FOLKESTONE BAPTIST CHURCH

England & Wales · Charity number 1142068

Details

Other names	FBC
Status	Registered
Legal form	Other
Registered	2011-05-23
Register	View on the Charity Commission register

Contact

Address	Folkestone Baptist Church Hill Road Folkestone Kent CT19 6LY
Phone	07808728670
Email	info@folkestonebaptistchurch.org
Website	www.folkestonebaptistchurch.org

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES FO THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD

Activities: Advancement of the Christian faith through public worship and offering services of infant dedication, believers baptism, marriages and funerals to the local community. Teaching adults and children the Christian faith. Promoting a holistic education to local children and young people through youth work and partnership with local schools. We attempt to serve all who seek the help of the church.

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Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£93,417	£82,841	-	-
2024-03-31	£100,257	£104,523	-	-
2023-03-31	£92,955	£118,326	-	-
2022-03-31	£161,954	£147,446	-	-
2021-03-31	£138,126	£140,652	-	-

Trustees

Name	Role	Appointed
REV KATY RUDDLE BA (HONS)	Chair	2011-04-07
Belinda Walker		2024-11-24
Boaz Nyika		2024-11-24
Emma Lee Brunton		2016-01-01
MRS PAM BARR		2013-01-14
Paul Antony Lanza		2024-01-01
Weili Hu		2024-01-01

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FOLKESTONE BAPTIST CHURCH

England & Wales - Charity number 1142068

Accounts

Folkestone Baptist Church

Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

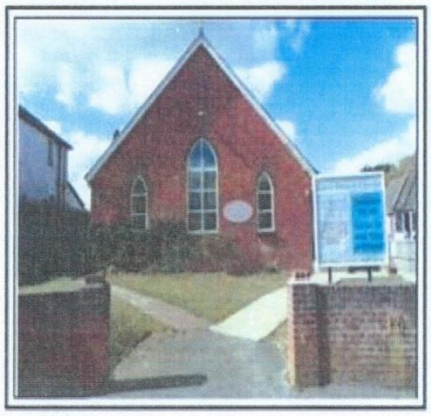
Annual Report April 2024-March 2025



Hill Road (above)
Capel Street (below)

Ministers
Reverends Chris and Katy Ruddle

Pastor Pam Barr



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This report covers the period 1st April 2024 to 31st March 2025 and can be read in conjunction with the Financial Report. In preparing this report the Leadership Team have had regard to the Charity Commission's guidance on public benefit including the guidance on advancement of religion.

Principal Aim

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

Objectives and Activities

The Leadership Team is committed to enabling as many people as possible to worship at our Church and to become part of the Church community. The Leadership Team maintains an overview of worship within the life of the Church and makes suggestions on how our services can involve the many groups that live within the area surrounding the Church sites both at Hill Road and Capel. Our services and worship put faith into practice through prayer, scripture, music and teaching. When planning our activities, the Leadership Team consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable people to live out their faith as part of our Church community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people both within the Church and those living in the wider community.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of Folkestone Baptist Church with its buildings at Hill Road, Capel Street and the Manse at Dover Road.

Overview of the Year

This was a year of significant challenges, but also of some encouragements. We had to draw deeply on our trust in God and his promises, especially on our motto for 2024 "Be strong and courageous. Do not be afraid or terrified, for the Lord your God goes with you; he will never leave you nor forsake you." Deuteronomy Ch 31 v 6.

The year began well on Easter Monday with a Holiday Bible Club for primary school age children. On 20th April we had the privilege of celebrating Mung Hatzaw's Ordination to Baptist Ministry. This was the first ordination to be held at the Church in a great many years. A truly international event full of great joy, this was attended by friends from Manipur and Bletchley, family, friends and well-wishers. Shortly afterwards a group of us from Folkestone attended his Induction at Bletchley on 11th May.

However, setting the budget this year was quite difficult. The death of several friends during the previous year caused a sharp decline in the amount we could expect to receive in offerings. The worst case scenario would have seen us eat deeply into our reserves. After seeking advice from our Regional Minister, we took the difficult decision to present the budget with the deficit to the Church Meeting. Meanwhile the Trustees worked on an action plan to reduce outgoings and increase revenue. Members and regular worshippers were sent a letter outlining the seriousness of the situation and asking them to consider increasing their giving. I'm pleased to report that the Church rose to the occasion. Meanwhile the redundant front office was cleared and redecorated to create a new hire space. Chris took on marketing our rental space and organising invoicing. We negotiated a modest increase in room rental charges with our hirers. A number of new groups began to use our space including an orchestra, support groups and a sewing group. This all had a beneficial effect on our finances and also on our service for the local community.

In July we conducted a membership review. Unfortunately this exercise had been overlooked for several years, which meant fifteen removals and transfers of membership in one year. July also saw the removal of the large sycamore tree by the entrance to the Hill Road car park, which had become diseased.

In September we rejoiced with Beck and Christine as they were baptised. We also gave away several hundred copies of John's Gospel. This followed a very encouraging Anniversary Thank Offering which was divided between part funding a replacement boiler for the kitchen and a donation to the Pocket Testament League who provided the Gospels.

Our Harvest Festival was a great celebration, well attended by our Girlguiding groups and their families and followed by a buffet lunch for over one hundred people. We collected gifts of food for Shepway Foodbank. In October we hosted SEBA Core Leaders training led by Rev Paul Kerley.

The Christmas season saw the return of our All Age Christingle Service. We also hosted Castle Hill School for their Christmas services as well as our traditional Carols by Candlelight Service for the community.

However, as the year ended it become apparent that Chris was quite unwell. He had attempted to return to work on a staged return in January 2024 but had never managed to resume many of his duties. As his condition had once again worsened in January 2025, Chris went off sick again and the difficult decision was taken that he should move towards retirement on ill health grounds. We were grateful once again for the support and advice of our Regional Minister Joth Hunt during this difficult time.

Katy continues to minister as sole Minister part-time, with Pam as Locally Recognised Minister at Capel. The Leadership Team have worked extremely hard under difficult circumstances. This has been a year of team building and bonding as some of our newer members began to find their confidence.

We were delighted to be joined by two experienced deacons Belinda and Boaz (as treasurer) in January 2025 but were sorry to lose Rod and Glynis who both retired. Several of us attended the SEBA Partners in Mission Conference in March at Tonbridge Baptist Church and found it very encouraging. A metaphor used by Anne Calver the keynote speaker of churches as little working ships with all hands on deck rather than cruise liners with passengers in deckchairs seemed very apt to our situation as we went into the New Year.

Katy Ruddle -Minister

Worship and Prayer

The Leadership Team and Church Members are keen to offer a range of worship services during the course of the year that our community find both beneficial and spiritually fulfilling. The congregation at Capel led by Pastor Pam Barr offer a traditional but friendly worship service at 10.30am each Sunday.

At Hill Road All Age Services are held on the first Sunday of each month often with contributions from the young people. On other Sundays there is Sunday Club for children during the second half of the service. The services at Hill Road are also at 10:30am. Both Capel and Hill Road offer a strong emphasis on Bible teaching.

Details of other services and activities are shown on Folkestone Baptist Church Facebook and our weekly newsletter. The newsletter and sermon are posted on our website www.folkestonebaptistchurch.org each week.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life:

- infant dedications
- believers baptism when we thank God for the gift of new life in Christ
- in marriage as public vows are exchanged with God's blessing
- through funeral services where friends and family are enabled to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

During the year, there were 2 new Members, 1 Member died, 3 transfers and 12 removals. We started the year with 75 Members and ended with 61.

The Church Buildings

The Church building at Hill Road was designed to be multi-purpose and available as a resource for the local community. The suite of rooms makes it an ideal location for youth activities, local Residents' Association meetings, Pulmonary Rehabilitation, Blood Transfusion Service, Community Choir, Bridge Club, Stroke Association and food ministry. This year, the old office at the front of Hill Road was cleared out and redecorated and made available for use for small meetings.

The Church building at Capel Street is a chapel which can accommodate a congregation of fifty. It has served the community in a variety of ways including providing a Sunday worship service, meetings for prayer and Bible study, monthly craft club and is used by community groups from outside the Church. The members help run Messy church once a month together with St Radigunds Church. Messy Vintage continues to be held on alternate Thursday afternoons, it is a good opportunity to invite non-churched friends and family to worship via the medium of craft and fellowship as well as a time of worship.

Both Church buildings are wheelchair accessible and incorporate disabled toilet facilities. We seek to be inclusive and to also ensure that provision is made for those who are impaired in either sight or hearing.

The Manse is situated in Dover Road, Folkestone. Chris and Katy live and have their study there. They host smaller meetings and conduct pastoral work in the Manse.

We also have responsibility for a disused **Burial Ground** in Bradstone Road, Folkestone.

Activities

The Church hosts a wide variety of groups.

House Groups

The Hill Road house group meets twice a month in the evening. It is made up of Members of the Church as well as a number of ex-members who have moved out of the area. We studied what it means to be a Christian in the modern world, covering topics such as feminism, racism, homosexuality and gender identity. We also looked at the miracles of Calvary in the run up to Easter. The group continues to be a source of fellowship and prayerful support for one another. We celebrated two of our members becoming ordained and moving to take up their roles as Pastors of their own churches.

The Cheriton house group meets on the 1st and 3rd Tuesday afternoons each month. We are of the older generation and sometimes need to adjust timings to accommodate hospital/doctor's appointments and even holidays. Our studies have included the books of Ephesians and James with other random studies from time to time. We are a very caring group and are eager to learn more about our amazing God through His precious word.

Sunday Club

On average around six children plus occasional others attended on Sunday mornings. Children remained in for the first part of the service and then went out with their leaders to take part in various activities including craft, art and drama, all relating to the bible passage / character being studied and also playing games. The children are a friendly welcoming group, ranging in age from 3-17 years and also enjoyed some social activities from time to time with or without their parents/carers.

Holiday Club

During the Easter Holiday we ran a club for three days for children aged 4-16yrs. This was based on the theme of 'The Unexpected Visitor' which explored different encounters with Jesus following his Resurrection. Up to thirty children from within the Church, the local community and beyond, enjoyed games, storytelling, drama, craft activities and more. It culminated with a breakfast and Sunday morning all age service to which all were invited.

