the trustees derived from current market value for the type, location and condition of the property. No depreciation is provided. Changes in fair value are recognised in the Statement of financial Activity.

1.8 Investment in subsidiaries

Investments in subsidiaries are accounted for at cost less impairment.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value except for bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.12 Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from donations and legacies

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Donations	583,873	135,575	719,448
Residentials, subs, events and other income	27,681	12,191	39,872
Covid 19 – CJRS grants	55,720	16,707	72,427
Total donations and legacies	667,274	164,473	831,747

In 2019, of the total income from donations and legacies, £625,358 was to unrestricted funds and £125,409 was to restricted funds.

3. Income from charitable activities

In 2020, grants were received totalling £83,412 (2019: £16,875) – restricted and £nil (2019: £1,000) - unrestricted.

4. Investment income

In 2020, of the total investment income, interest of £207 (2019: £500) was to unrestricted funds and £28 (2019: £nil) was to restricted funds.

There was an increase in the **church's** interest in the Manse of £nil (2019: £nil).

5. Expenditure

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Direct costs	556,670	134,498	691,168
Support costs	259,020	1,095	260,115
Governance costs	2,400	-	2,400
Total expenditure	818,090	135,593	953,683

In 2019, of total expenditure, £708,908 was from unrestricted funds and £125,454 from restricted funds.

6. Direct costs

	Christian ministry £	Gifts to others £	Total 2020 £	Total 2019 £
Christian ministry	82,788	306,630	389,418	282,929
Wages and salaries	268,495	-	268,495	234,841
National insurance	18,153	-	18,153	16,652
Pension cost	15,102	-	15,102	13,935
At 31 December 2020	384,538	306,630	691,168	548,357

In 2019, the charity incurred the following Direct costs:

£374,991 in respect of Christian ministry

£173,366 in respect of Gifts to others

7. Support costs

	Christian ministry £	Total 2020 £	Total 2019 £
Christian ministry	72,397	72,397	96,031
Wages and salaries	93,290	93,290	91,517
National insurance	5,653	5,653	5,472
Pension cost	2,122	2,122	1,667
Depreciation	86,653	86,653	87,018
At 31 December 2020	260,115	260,115	281,705

Support costs – continued

During the year ended 31 December 2020, the charity incurred the following Governance costs:

£2,400 (2019 - £4,300) in respect of Christian ministry.

£NIL (2019 - £NIL) in respect of Gifts to others.

In 2019, the charity incurred the following Support costs:

£281,705 in respect of Christian ministry

£NIL in respect of Gifts to others

8. Net incoming resources /(resources expended)

This is stated after charging:

	2020 £	2019 £
Depreciation of tangible fixed assets:		
- owned by the charity	86,653	87,018
Pension costs	17,224	15,602

During the current and prior year, no Trustees received any remuneration, benefits in kind or reimbursement of expenses.

9. Staff costs

Staff costs were as follows:

	2020 £	2019 £
Wages and salaries	361,785	326,358
Social security costs	23,806	22,123
Other pension costs	17,224	15,602
	402,815	364,083

The average number of persons employed by the charity during the year was as follows:

	2020 No.	2019 No.
Ministers and frontline staff	14	11
Support staff	6	6
	20	17

No employee received remuneration amounting to more than £60,000 in either year.
No trustees received any expenses in the current or prior year.

Total key management remuneration totalled £91,511 (2019: £89,717)

10. Tangible fixed assets

	Freehold property £	Plant & machinery £	Equipment & vehicles £	Total £
Cost				
At 1 January 2020	1,509,510	133,913	174,907	1,818,330
Additions	39,290	40,164	20,751	100,205
Disposals	-	(4,148)	(15,879)	(20,027)
At 31 December 2020	1,548,800	169,929	179,779	1,898,508
Depreciation				
At 1 January 2020	1,096,852	114,622	87,039	1,298,513
Charge for the year	61,056	7,825	17,772	86,653
On disposals	-	(4,148)	(15,879)	(20,027)
At 31 December 2020	1,157,908	118,299	88,932	1,365,139
Net book value				
At 31 December 2020	390,892	51,630	90,847	533,369
At 31 December 2019	412,658	19,291	87,868	519,817

The property is held in Trust with the Baptist Union Corporation Limited.