Families and Children's Work

The families and children work is based on the conviction that parents are a vital part of children's growth in faith. The aim is to equip parents to take an active role in the development of their children's faith. We do this by providing resources and support for parents, building relationships between children and parents, between the children and between the families. Another important aim is to build the relationship between the children and the wider Church family. During the year, there were a number of sessions to bring the children, their families and the Church family together. These included games evenings and country walks. We continued to encourage opportunities to invite and involve families in events run by the Church.

An important emphasis of the Church life is that it is truly intergenerational. Apart from encouraging Church Members to develop relationships across different generations, we also aim to enable all-age worship once a month. The All Age Services reach beyond the Church families, as Girlguiding joined us for some services during the year. It is a wonderful opportunity to build relationships with the families of this group.

Girlguiding

Girlguiding, which includes Rainbows, Brownies, and Guides, provides a space for girls to develop confidence, skills, and make a positive community impact. The groups meet weekly during term time, and some of the leaders are members of Hill Road Baptist Church. Katy serves as their Chaplain, offering support and visiting some of the meetings. During the year, the girls participated in joint activities with other units, including a Division Thinking Day focused on caring for the environment and a Fun Festival Day. The Brownies also had the opportunity to take part in adventurous activities at a County Event called "Fearless on the Farm".

The Church and Girlguiding groups collaborated on several occasions. The leaders and girls took part in a number of Church Parades held with the All Age Services, and they brought donations for the local Rainbow Centre Foodbank to the Harvest Festival. They also supported the coffee morning held in aid of Christian Aid including making cakes to sell. A Nativity play was held on a unit meeting night in early December, which was well-supported by parents, family, and friends. Katy delivered an epilogue at the end of the play.

Women's Work

This year we offered several occasions for women of all ages to attend. The activities were varied to appeal to as many as possible. From badminton and board games, to pampering evenings, and craft afternoons, to walks by the sea, the group was open and welcoming, offering friendship, refreshments and generally a lot of laughter too. The ladies attending were also invited to come to other events including services and community lunches leading to a strengthening of relationship between church and community.

Men's Work

The men continued to meet on a Friday at the Clifton Hotel. We regularly have four to six attendees and enjoy a bit of banter and a coffee. More importantly we share our highs and lows, study the Bible and pray for each other. Recently we've been looking at 'false gods' and the story of Jacob as he wrestles with his inner demons. Through our life experiences we've helped each other.

Elsewhere we've sent a delegation to the annual Christian Vision for Men Gathering, in a field near Swindon. It's great to mix with other Christian men and know that new men are giving their lives to Jesus. We pray that at a more local level we'll see more men (and boys) committing themselves and that we can build on our existing events, such as the Thursday lunches. As Jesus said the harvest is plentiful so let's keep sowing, reaping and keeping!

Community Work

Our very popular Thursday lunch club continued throughout the year including a very well attended Christmas lunch. We continue to offer a 3 course lunch for a suggested donation of £3. Lunch is attended by a broad cross section of people and offers food, warmth and companionship.

Baptist Assembly

The Baptist Assembly at Telford was attended by Chris, Katy and Lynden as the Church representative. There were some very interesting sessions and plenty of opportunities to meet people.

Meditation Course

The meditation course resumed briefly and developed into a baptism/discipleship course.

Ecumenical Relationships

Thank God for Churches Together in Folkestone! This is an umbrella organisation of the mainstream churches in the town who work together to put on events such as the walk of the crosses, an annual joint Pentecost service and a schools carol service. As well as this, there are groups focussing on specific issues such as schools and young people, civic life and mental health. Since the pandemic, there has been less involvement from local Christians and the executive committee has been looking at ways of reviving interest. It's important that, while honouring our unique perspective as Baptists, we engage with and learn about other denominations. Prayer support is invaluable.

The Church supports local ecumenical charities Rainbow Centre and MAF. The Church also supports Christian Aid which is a relief and development charity, raising money in May during their yearly fundraising event through donations via special envelopes and holding a coffee morning.

Courses

We hosted the South Eastern Baptist Association (SEBA) Core Leaders course in October giving basic training to Leaders and Trustees in Baptist Churches. Katy, Chris, Paul, Pam and Wei Li attended some or all of this year's course.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We are grateful for the Members and friends who have maintained their giving and others who increased their monthly giving following an appeal in October 2024.

The Church also receives income from hiring premises and the number of groups and organisations increased during the year.

The most significant expense relates to the stipend for the ministers (on a shared stipend) to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and other people and to equip and encourage the membership in their life, Christian witness and service.

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

The Church is mainly dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievements of the Church's objectives. The financial results for the year are set out in the accompanying financial statements.

Despite finding it necessary at the beginning of the year to set a deficit budget, we actually finished the year with a small surplus. This was in part due to an increase in giving, for which we are deeply grateful, and we are equally thankful for the increased revenue from the rental of our buildings, which resulted from both more bookings and a moderate increase in hire charges.
We also managed to reduce our expenditure, although the payment for electricity is under negotiation and is still pending resolution. No wider public appeal was made for funds during the year.

The Trustees have established a **Reserves Policy** with the following Policy Statement for the financial year ending 31st March 2025:-

The Reserves Policy of Folkestone Baptist Church is to hold reserves sufficient to be able to pay six months' salary of the Joint Ministers and other staff together with three months running costs in order to be able to adapt to any changes in the income and expenditure of the Church. It is therefore agreed that there will be a General Reserve Fund set up of **£28,310**. The next **£5,000** of any available funds will be allocated to a designated Fabric Reserve.

The Trustees are satisfied that there are existing reserves sufficient to continue to operate effectively for the coming year.

Structure, governance and management

Folkestone Baptist Church is a Charitable Unincorporated Association. The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church, the membership of the Leadership Team, comprising of our two Ministers, Deacons, Elders, Treasurer, Church Administrator and Pastor for Capel, are elected by those Members of the congregation who are on the Membership roll of the Church. The Leadership Team are responsible for dealing with matters of general concern and importance to the Church including how the funds of the Church are to be spent and making recommendations to meetings of Church Members as appropriate. Any substantial expenditure must be ratified by a meeting of the Church Members.

All those who attend our services and members of the congregation are encouraged to put their faith in Jesus Christ. Those who have committed their lives to him are encouraged to become Members, following baptism. The Church Members meetings are normally bi-monthly on a Sunday after the morning worship service.

Boaz became our Treasurer in January 2025. We are still currently without an Administrator. Tasks are shared by members of the Leadership Team and other Church Members. Dawn Kellers continues to serve as our Finance Officer and carried out some administrative tasks for us. She is not a Church Member.

Appropriate Insurance is in place. Risk assessments are carried out on a regular basis. We have a Health and Safety Policy which is reviewed on an annual basis and a report presented to the Church Meeting. A Member of the Church is appointed as Safety Officer to oversee this under the direction of the Leadership Team.

The Church subscribes to the Baptist Union Safe to Grow guidelines. We have a Safeguarding Policy for Children and Young People together with Adults at Risk which is reviewed on an annual basis and presented to the Church Meeting. A Safeguarding team is in place including a Designated Person for Safeguarding with a deputy. All Trustees are DBS checked together with volunteers who work with children, young people and vulnerable adults.

Administrative information

Folkestone Baptist Church has two worship centres, one at Hill Road in Folkestone and one at Capel Street in Capel-le-Ferne. The registered address is:

Folkestone Baptist Church, Hill Road, Folkestone, Kent CT19 6LY
Charity Registration Number 1142068

Property Trustees in respect of Bradstone Road Burial Ground - The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Leadership Team members who have served during the period of this report are as follows:

Ex Officio Members

Ministers (each part time) - Reverends Christopher Ruddle and Katherine Ruddle

Elected Members

Elder - Emma Brunton

Pastor for Capel - Pam Barr

Treasurer – Boaz Nyika elected on 24th November 2024 and served from 1st January 2025

Deacons – Patricia Dunning, Wei Li Hu and Paul Lanza. Glynis Coombes and Rod Wood until 31st December 2024. Belinda Walker elected on 24th November 2024 and served from 1st January 2025.

Bankers – HSBC and COIF

Independent Examiner – Phil Goodwin

This report was approved by the Church Meeting on 30th November 2025 and signed on their behalf by:

Signed..... K A Ruddle .....

Print..... K. A. RUDDLE ..... Date..... 30. 11. 25. .....

Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2025

I set out below for good measure the process of examination regarding the examination of the church accounts.

This is on the basis members and the committee can understand how the audit has been conducted. The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. The examination included a full review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

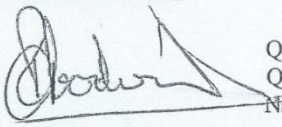
(1) Which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 14 July 2025



Qualifications: Phil Goodwin
Qualified by experience, retired Manager
NatWest Bank and School Finance Director

Summary of Appeal Income and Expenditure

The Thank Offering Appeal raised £2,800.65 through donations received from the congregation.

Additionally, the church received two separate grants and a late donation from another Baptist church, bringing the total available funds to £4,300.65.

Income Breakdown

Source Amount (£) Category Restrictions

Thank Offering Appeal (Church Donations) £2,800.65 Restricted Appeal Bible Portions & Boiler

Local Authority Grant (Church Received) £500.00 Restricted Grant Boiler Only

Direct Grant (Paid to Boiler Engineer) £400.00 Restricted Grant Boiler Only

Gift from Willesborough Baptist Church £1,000.00 Restricted Donation Boiler Only

Total Income Available £4,300.65

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2025 Restricted	2025 Unrestricted	2025 Total	2024 Restricted	2024 Unrestricted	2024 Total	
Receipts								
Offerings		2,800.65	45,408.69	48,209.34		53,837.98	53,837.98	
Donations and other inc	2	1,950.00	1,051.46	3,001.46		5,154.37	5,154.37	inc Grants
Income tax recovered on gifts			6,257.75	6,257.75		6,818.50	6,818.50	
Investment income	3		2,932.16	2,932.16		2,598.09	2,598.09	
Rent and contributions for use of premise			28,543.00	28,543.00		23,852.90	23,852.90	
Church projects income		3922.42		3,922.42	4,503.88		4,503.88	
Raised for other causes	4	551.78		551.78	3,491.57		3,491.57	
Total Receipts		£9,224.85	£84,193.06	£93,417.91	£7,995.45	£92,261.84	£100,257.29	
Payments								
Ministry	5		36,124.40	36,124.40		44,870.64	44,870.64	
Mission	6	744.41	8,197.15	8,941.56	5,894.72	8,657.87	14,552.59	
Upkeep of church premi	7	2,900.00	24,429.22	27,329.22		33,327.81	33,327.81	
Administration	8	106.41	6,174.21	6,280.62	172.43	7,107.52	7,279.95	
Church projects expenses		3,612.99		3,612.99	1,000.00		1,000.00	
Amounts passed on to other ca		551.78		551.78	3,491.57		3,491.57	
Total Payments		£7,915.59	£74,924.98	£82,840.57	£10,558.72	£93,963.84	£104,522.56	
Net receipts / (payments) for t		£1,309.26	£9,268.08	£10,577.34	(£2,563.27)	(£1,702.00)	(£4,265.27)	
Transfer between funds		(£33.00)	£33.00	£0.00	£200.00	(£200.00)	£0.00	
Cash balance at previous year		£5,541.27	£64,264.46	£69,805.73	£7,904.54	£66,166.46	£74,071.00	
Cash balance at current year e		£6,817.53	£73,565.54	£80,383.07	£5,541.27	£64,264.46	£69,805.73	

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2025

	Note	2025 Restricted	2025 Unrestricted	2025 Total	2024 Restricted	2024 Unrestricted	2024 Total
Assets							
Bank and other cash balances							
HSBC Current Account		2,764.80	2,666.54	5,431.34	1,862.41	997.62	2,860.03
HSBC Deposit Account		3,397.84	15,643.11	19,040.95	3,397.84	10,619.10	14,016.94
COIF Account			55,255.89	55,255.89		52,647.74	52,647.74
Catering Account Cash		539.89		539.89	32.20		32.20
Tuesday Fellowship Accou		0.00		0.00	77.41		77.41
Flower Account		115.00		115.00	171.41		171.41
Assets Held for Church's	9		3,786,429.00	3,786,429.00		3,662,663.00	3,662,663.00
Total Assets		£6,817.53	£3,859,994.54	£3,866,812.07	£5,541.27	£3,726,927.41	£3,732,468.73
Liabilities							
Current Liabilities	10		1,436.58	1,436.58		1,301.89	1,301.89
Electricity Hill Road sinc	10						
Contingent Liabilities	11						
Pension Scheme Liability	13		0.00	0.00		12.00	12.00
Total Liabilities			£1,436.58	£1,436.58		£1,313.89	£1,313.89

The accounts and statement of assets and liabilities set out on this page relating to the year ending 31 March 2025 are as approved by the deacons.

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

Date Name of signatory

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income	2025 Restricted	2025 Unrestricted	2025 Total	2024 Restricted	2024 Unrestricted	2024 Total	
Aviva Life - Insurance		1,048.58	1,048.58		3,962.62	3,962.62	
Other income	1,950.00	2.88	1,952.88		1,191.75	1,191.75	£50 cash flower fund
Total Donations and Other Inc	£1,950.00	£1,051.46	£3,001.46	£0.00	£5,154.37	£5,154.37	

3. Investment income	2025	2024
Bank interest	£2,932.16	£2,598.09

4. Raised for Other causes	2025	2024
BMS World Mission	205.34	295.00
BMS Home Mission		2,946.57
Embrace the Middle East		250.00
Angel Tree	346.44	
Total Raised for Other causes	£551.78	£3,491.57

5. Ministry	2025	2024
Minister's stipend	31,933.46	29,632.08
Previous Minister's Pension contributions	7.00	12.00
Minister's expenses	343.82	1,226.70

Manse costs	3,840.12	
Minister in Training Salary & Pension & Expenses		3,757.76
Total Ministry	£36,124.40	10,242.10
		£44,870.64

The joint Ministers act as two of the church's trustees and receive remuneration and other benefits in respect of their service as Ministers including the provision of manse accommodation (owned by the church).

6. Mission

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Church Activities	744.41	93.39	837.80	5,894.72		5,894.72
BMS Home Mission		1,950.00	1,950.00		2,045.00	2,045.00
BMS World Mission		1,950.00	1,950.00		2,045.00	2,045.00
Malawi via P Barr					2,045.00	2,045.00
Manipur via M Hatzaw					2,045.00	2,045.00
Parkinson's Disease Society of UK		1,950.00	1,950.00			
Hope Now Limited		1,950.00	1,950.00			
Sunday school and Youth Work		303.76	303.76		477.87	477.87
Total Mission	£744.41	£8,197.15	£8,941.56	£5,894.72	£8,657.87	£14,552.59

7. Upkeep of church premises

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Lighting and heating		2,335.79	2,335.79		15,335.89	15,335.89
Water Rates		3,676.08	3,676.08		1,691.67	1,691.67
Cleaning		8,437.39	8,437.39		8,156.44	8,156.44
Insurance		4,313.40	4,313.40		4,079.56	4,079.56
Repairs and maintenance	2,900.00	5,666.56	8,566.56		4,064.25	4,064.25
Total Upkeep of church premis	£2,900.00	£24,429.22	£27,329.22	£0.00	£33,327.81	£33,327.81

8. Administration

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Printing and stationery		2,854.70	2,854.70		1,431.64	1,431.64
Telephone and postage		599.01	599.01		768.70	768.70
Accountancy Costs		904.65	904.65		1,407.25	1,407.25
Subscriptions		75.00	75.00		1,141.40	1,141.40
Other administration	106.41	1,740.85	1,847.26	172.43	2,358.53	2,530.96
Total Administration	£106.41	£6,174.21	£6,280.62	£172.43	£7,107.52	£7,279.95

£106.41 Cash flower fund

9. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's trustees:

- Church premises at Hill Road valued in accounts at £2,832,568 based on insurance value.
- Church premises at Capel valued in accounts at £375,840 based on insurance value.
- The church also owns furniture and equipment at Hill Road and Capel with an insured Contents value of £122,282.
- Church manse in Dover Road valued in the accounts at £432,375 based on insurance value. Contents insured separately at £7,341.
- Church Office at Manse valued in the accounts at £11,652 based on insurance value. Contents insured separately at £4,371.
- A burial ground in Bradstone Road. No meaningful value is available so it has not been included in the Statement of Assets and Liabilities.

10. Current Liabilities

Other current liabilities	2025	2024
HMRC	55.88	28.74
Utilities invoices	748.84	1260.86
Other Expenses	631.86	12.29
Total Current Liabilities	£1,436.58	£1,301.89

We are in dispute with our energy supplier over their charges for Electricity at Hill Road. We are awaiting the installation of a Smart Meter so they can get regular correct readings and use these to estimate and invoice for electricity from September 2024.

11. Contingent liability

A grant for £75,000 was received from Kent County Council in 2015 for the Little Acorns Pre-School extension. A condition of the grant is that the premises has to be used for childcare until 2030 or some of the grant will have to be repaid.

12. Restricted Funds

	2025			2024		
	Income	Expenditure	Balance	Income	Expenditure	Balance
Community Account			3,397.84		1,000.00	3,397.84
Catering Account	3,922.42	3,612.99	815.82	4,703.88	4,678.72	506.39
Tuesday Fellowship Account		77.41	0.00			77.41
Flower Account	50.00	106.41	115.00		172.43	171.41
Acts 435			459.00		1,000.00	459.00
Harbour Project			800.22		216.00	800.22
Friends of Bradstone			129.00			129.00
Boiler Grants	1,900.00	1,900.00	0.00			
Thanks Offering-Boiler & Bibles	2,800.65	1,700.00	1,100.65			
Raised for other causes	551.78	551.78	0.00	3,491.57	3,491.57	0.00
Total Restricted Funds	£9,224.85	£7,948.59	£6,817.53	£8,195.45	£10,558.72	£5,541.27

£145 opening balance flower fund?

13. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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

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

The Ministers are eligible to join the Scheme.

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

Agreed by AGM of Folkestone Baptist Church.
14.12.25



Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2025

I set out below for good measure the process of examination regarding the examination of the church accounts.

This is on the basis members and the committee can understand how the audit has been conducted. The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. The examination included a full review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

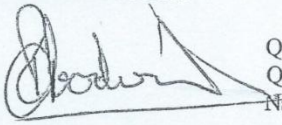
(1) Which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 14 July 2025



Qualifications: Phil Goodwin
Qualified by experience, retired Manager
NatWest Bank and School Finance Director

FOLKESTONE BAPTIST CHURCH

England & Wales - Charity number 1142068

Accounts

Folkestone Baptist Church

Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

Annual Report April 2023-March 2024



Hill Road (above)
Capel Street (below)



Ministers
Reverends Chris and Katy Ruddle

Assistant Minister in Training
Pastor Mung Hatzaw

Pastor Pam Barr

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This report covers the period 1st April 2023 to 31st March 2024 and can be read in conjunction with the Financial Report. In preparing this report the Leadership Team have had regard to the Charity Commission's guidance on public benefit including the guidance on advancement of religion.

Principle Aim

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

Objectives and Activities

The Leadership Team is committed to enabling as many people as possible to worship at our Church and to become part of the Church community. The Leadership Team maintains an overview of worship within the life of the Church and makes suggestions on how our services can involve the many groups that live within the area surrounding the Church sites both at Hill Road and Capel. Our services and worship put faith into practice through prayer, scripture, music and teaching. When planning our activities, the Leadership Team consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable people to live out their faith as part of our Church community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people both within the Church and those living in the wider community.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of Folkestone Baptist Church with its buildings at Hill Road, Capel Street and the Manse at Dover Road.

Overview of the Year

This has again been a very challenging year for the Church, although not without its joys and encouragements. One of our Ministers Chris, was signed off sick for seven months and was on a staged return to work by the end of the year. We were grateful for the help and support of the South Eastern Baptist Association and the Baptist Union during this time. Also, during this year our much loved Minister in Training Mung, completed his course at Regents Park College and left us in October. We held a very moving farewell service and lunch attended by many friends, family and the wider community. Of course, we continued to pray for Mung, his home state Manipur in India and for his future ministry. We then had to adjust to life without Mung. Also, in October, we held a Church weekend of prayer and deliberation at which members committed themselves to "step up" in their commitment to the Lord's work.

We were sorry to lose two members of our Leadership Team, Pauline F and Belinda and were grateful for all their work. We also presented Pauline S with a gift recognising her service as Elder. And we were greatly encouraged to elect three new Deacons in November being Paul, Wei Li and Rod who took up their posts in January.