11. Investment property

	Freehold investment property £
Valuation	
At 1 January 2020	460,000
Revaluation	-
Disposal by gift	(235,000)
At 31 December 2020	225,000

The valuations were made by the Trustees, on an open market value for existing use basis. During the year, TBC has transferred by way of a gift, Gilbert House to Tonbridge Christian Counselling Service, a registered charity.

12. Fixed asset investments

The charity's investment in Beyond the Grounds Limited was written off during 2019. The subsidiary was dissolved on 6 October 2020.

13. Debtors

	2020	2019
	£	£
Other debtors	14,753	25,840
Prepayments and accrued income	19,047	13,545
	33,800	39,385

14. Creditors:
Amounts falling due within one year

	2020	2019
	£	£
Other taxation and social security	6,726	6,454
Other creditors	4,050	4,995
Accruals and deferred income	9,844	93,031
	20,620	104,480

	2020	2019
	£	£
Deferred income		
Deferred income at 1 January 2020	80,000	84,000
Released in year	(80,000)	(4,000)
Deferred income at 31 December 2020	-	80,000

In 2020, upon transfer of Gilbert House to Tonbridge Counselling Service, the deferred income was released.

15. Statement of funds

	Brought Forward £	Income £	Expenditure £	Transfers £	Carried Forward £
Designated funds					
Designated Funds - all funds	820,371	14,933	(257,992)	68,034	645,346
General funds					
General Fund	46,870	652,548	(560,098)	(16,245)	123,075
Total Unrestricted funds	867,241	667,481	(818,090)	51,789	768,421
Restricted funds					
Restricted Funds - all funds	317,838	247,913	(135,593)	(51,789)	378,369
Total of funds	1,185,079	915,394	(953,683)	-	1,146,790

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2020 £	2019 £
Net expenditure for the year (as per Statement of financial activities)	(38,289)	(65,222)
Adjustment for:		
Depreciation charges	86,653	87,018
Dividends, interest and rents from investments	(207)	(500)
Write down in the year	-	2
Decrease in debtors	5,585	3,794
Decrease in creditors	(3,860)	(10,483)
Non-cash gift to Tonbridge Counselling Service	155,000	-
Net cash provided by operating activities	204,882	14,609

17. Analysis of cash and cash equivalents

	2020 £	2019 £
Cash in hand	375,241	270,357

18. Pension commitments

The Church contributes to the pension scheme operated by the Baptist Union for its Ministers. The Church has accounted for this as a defined contribution scheme. The Baptist Union operates as sponsoring employer for the scheme. The assets of the scheme are held separately from those of the Church in an independently administered fund.

In addition, the Church contributes to pension schemes of other staff members.

The pension cost charge represents contributions payable by the Church and amounted to £17,224 (2019 - £15,602).

Over the years, a number of TBC ministers have been members of the **Baptist Union Ministers' Pension** Scheme. At the present time, one serving minister is a member of the scheme in respect of which the church makes pension contributions. In recent years, the BU Pension Trustee has increased the level of contribution to include an element to meet the pension scheme deficit in respect of past service of current and retired Ministers.

The BU has approved a "Family solution" whereby it has contributed £33m to the pension scheme. This has reduced the overall obligation for employer churches, including TBC and has shortened the period over which additional contributions have to be paid from 2039 back to 2029. A valuation of the fund in December 2019 saw the deficit fall to £18m.

Pension commitments – continued

The previous calculation of the scheme deficit for TBC was quantified as £300,000, but this has now reduced due to the above actions, however this has not yet been accurately determined.

While the BU has been required to recognise that such a deficit **exists, it is uncertain in view of the BU's** past relationship with churches and ministers that any liability is enforceable on an individual church and it is because of this uncertainty that the trustees have determined not to provide for this potential liability.

19. Operating lease commitments

At 31 December 2020 the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2020	2019
	£	£
Amounts payable:		
Less than 1 year	-	1,938

In addition to the above, the Church leases the ministers' premises at around market rent. The total annual cost was £11,000 (2019 - £11,000). The leases are cancellable on cessation of their employment.

20. Related party transactions

At the beginning of the year the property, Gilbert House, was gifted to Tonbridge Counselling Service, a charity with connections to TBC. The brought forward deferred rental income was also released as part of the agreed transfer, meaning the total net value of the gift was £155,000.

21. Controlling party

The Church is controlled by the Trustees as directed by the Church members.