In November, some of us were able to attend the induction as Minister of one of our Members Steve at Herne Bay Baptist Church.

All in all, it has been a year of comings and goings. In common with many churches and charities in the UK, we are suffering from a demographic time bomb as a cohort of older Members and volunteers become frailer and pass away. The saddest "goings" we experienced was the deaths of some of our long serving Members. We trust that they have now heard their Lord say "well done, good and faithful servant."

Nevertheless, the Church has pulled together in a remarkable way and much significant work has been done in worship and witnessing to our faith, feeding the hungry and building community, offering hospitality to various community groups, supporting families and nurturing young people in their faith.

We have also supported missions and charitable causes in the UK and overseas.

We continue to try to live up to our motto being love God, love people and make disciples.

Katy Ruddle - Minister

Worship and Prayer

The Leadership Team and Church Members are keen to offer a range of worship services during the course of the year that our community find both beneficial and spiritually fulfilling. The congregation at Capel led by Pastor Pam Barr offer a traditional but friendly worship service at 10.30am each Sunday.

At Hill Road All Age Services are held on the first Sunday of each month often with contributions from the young people. On other Sundays there is Sunday Club for children during the second half of the service. The services at Hill Road are also at 10:30am. Both Capel and Hill Road offer a strong emphasis on Bible teaching.

Details of other services and activities are shown on Folkestone Baptist Church Facebook and our weekly newsletter.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life:

- infant dedications
- believers baptism when we thank God for the gift of new life in Christ
- in marriage as public vows are exchanged with God's blessing
- through funeral services where friends and family are enabled to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

During the year 3 Members died and there was 1 removal. We started the year with 79 Members and ended with 75. Because of the challenges of this particular year, we did not conduct an exercise to review our membership.

The Church Buildings

The Church building at Hill Road was designed to be multi-purpose and available as a resource for the local community. The suite of rooms makes it an ideal location for youth activities, local Residents' Association meetings, Pulmonary Rehabilitation, Blood Transfusion Service, Community Choir, Bridge Club, Stroke Association and food ministry.

The Church building at Capel Street is a chapel which can accommodate a congregation of fifty. It has served the community in a variety of ways including providing a Sunday worship service, meetings for prayer and Bible study, monthly craft club and is used by community groups from outside the Church. The members help run Messy church once a month together with St Radigunds Church. Messy Vintage continues to be held on alternate Thursday afternoons, it is a good opportunity to invite non-churched friends and family to worship via the medium of craft and fellowship as well as a time of worship.

Both Church buildings are wheelchair accessible and incorporate disabled toilet facilities. We seek to be inclusive and to also ensure that provision is made for those who are impaired in either sight or hearing.

The Manse is situated in Dover Road, Folkestone. Chris and Katy live and have their study there. They host smaller meetings and conduct pastoral work in the Manse.

We also have responsibility for a disused **Burial Ground** in Bradstone Road, Folkestone.

Activities

The Church hosts a wide variety of groups.

Sunday Club

A Sunday club group is run at the same time as Sunday worship at Hill Road for primary school age children, except on the first Sunday of each month which is all age worship.

In January, Katy, Emma and Nima organised a bring and share lunch for children, parents and volunteers to talk about the future of the Sunday Club and children's and families work. We together wrote a code of conduct and highlighted some essential safeguarding guidelines. We decided we would like to organise an Easter holiday club and if possible a family camp.

Families and Children

The families and children work is based on the conviction that parents are a vital part of children's growth in faith. The aim is to equip parents to take an active role in the development of their children's faith. We do this by providing resources and support for parents, building relationships between children and parents, between the children and between the families. We have regular meetings for the parents for support and prayers, organising fun evenings for families. Another important aim is to build the relationship between the children and the wider church family. To that end, we organise Church family walks, picnics, carol singing in the neighbourhood, etc, which are usually well attended.

An important emphasis of the Church life is that it is truly intergenerational. Apart from encouraging Church Members to develop relationships across different generations, we also aim to enable all-age worship. Once a month, we have an All Age Service where children take part in leading parts of the service. The All Age Services reach beyond the Church families, as Girlguiding joined us for some services during the year. It is a wonderful opportunity to build relationships with the families of this group.

We also run activities for children throughout the year like Easter Holiday Club and a Nativity Play which are open to children who don't regularly come on a Sunday. We often have children from Girlguiding and from Castle Hill School. The Church parents take an active role in helping out in these activities.

Girlguiding

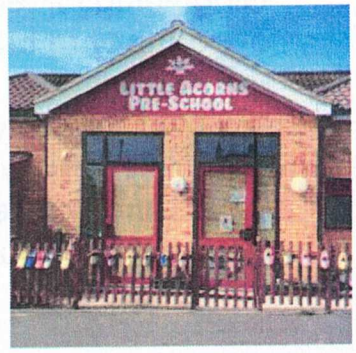
Rainbows, Brownies and Guides hold weekly meetings during term time with many of the leaders being either Church Members or regular worshippers at Hill Road. Katy is their Chaplain and provides support including visits to some meetings. A number of Church Parades were held during the year in conjunction with the All Age Services including Harvest Festival and a well received Nativity Play. The girls took part in a wide range of activities during the year following the Girlguiding programme as well as celebrating special events like the King's Coronation. As part of serving the community, the Rainbows and Brownies completed a litter pick at Brabner Park in July, with the litter picking equipment provided by the District Council. The Rainbows and Brownies visited Folkestone Town Hall in October meeting the Mayor, Deputy Mayor and Town Sergeant and finding out how the Town Council functions. They also completed a quiz around the Museum learning about the history of the town. The Rainbows, Brownies and Guides joined with other Units in Folkestone Division to celebrate Thinking Day in February exploring the traditions of Girlguiding. At this event two of the Guide parents also set up an amateur radio station with a special event licence for the day enabling the girls to communicate with other people over the airwaves.

Tuesday Fellowship

Tuesday Fellowship for our senior members of the Church continued to meet for prayer, worship, friendship, Bible study, social activities and a cup of tea. However, during the course of the year, increasing age and infirmity amongst the members caused us to take the sad decision to close this group. Katy led a closing service on 26th March. We thank Anne and Marigold and all those who served on the committee over the years.

Little Acorns Pre-School

On 1ST August 2023 Little Acorns – formally a Charity governed by Church appointed Trustees, completed its transition to a completely separate Charitable Incorporated Organisation (CIO). This means the Church will no longer have responsibility to appoint Trustees for Little Acorns. We wish them well and hope to continue to work with them as they share part of our premises at Hill Road. One of our Deacons Patsy continues to be a Trustee of Little Acorns.



Men's Work

Our main activities revolved around meeting weekly for a bible study at the Clifton Hotel and the Gathering in a field near Swindon for the annual Christian Vision for Men event.

The Friday morning study comprises of three to six gents meeting to have a laugh, study God's word and to pray for each other. It's important that we trust each other to share our thoughts, joys and concerns. It was encouraging for Tom to take a full car-load to the Gathering, being a men's weekend festival, this year. Amongst the five were two sons and a trainee minister – it's vital we make the gospel relevant to our younger generations. The Thursday lunches have seen a significant male presence with a few encouraged to help out with a few tasks around Church.

Unfortunately, we've lost a few men from the Church and seen a few male partners finding it difficult to attend Church regularly. We need to pray that we can attract more men from our circle of friends, relatives and from the local area. Above all we trust in our Lord Jesus to help us grow our men's work within Folkestone Baptist Church.

Women's Work

This year has been another one of enjoyable times bringing women belonging to the Church together with those from the community and other friends.

Our meetings have ranged from pampering evenings to games nights, picnics on the beach and of course, our ever popular Christmas craft afternoon, when we have the opportunity to chat while we try our hand at a new craft including making a card under Katy's guidance and patience, followed by afternoon tea together - a welcome break from the business of Christmas preparations. At most of the events we endeavour to somehow incorporate the Christian message, and the gatherings provide the opportunity to share conversation and hopefully something of our Christian faith and what church means to us in a relaxed way with the women who attend.

At the beginning of 2024, a small team of three met to plan out the events for the year ahead, arranging something for every other month, encouraging women to put the dates in their diaries. We continue to look for fresh ways to engage with and encourage women in their faith, offering friendship and fellowship to all in the name of Jesus.

Prayer and Praise Evenings

These were held once a month on the 3rd Saturday beginning with a light meal followed by informal worship and prayer.

Baptist Assembly

Unfortunately, no one was able to attend the Baptist Assembly this year due to illness.

Meditation Course/New Creation Project

This was suspended during the year due to Chris' sickness. We hope to resume this work next year.

Community Work

During the year, we continued to hold our very popular Thursday lunches, serving a hot lunch on a pay as you can afford basis. A good team has built up of volunteers to prep, cook and clean up. We also held Saturday breakfasts for part of the year but had to discontinue this in order to avoid overstretching the same group of volunteers.

We were delighted to be able to screen the King's Coronation – due to special permission given to churches and community groups, and to lay on party food to mark the occasion. It was wonderful to see a number of visitors and neighbours join us for this.

Ecumenical Relationships

The Church is a member of Churches Together in Folkestone and took part in activities during the year including united services and prayer meetings and the annual Good Friday crosses walk. The Church supports local ecumenical charities Rainbow Centre and MAF. The Church also supports Christian Aid which is a relief and development charity, raising money in May during their yearly fundraising event through donations via special envelopes and holding a cream tea and quiz.

Courses

We hosted a South Eastern Baptist Association safeguarding training on 13th May. A good number of our leaders and volunteers took part in this, along with groups from other churches.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We are grateful for the Members and friends who have maintained their giving during what continues to be a very challenging financial period. We were relieved to find that although we ended the year in deficit, this was smaller than projected in our budget. Nevertheless, the loss of very strong supporters through death in the course of the year presents a threat to future income to the Church. No wider public appeal was made for funds during the year.

The most significant expenses relate to stipends for:

- the ministers (on a shared stipend) to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and other people and to equip and encourage the membership in their life, Christian witness and service.
- The part time Assistant Minister in Training helping to lead and coordinate the Church's activities including the Sunday Services and providing pastoral care with a focus on young adults and families until 31st October 2023.

The Church receives income from hiring premises. These groups include Little Acorns Pre-School, Bridge Club, Shepway Voices, NHS Pulmonary Rehabilitation, Blood Transfusion Service, Folkestone Art Society and Diabetes Clinic.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own Christian purpose. The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievements of the Church's objectives. The financial results for the year are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy with the following Policy Statement for the current year:-

The Reserves Policy of Folkestone Baptist Church is to hold reserves sufficient to be able to pay six months' salary of the Joint Ministers and three months' salary of the Minister in Training and other staff together with three months running costs in order to be able to adapt to any changes in the income and expenditure of the Church. It is therefore agreed that there will be a General Reserve Fund set up of **£39,525**. The next **£5,000** of any available funds will be allocated to a designated Fabric Reserve.

The Trustees are aware that the Reserves Policy will need to be reviewed in the coming year in view of the departure of the Minister in Training. They are satisfied that there are existing reserves sufficient to continue to operate effectively for the coming year. It is also apparent however that projected income from offerings may be significantly lower this year than previous years and action will need to be taken during the coming year to address the situation.

Structure, governance and management

Folkestone Baptist Church is a Charitable Unincorporated Association. The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church, the membership of the Leadership Team, comprising of our two Ministers, Deacons, Elders, Treasurer, Church Administrator and Pastor for Capel, are elected by those Members of the congregation who are on the Membership roll of the Church. The Leadership Team are responsible for dealing with matters of general concern and importance to the Church including how the funds of the Church are to be spent and making recommendations to meetings of Church Members as appropriate. Any substantial expenditure must be ratified by a meeting of the Church Members.

All those who attend our services and members of the congregation are encouraged to put their faith in Jesus Christ. Those who have committed their lives to him are encouraged to become Members, following baptism.

The Church Members meetings are normally bi-monthly on a Sunday after the morning worship service. We are currently without a Treasurer and Church Administrator, but are well-served by Dawn Kellers. She is employed as Finance Officer and also carries out additional administration tasks. She is not a Church Member and her work is overseen by the Leadership Team.

Appropriate Insurance is in place. Risk assessments are carried out on a regular basis. We have a Health and Safety Policy which is reviewed on an annual basis and a report presented to the Church Meeting. A Member of the Church is appointed as Safety Officer to oversee this under the direction of the Leadership Team.

The Church subscribes to the Baptist Union Safe to Grow guidelines. We have a Safeguarding Policy for Children and Young People together with Adults at Risk which is reviewed on an annual basis and presented to the Church Meeting. A Safeguarding team is in place including a Designated Person for Safeguarding with a deputy. All Trustees are DBS checked together with volunteers who work with children, young people and vulnerable adults.

Administrative information

Folkestone Baptist Church has two worship centres, one at Hill Road in Folkestone and one at Capel Street in Capel-le-Ferne. The registered address is:

Folkestone Baptist Church, Hill Road, Folkestone, Kent CT19 6LY
Charity Registration Number 1142068

Property Trustees in respect of Bradstone Road Burial Ground - The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Leadership Team members who have served during the period of this report are as follows:

Ex Officio Members

Ministers (each part time) - Reverends Christopher Ruddle and Katherine Ruddle

Part-Time Assistant Minister in Training – Nang Suan Mung Hatzaw until 31st October 2023

Elected Members

Elders - Pauline Sweeney until November 2023 and Emma Brunton

Pastor for Capel - Pam Barr

Deacons - Patronella Sakuringwa, Patricia Dunning and Glynis Coombes. Pauline Fitzpatrick until 2nd July 2023 and Belinda Walker until 31st December 2023. Wei Li Hu, Rod Wood and Paul Lanza from 1st January 2024.

Bankers – HSBC and COIF

Independent Examiner – Phil Goodwin

This report was approved by the Church Meeting on 24th November 2024 and signed on their behalf by:

Signed..K.A Ruddle.....

Print.....K. A. Ruddle..... Date....8th Jan 2025.

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2024			2023		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Receipts							
Offerings			53,837.98	53,837.98	236.51	54,011.70	54,248.21
Donations and other income	2		5,154.37	5,154.37	479.41	1,584.85	2,064.26
Income tax recovered on gifts			6,818.50	6,818.50		11,206.79	11,206.79
Investment income	3		2,598.09	2,598.09		567.37	567.37
Rent and contributions for use of premises			23,852.90	23,852.90		20,747.50	20,747.50
Church projects income		4,503.88		4,503.88	3,359.79		3,359.79
Raised for other causes	4	3,491.57		3,491.57	760.66		760.66
Total Receipts		£7,995.45	£92,261.84	£100,257.29	£4,836.37	£88,118.21	£92,954.58
Payments							
Ministry	5		44,870.64	44,870.64		51,129.19	51,129.19
Mission	6	5,894.72	8,657.87	14,552.59	213.60	16,177.21	16,390.81
Upkeep of church premises	7		33,327.81	33,327.81	166.60	39,673.04	39,839.64
Administration	8	172.43	7,107.52	7,279.95	320.38	6,423.80	6,744.18
Church projects expenses		1,000.00		1,000.00	3,461.08		3,461.08
Amounts passed on to other causes		3,491.57		3,491.57	760.66		760.66
Total Payments		£10,558.72	£93,963.84	£104,522.56	£4,922.32	£113,403.24	£118,325.56
Net receipts / (payments) for the year		(£2,563.27)	(£1,702.00)	(£4,265.27)	(£85.95)	(£25,285.03)	(£25,370.98)
Transfer between funds		£200.00	(£200.00)	£0.00	£0.00	£0.00	£0.00
Cash balance at previous year end		£7,904.54	£66,166.46	£74,071.00	£7,990.49	£91,451.49	£99,441.98
Cash balance at current year end (See note 12)		£5,541.27	£64,264.46	£69,805.73	£7,904.54	£66,166.46	£74,071.00

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2024

	Note	2024			2023		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Assets							
Bank and other cash balances							
HSBC Current Account		1,862.41	997.62	2,860.03	7,002.06	11,099.87	18,101.93
HSBC Deposit Account		3,397.84	10,619.10	14,016.94			
COIF Account			52,647.74	52,647.74		55,066.59	55,066.59
Catering Account		32.20		32.20	481.23		481.23
Tuesday Fellowship Account		77.41		77.41	77.41		77.41
Flower Account		171.41		171.41	343.84		343.84
Assets Held for Church's own use	9		3,662,663.00	3,662,663.00		3,482,714.00	3,482,714.00
Total Assets		£5,541.27	£3,726,927.46	£3,732,468.73	£7,904.54	£3,548,880.46	£3,556,785.00
Liabilities							
Current Liabilities	10		1,301.89	1,301.89		2,832.78	2,832.78
Contingent Liabilities	11						
Pension Scheme Liability	13		12.00	12.00		12.00	12.00
Total Liabilities			£1,313.89	£1,313.89		£2,844.78	£2,844.78

The accounts and statement of assets and liabilities set out this page relating to the year ending 31 March 2024 are as approved by the deacons.

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

Date Name of signatory

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income	2024			2023		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Aviva Life - Insurance		3,962.62	3,962.62			
Other income		1,191.75	1,191.75	479.41	1,584.85	2,064.26
Total Donations and Other Income	£0.00	£5,154.37	£5,154.37	£479.41	£1,584.85	£2,064.26

3. Investment income	2024	2023
Bank interest	£2,598.09	£567.37

4. Raised for Other causes	2024	2023
BMS World Mission	295.00	100.00
BMS Home Mission	2,946.57	
Embrace the Middle East	250.00	
Hope Now		560.66
Christian Aid		100.00
Total Raised for Other causes	£3,491.57	£760.66

5. Ministry	2024	2023
Minister's stipend	29,632.08	28,445.71
Previous Minister's Pension contributions	12.00	1,348.88
Minister's expenses	1,226.70	2,398.91
Manse costs	3,757.76	3,074.17
Minister in Training Salary & Pension & Expenses	10,242.1	15,861.52
Total Ministry	£44,870.64	£51,129.19

The joint Ministers act as two of the church's trustees and receive remuneration and other benefits in respect of their service as Ministers including the provision of manse accommodation (owned by the church).
The Minister in Training was a part time assistant. He acted as one of the church's trustees and received remuneration and other benefits in respect of his service as Minister in Training such as ensuring that accommodation is provided and rent, share of water rates and council tax paid as required.

6. Mission	2024			2023		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Church Activities	4,894.72		4,894.72	213.60	766.61	980.21
BMS Home Mission		2,045.00	2,045.00		3,322.41	3,322.41
BMS World Mission		2,045.00	2,045.00		3,322.41	3,322.41
Malawi via P Barr		2,045.00	2,045.00			
Manipur via M Hatzaw		2,045.00	2,045.00			
Tyson Road Residents					250.00	250.00
MAF					3,322.41	3,322.41
London City Mission					3,322.41	3,322.41
Regents Park College					1,328.96	1,328.96
Sunday school and Youth Work		477.87	477.87		542.00	542.00
Total Mission	£4,894.72	£8,657.87	£13,552.59	£213.60	£16,177.21	£16,390.81

NOTES TO THE ACCOUNTS - continued

	2024			2023		
7. Upkeep of church premises	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Lighting and heating		15,335.89	15,335.89		11,989.93	11,989.93
Water Rates		1,691.67	1,691.67		1,776.18	1,776.18
Cleaning		8,156.44	8,156.44		7,845.60	7,845.60
Insurance		4,079.56	4,079.56		3,969.50	3,969.50
Repairs and maintenance		4,064.25	4,064.25	166.60	14,091.83	14,258.43
Total Upkeep of church premises	£0.00	£33,327.81	£33,327.81	£166.60	£39,673.04	£39,839.64

	2024			2023		
8. Administration	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Printing and stationery		1,431.64	1,431.64		2,121.94	2,121.94
Telephone and postage		768.70	768.70		699.88	699.88
Accountancy Costs		1,407.25	1,407.25		1,251.38	1,251.38
Subscriptions		1,141.40	1,141.40		861.40	861.40
Other administration	172.43	2,358.53	2,530.96	320.38	1,489.20	1,809.58
Total Administration	£172.43	£7,107.52	£7,279.95	£320.38	£6,423.80	£6,744.18

9. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's trustees:

- Church premises at Hill Road valued in accounts at £2,742,102 based on insurance value.
- Church premises at Capel valued in accounts at £363,837 based on insurance value.
- The church also owns furniture and equipment at Hill Road and Capel with an insured Contents value of £114,090.
- Church manse in Dover Road valued in the accounts at £419,782 based on insurance value. Contents insured separately at £7,341.
- Church Office at Manse valued in the accounts at £11,280 based on insurance value. Contents insured separately at £4,231.
- A burial ground in Bradstone Road. No meaningful value is available so it has not been included in the Statement of Assets and Liabilities.

10. Current Liabilities	2024	2023
Other current liabilities		
HMRC	28.74	16.03
Utilities invoices	1,260.86	1652.76
Minister's Expenses		-214.02
Minister in training Expenses		611.35
Other Expenses	12.29	766.66
	£1,301.89	£2,832.78

11. Contingent liability

A grant for £75,000 was received from Kent County Council in 2015 for the Little Acorns Pre-School extension. A condition of the grant is that the premises has to be used for childcare until 2030 or some of the grant will have to be repaid.

	2024			2023		
12. Restricted Funds	Income	Expenditure	Balance	Income	Expenditure	Balance
Community Account		1,000.00	3,397.84		32.40	4,397.84
Catering Account	4,703.88	4,678.72	506.39	3,359.79	3,201.08	481.23
Tuesday Fellowship Account			77.41	236.51	260.00	77.41
Flower Account		172.43	171.41	350.41	287.98	343.84
Acts 435		1,000.00	459.00			1,459.00
Harbour Project		216.00	800.22		213.60	1,016.22
Friends of Bradstone			129.00	129.00		129.00
Raised for other causes	3,491.57	3,491.57	0.00	760.66	760.66	0.00
	£8,195.45	£10,558.72	£5,541.27	£4,836.37	£4,755.72	£7,904.54

24.11.24

13. Pension Scheme Liabilities

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

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

Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2024

I set out below for good measure the process of examination regarding the examination of the church accounts.

This is on the basis members and the committee can understand how the audit has been conducted. The charity' trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is n required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 201 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. Th examination included a full review of the accounting records kept by the charity and a comparison of the accoun presented with those records. It also includes consideration of any unusual items or disclosures in the accoun and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequentl no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to thos matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting record of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of th accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checke accounts are attached.

Phil Goodwin
Examiner
Dated: 16 August 2024

Qualifications: Phil Goodwin
Qualified by experience, retired Manager NatWest Bank
Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.

Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2024

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Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.

FOLKESTONE BAPTIST CHURCH

England & Wales - Charity number 1142068

Accounts

Folkestone Baptist Church

Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

Annual Report April 2022-March 2023



Hill Road (above)
Capel Street (below)



Ministers
Reverends Chris and Katy Ruddle

Assistant Minister in Training
Pastor Mung Hatzaw

Pastor Pam Barr

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This report covers the period 1st April 2022 to 31st March 2023 and can be read in conjunction with the Financial Report. In preparing this report the Leadership Team have had regard to the Charity Commission's guidance on public benefit including the guidance on advancement of religion.

Principle Aim

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

Objectives and Activities

The Leadership Team is committed to enabling as many people as possible to worship at our Church and to become part of the Church community. The Leadership Team maintains an overview of worship within the life of the Church and makes suggestions on how our services can involve the many groups that live within the area surrounding the Church sites both at Hill Road and Capel. Our services and worship put faith into practice through prayer, scripture, music and teaching. When planning our activities, the Leadership Team consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable people to live out their faith as part of our Church community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people both within the Church and those living in the wider community.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of Folkestone Baptist Church with its buildings at Hill Road, Capel Street and the Manse at Dover Road.

Overview of the Year

This year has been the first "normal" year after the pandemic crisis. As such it has been a period of reflection, recovery and rebuilding. This has presented its own challenges. In common with many other voluntary organisations, we have worked with a smaller pool of volunteers and staff. At the same time the cost of living crisis has hit many in our community. We have faced rising costs and increasing need. We have had to think carefully about how best to use our resources to be most effective. Much of what we have tried has been tentative and experimental. Some of our rebuilding has gone more slowly than we would have liked. Nevertheless, there has been progress. We have offered a space for the community to come together for food, fellowship, worship, prayer and reflection.

In September, we held a Church away day at "The Gate" in Hythe to pray and reflect on our future direction. We saw much strength in our community work but felt we needed to strengthen our evangelism and worship.

In the last quarter of the year our Ministers Chris and Katy took a sabbatical to spend time in prayer, reflection and study in preparation for the next season of the Church's life. While they were away, our Minister in Training Mung took pastoral charge along with our Elder Emma. We are particularly grateful to them for taking on this extra responsibility.

The year is best summed up in the words of Revd Alan Donaldson in a sermon he preached at Baptist Assembly 2022 "Something is dying and something is not yet born."

We are grateful for the many members and supporters of Folkestone Baptist Church who continue to live faithfully and to give generously of their time and money to serve our community and the God who has called us. To Him alone be the glory.

Worship and Prayer

The Leadership Team and Church Meeting are keen to offer a range of worship services during the course of the year that our community find both beneficial and spiritually fulfilling. The congregation at Capel led by Pastor Pam Barr offer a traditional but friendly worship service at 10.30am each Sunday.

At Hill Road All Age Services are held on the first Sunday of each month often with contributions from the young people. On other Sundays there is Sunday Club for children during the second half of the Service. The services at Hill

Road are also at 10:30am. Both Capel and Hill Road offer a strong emphasis on Bible teaching.

Details of other services and activities are shown on Folkestone Baptist Church Facebook and our weekly newsletter.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life:

- infant dedications
- believers baptism when we thank God for the gift of new life in Christ
- in marriage as public vows are exchanged with God's blessing
- through funeral services where friends and family are enabled to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We started the year with 91 Members. There were 2 new Members during the year with 1 of these being a transfer from another church. In November, we completed an exercise to review our membership. This exercise was delayed and complicated by the pandemic. As a result 14 no longer active Members were removed from the list. The membership at the end of the year was 79.

The Church Buildings

The Church building at Hill Road was designed to be multi-purpose and available as a resource for the local community. The suite of rooms makes it an ideal location for youth activities, local Residents' Association meetings, Bridge Club, Pulmonary Rehabilitation, Blood Transfusion Service, Community Choir, Stroke Association and food ministry.

During this year the Church purchased three large AV monitors which are wall mounted in the worship hall, to improve the ability to display lyrics, liturgy and other visual communications. New cupboards at the rear of the worship hall and a purpose built sound and technology station were installed.

The Church building at Capel Street is a chapel which can accommodate a congregation of fifty. It has served the community in a variety of ways including providing a Sunday worship service, meetings for prayer and Bible study, monthly craft club and is used by community groups from outside the Church. The members help run "Messy church" once a month together with St

Radigunds Church. This year, they began a "Messy Vintage" project fortnightly.

Both Church buildings are wheelchair accessible and incorporate disabled toilet facilities. We seek to be inclusive and to also ensure that provision is made for those who are impaired in either sight or hearing.

The Manse is situated in Dover Road, Folkestone. Chris and Katy live and have their study there. They host smaller meetings and conduct pastoral work in the manse. The elderly Manse boiler was replaced with a more fuel efficient gas boiler. A heat pump was considered but was thought too expensive and not suitable for the house at this time.

We also have responsibility for a disused **Burial Ground** in Bradstone Road, Folkestone.

Activities

The Church hosts a wide variety of groups.

Girlguiding

Rainbows, Brownies and Guides hold weekly meetings during term time with many of the leaders being either Church Members or regular worshippers at Hill Road. Katy is their Chaplain and provides support including visits to some meetings. A number of Church Parades were held during the year in conjunction with the All Age Services including a Girlguiding Day Celebration with a show also in the afternoon compered by Mung, Harvest Festival and a Nativity Play. As part of serving the community, the Rainbows and Brownies completed a litter pick at Brabner Park assisted by Belinda, who was Deputy Town Mayor of Folkestone, with the litter picking equipment provided by the District Council. The girls took part in a variety of other activities organised by Girlguiding, with highlights being the Rainbows celebrating their 35th birthday at Kidz Planet, the Brownies taking part in a workshop and sponsored sleepout at a local school in aid of the Kent Homelessness Charity Porchlight and the Guides joining a Camp at the Foxlease Activity Centre in the New Forest.

Dads and Lads

Dads and Lads is an outreach ministry to the "Fatherless Generation" of young boys. The dads and lads, or in some cases lads with no dads, are invited to an activity they all can join in playing together, completing a challenge or engaging in friendly competitions. The aim is to build confidence in the children, gain skills, improve relationship between a child and his father, and also relationships between fathers and children. Activities include going for walks, barbecue at the beach, etc. Last year, in our autumn walk from Chilham to Canterbury, the dads and lads were also joined by some of the young adult men of the church. This ministry is led by the men's group of the Church.

Families and Children

The families and children work is based on the conviction that parents are a vital part of children's growth in faith. The aim is to equip parents to take an active role in the development of their children's faith. We do this by providing resources and support for parents, building relationships between children and parents, between the children and between the families. We have regular meetings for the parents for support and prayers, organising fun evenings for families. Another important aim is to build the relationship between the children and the wider church family. To that end, we organise Church family walks, picnics, carol singing in the neighbourhood, etc, which are usually well attended.

An important emphasis of the Church life is that it is truly intergenerational. Apart from encouraging Church Members to develop relationships across different generations, we also aim to enable all-age worship. Once a month, we have an All Age Service where children take part in leading parts of the service. The All Age Services reach beyond the Church families, as Girlguiding joined us for some services during the year. It is a wonderful opportunity to build relationships with the families of this group.

We also run activities for children throughout the year like Easter Holiday Club and Christingle which are open to children who don't regularly come on a Sunday. We often have children from Girlguiding and from Castle Hill School. The Church parents take an active role in helping out in these activities.

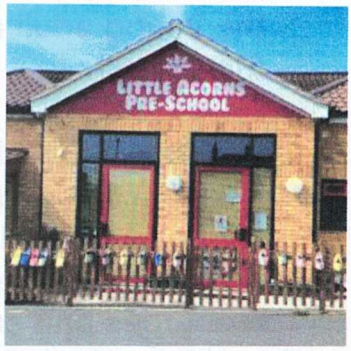
Sunday Club

A Sunday club group is run at the same time as Sunday worship at Hill Road for primary school age children, except on the first Sunday of each month which is all age worship.

Tuesday Fellowship

The Tuesday Fellowship traditionally attracts older members of the Church from both the Hill Road and Capel congregations. They meet for prayer and Bible study as well as a number of social activities and "member's afternoons" and always a nice cup of tea. Tuesday Fellowship meets at Hill Road on the 1st and 3rd Tuesdays of every month. The group is smaller these days than it used to be but is always welcoming to visitors or to new members. This group also fundraises and gives to missions and various good causes.

Little Acorns Pre-School



The Church founded and continues to host a well respected pre-school with its own designated premises, gardens and outside cabin classroom on the Hill Road site. The pre-school is an independent charity in its own right. However, the Church continues to appoint up to three of the trustees and maintains an active interest in the pre-school's work. During this year, Julian Chapman and Boaz Nyika stood down as trustees. Patsy Dunning continues to serve and is a very helpful link between the pre-school and the Church. In October, the Church appointed Claire Harris as Chair of trustees. During this year, the pre-school commenced the process of converting to a CIO structure which will be a more suitable governing structure for the future of the pre-school.

Men's Work

Our men's Bible study group meets on Friday mornings. Tom and Mung attended the Christian Vision for Men Conference. A men's curry night was held in December and a men's walk in October.

Women's Work

During this year we held a number of very popular social activities for women including outings, walks, sea swimming, afternoon teas and Christmas crafts. In the autumn Katy held a series of Bible studies for women at the Manse.

Prayer and Praise Evenings

These were held once a month on the 3rd Saturday beginning with a light meal followed by informal worship and prayer.

Baptist Assembly

We were represented at the Baptist Assembly in Bournemouth by our three Ministers and a delegate Belinda Walker.

Meditation Course/New Creation Project

We held quieter meditative worship sessions on Sunday afternoons for much of the year. In September, we ran our 6 week Christian Prayer and Meditation Course which had delegates from other local churches. The meditation sessions had to be suspended in January due to Chris and Katy's sabbatical.



Community Work

During this year we were able to offer a hot Lunch every Thursday and a cooked breakfast on Saturday mornings both on a "pay what you can afford" basis. During the year, the Church passed a Local Authority food hygiene inspection at Level 5. A second volunteer passed Level 3 food handling and safety. The food service managed to keep going even when several of the team were unwell during the winter.

The Church held a party for the local community to celebrate the Queen's Platinum Jubilee with face painting, bouncy castle and photo booth as well as food. One visiting mum said that it was a relief to find something free to take the children to as everything was so expensive.

On a more sombre note our new large screens were installed in time for us to screen the Queen's funeral service in September. A number of people came together, including some who would otherwise have been alone.

Ecumenical Relationships

The Church is a member of Churches Together in Folkestone and took part in activities during the year including united services and prayer meetings and the annual Good Friday crosses walk. The Church supports local ecumenical charities Rainbow Centre and MAF. Our representative for the Folkestone Churches Winter Shelter is Pastor Pam Barr. She co-ordinated with the Winter Shelter and cooked a meal once a week for the guests.

Courses

Various courses were run during the year including Alpha Course, Christian Relaxation and Meditation Course and an Evangelism Training Day led by Outreach UK.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We are thankful for the members and congregation who have maintained their giving during this very challenging financial period. On the whole giving has held up well but unfortunately costs have increased. It was therefore necessary to set a deficit budget. This is a situation which can be sustained on the short but not the longer term. No wider public appeal was made for funds during the year.

The most significant expenses relate to stipends for:

- the ministers (on a shared stipend) to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and other people and to equip and encourage the membership in their life, Christian witness and service.
- The part time Assistant Minister in Training helping to lead and coordinate the Church's activities including the Sunday Services and providing pastoral care with a focus on young adults and families.

The Church receives income from hiring premises. These groups include Little Acorns Pre-School, Bridge Club, Shepway voices, NHS Pulmonary Rehabilitation, Blood Transfusion Service, Folkestone Art Society and Diabetes Clinic.

The Church expressed its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own Christian purpose. The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievements of the Church's objectives. The financial results for the year are set out in the accompanying financial statements. The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

Structure, governance and management

The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church the membership of the Leadership Team, comprising our two Ministers, Minister in Training, Deacons, Elders, Treasurer, Church Administrator and Pastor for Capel, are elected by those members of the congregation who are on the Membership roll of the Church.

The Leadership Team Members are responsible for dealing with matters of general concern and importance to the Church including how the funds of the Church are to be spent and making recommendations to meetings of Church Members as appropriate. Any substantial expenditure must be ratified by a meeting of the Church Members.

All those who attend our services and members of the congregation are encouraged to put their faith in Jesus Christ. Those who have committed their lives to him are encouraged to become members, following baptism.

The Church Members meetings are normally bi-monthly on a Sunday after the morning worship service. We are currently without a Treasurer and Church Administrator, but are well-served by Dawn Kellers. She is employed as Finance Officer and also carries out additional administration tasks. She is not a Church Member and her work is overseen by the Leadership Team.

Appropriate Insurance is in place. Risk assessments are carried out on a regular basis. We have a Health and Safety Policy which is reviewed on an annual basis and a report presented to the Church Meeting. A member of the Church is appointed as Safety Officer to oversee this under the direction of the Leadership Team.

The Church subscribes to the Baptist Union Safe to Grow guidelines. We have a Safeguarding Policy for Children and Young People together with Adults at Risk which is reviewed on an annual basis and presented to the Church Meeting. A Safeguarding team is in place including a Designated Person for Safeguarding with a deputy. All Trustees are DBS checked together with volunteers who work with children, young people and vulnerable adults.

Administrative information

Folkestone Baptist Church has two worship centres, one at Hill Road in Folkestone and one at Capel Street in Capel-le-Ferne. The registered address is:

Folkestone Baptist Church, Hill Road, Folkestone, Kent CT19 6LY
Charity Registration Number 1142068

Property Trustees in respect of Bradstone Road Burial Ground - The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Leadership Team members who have served during the period of this report are as follows:

Ex Officio Members

Ministers (each part time) - Reverends Christopher Ruddle and Katherine Ruddle

Part-Time Assistant Minister in Training – Nang Suan Mung Hatzaw

Elected Members

Elders - Pauline Sweeney and Emma Brunton

Pastor for Capel - Pam Barr

Deacons - Patronella Sakuringwa, Patricia Dunning, Belinda Walker, Pauline Fitzpatrick and Glynis Coombes.

Bankers – HSBC and COIF

Independent Examiner – Phil Goodwin

This report was approved by the Church Meeting on 24th September 2023 and signed on their behalf by:

Signed..K A Ruddle.....

Print..K A RUDDLE..... Date..13.3.24.....

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2023			2022			
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total	
Receipts								
Offerings		236.51	54,011.70	54,248.21		62,716.37	62,716.37	
Donations and other income	2	479.41	1,584.85	2,064.26	10,620.00	66,842.76	77,462.76	inc Grants
Income tax recovered on gifts			11,206.79	11,206.79		3,803.75	3,803.75	
Investment income	3		567.37	567.37		12.55	12.55	
Rent and contributions for use of premises			20,747.50	20,747.50		14,116.00	14,116.00	
Church projects income		3,359.79		3,359.79	1,963.29		1,963.29	
Raised for other causes	4	760.66		760.66	1,879.54		1,879.54	
Total Receipts		£4,836.37	£88,118.21	£92,954.58	£14,462.83	£147,491.43	£161,954.26	
Payments								
Ministry	5		51,129.19	51,129.19		47,879.37	47,879.37	
Mission	6	213.60	16,177.21	16,390.81	1,350.95	8,869.51	10,220.46	
Upkeep of church premises	7	166.60	39,673.04	39,839.64	5,900.00	36,517.76	42,417.76	
Administration	8	320.38	6,423.80	6,744.18		5,614.22	5,614.22	
Church projects expenses		3,461.08		3,461.08	39,434.17		39,434.17	
Amounts passed on to other causes		760.66		760.66	1,879.54		1,879.54	
Total Payments		£4,922.32	£113,403.24	£118,325.56	£48,564.66	£98,880.86	£147,445.52	
Net receipts / (payments) for the year		(£85.95)	(£25,285.03)	(£25,370.98)	(£34,101.83)	£48,610.57	£14,508.74	
Transfer between funds		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Cash balance at previous year end		£7,990.49	£91,451.49	£99,441.98	£42,092.32	£42,840.92	£84,933.24	
Cash balance at current year end (See note 12)		£7,904.54	£66,166.46	£74,071.00	£7,990.49	£91,451.49	£99,441.98	

Flower Fund/Bradstone

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2023

	Note	2023			2022		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Assets							
Bank and other cash balances							
HSBC Current Account		7,002.06	11,099.87	18,101.93	7,285.66	61,952.27	69,237.93
COIF Account			55,066.59	55,066.59		29,499.22	29,499.22
Catering Account		481.23		481.23	322.52		322.52
Tuesday Fellowship Account		77.41		77.41	100.90		100.90
Flower Account		343.84		343.84	281.41		281.41
Assets Held for Church's own use	9		3,482,714.00	3,482,714.00		2,973,282.00	2,973,282.00

Total Assets		£7,904.54	£3,548,880.46	£3,556,785.00	£7,990.49	£3,064,733.49	£3,072,723.98
Liabilities							
Current Liabilities	10		2,832.78	2,832.78		2,509.43	2,509.43
Contingent Liabilities	11						
Pension Scheme Liability	13					17,096.22	17,096.22
Total Liabilities			£2,832.78	£2,832.78		£19,605.65	£19,605.65

The accounts and statement of assets and liabilities on this page relating to the year ending 31 March 2023 are as approved by the leadership team.

Signed K.A.Ruddle Name of signatory K.A. Ruddle.

Date 13.3.24.

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2023			2022		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Acts 435				3,870.00		3,870.00
Folkestone Town Council Grants				850.00		850.00
Legacies					65,500.00	65,500.00
DWP Resource/Ruddle's Ramp Grant				5,900.00		5,900.00
Other income	144.00	1,584.85	1,728.85		1,342.76	1,342.76
Total Donations and Other Income	£144.00	£1,584.85	£1,728.85	£10,620.00	£66,842.76	£77,462.76

3. Investment income

	2023	2022
Bank interest	£567.37	£12.55

4. Raised for Other causes

	2023	2022
BMS World Mission	100.00	1,276.54
J Fitton		225.00
Angel Tree		378.00

Hope Now	560.66	
Christian Aid	100.00	
Total Raised for Other causes	£760.66	£1,879.54

5. Ministry

	2023	2022
Minister's stipend	28,445.71	26,400.59
Pension contributions	1,348.88	3,978.90
Minister's expenses	2,398.91	1,012.16
Manse costs	3,074.17	2,992.59
Minister in Training Salary & Pension & Expenses	15,861.52	13,495.13
Total Ministry	£51,129.19	£47,879.37

The joint Ministers act as two of the church's trustees and receive remuneration and other benefits in respect of their service as Ministers including the provision of manse accommodation (owned by the church).
The Minister in Training is as a part time assistant. He acts as one of the church's trustees and receives remuneration and other benefits in respect of his service as Minister in Training such as ensuring that accommodation is provided and rent, share of water rates and council tax paid as required.

6. Mission

	2023			2022		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Home Mission						
- Church Activities	213.60	766.61	980.21	1,350.95	307.37	1,658.32
- J Fitton Gift Churachandpur					810.72	810.72
- BMS Home Mission		3,322.41	3,322.41		3,242.86	3,242.86
- BMS World Mission		3,322.41	3,322.41		3,242.86	3,242.86
- SEBA Bread of Life					810.72	810.72
- BMS World Mission-Chad Hospial Work					251.00	251.00
- Tyson Road Residents		250.00	250.00			
- MAF		3,322.41	3,322.41			
- London City Mission		3,322.41	3,322.41			
- Regents Park College		1,328.96	1,328.96			
Sunday school and Youth Work		542.00	542.00		203.98	203.98
Total Mission	£213.60	£16,177.21	£16,390.81	£1,350.95	£8,869.51	£10,220.46

7. Upkeep of church premises

	2023	2022

	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Lighting and heating		11,989.93	11,989.93		10,537.05	10,537.05
Water Rates		1,776.18	1,776.18		1,477.62	1,477.62
Cleaning		7,845.60	7,845.60		7,196.22	7,196.22
Insurance		3,969.50	3,969.50		3,526.83	3,526.83
Repairs and maintenance	166.60	14,091.83	14,258.43	5,900.00	13,780.04	19,680.04
Total Upkeep of church premises	£166.60	£39,673.04	£39,839.64	£5,900.00	£36,517.76	£42,417.76

8. Administration

	2023				
	Restricted	Unrestricted	Total		2022
Printing and stationery		2,121.94	2,121.94		1,194.45
Telephone and postage		699.88	699.88		739.39
Accountancy Costs		1,251.38	1,251.38		1,141.71
Subscriptions		861.40	861.40		242.00
Other administration	320.38	1,489.20	1,809.58		2,296.67
Total Administration	£320.38	£6,423.80	£6,744.18		£5,614.22

9. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's trustees:

- Church premises at Hill Road valued in accounts at £2,616,514 based on insurance value.
- Church premises at Capel valued in accounts at £347,174 based on insurance value.
- The church also owns furniture and equipment at Hill Road and Capel with an insured Contents value of £108,865.
- Church manse in Dover Road valued in the accounts at £388,687 based on insurance value. Contents insured separately at £6,674.
- Church Office at Manse valued in the accounts at £10,763 based on insurance value. Contents insured separately at £4,037.
- A burial ground in Bradstone Road. No meaningful value is available so it has not been included in the Statement of Assets and Liabilities.

10. Current Liabilities

	2023	2022
Other current liabilities		
HMRC	16.03	44.83
Utilities invoices	1652.76	91.68
Minister's Expenses	-214.02	2186.3
Minister in training Expenses	611.35	
Other Expenses	766.66	186.62
	£2,832.78	£2,509.43

11. Contingent liability

A grant for £75,000 was received from Kent County Council in 2015 for the Little Acorns Pre-School extension. A condition of the grant is that the premises has to be used for childcare until 2030 or some of the grant will have to be repaid.

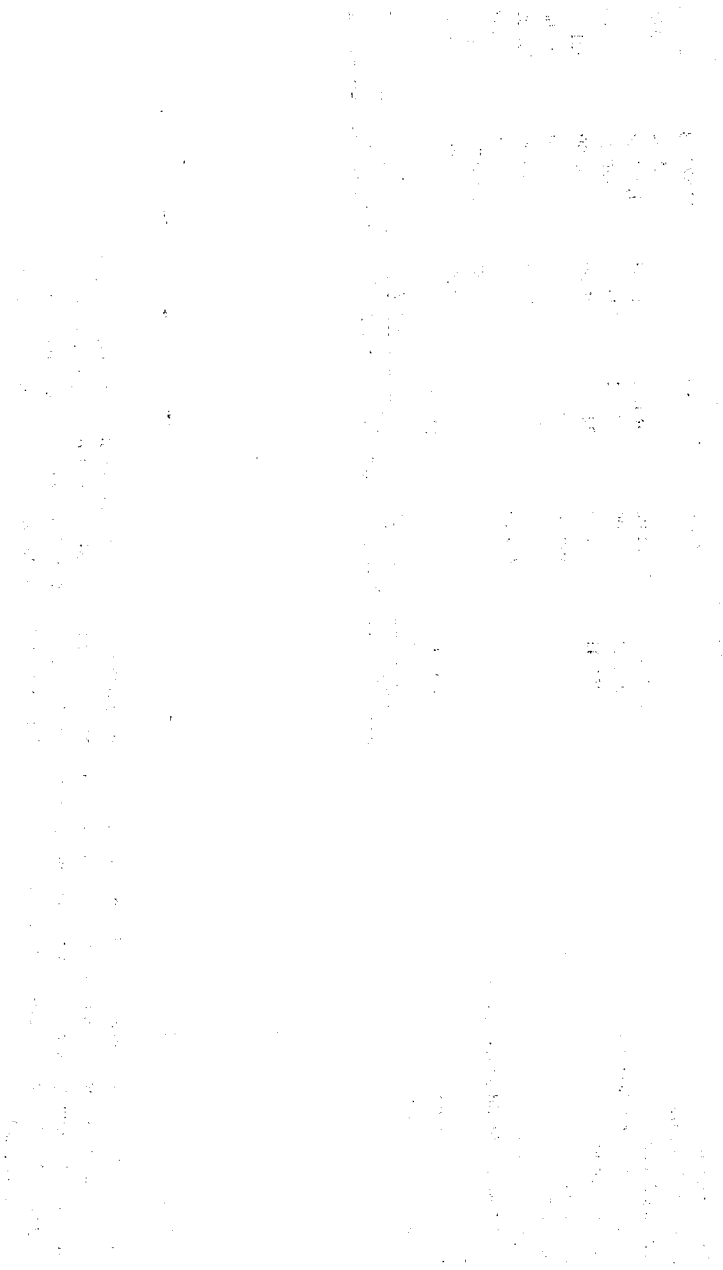
12. Restricted Funds

2023	2022

	Income	Expenditure	Balance	Income	Expenditure	Balance
Community Account		32.40	4,397.84		32,524.23	4,430.24
Girls Brigade Account					1,615.56	0.00
Catering Account	3,359.79	3,201.08	481.23	1,417.03	1,951.88	322.52
Tuesday Fellowship Account	236.51	260.00	77.41	311.26	220.00	100.90
Flower Account	350.41	287.98	343.84	235.00	92.50	281.41
Book Account		166.60	0.00		10.00	166.60
Acts 435			1,459.00	3,870.00	3,020.00	1,459.00
Harbour Project		213.60	1,016.22		500.95	1,229.82
DWP Resource/Ruddle's Ramp Grant				5,900.00	5,900.00	0.00
Funday Grants				850.00	850.00	0.00
Friends of Bradstone	129.00		129.00			
Raised for other causes	760.66	760.66	0.00	1,879.54	1,879.54	0.00
	£4,836.37	£4,922.32	£7,904.54	£14,462.83	£48,564.66	£7,990.49

13. Pension Scheme Liabilities

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



Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2023

I set out below for good measure the process of examination regarding the examination of the church accounts.

This is on the basis members and the committee can understand how the audit has been conducted. The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. The examination included a full review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 18/07/2023

Qualifications: Phil Goodwin
Qualified by experience, retired Manager NatWest Bank
Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.

FOLKESTONE BAPTIST CHURCH

England & Wales - Charity number 1142068

Accounts

Folkestone Baptist Church

Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

Annual Report April 2021-March 2022



Hill Road (above)
Capel Street (below)



Ministers
Reverends Chris and Katy Ruddle

Assistant Minister in Training:
Pastor Mung Hatzaw

Pastor Pam Barr (Capel only)

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This report covers the period 1st April 2021 to 31st March 2022 and can be read in conjunction with the Financial Report. In preparing this report the Leadership Team have had regard to the Charity Commission's guidance on public benefit including the guidance on Advancement of Religion.

Principle Aim

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

Objectives and Activities

The Leadership Team is committed to enabling as many people as possible to worship at our Church and to become part of the Church community. The Leadership Team maintains an overview of worship within the life of the Church and makes suggestions on how our services can involve the many groups that live
within the area surrounding the Church sites both at Hill Road and Capel. Our services and worship put faith into practice through prayer, scripture, music and teaching. When planning our activities, the Leadership Team consider the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable people to live out their faith as part of our Church community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people both within the Church and those living in the wider community.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of Folkestone Baptist Church with its buildings at Hill Road, Capel Street and the Manse at Dover Road.

General Overview of the Year

The first Sunday of April 2021 was Easter Sunday. It was our great joy to celebrate the Resurrection. As Covid regulations prevented singing indoors, a group of us assembled on the Hill Road patio to sing some Easter hymns. We then proceeded indoors to our Easter Sunday service including the baptism of Lynden Ashworth. It was the second Sunday we had been able to meet in person since Christmas 2020. It was a hopeful beginning to the year as we hoped to see the easing of the Pandemic situation, and looked forward to rebuilding.



Lynden Ashworth, our newest member

It has to be admitted however, that this proved to be an extremely challenging year for various reasons. In many ways, coming out of lockdown and restarting activities after a long gap is rather less straightforward than closing them. The need to be repeatedly updating risk assessments placed a considerable administrative burden on the leadership team. We made attempts to consult and discuss safety measures with the Church Members and members of the congregation in keeping with our Baptist identity. Given that different individuals had different personal risk factors these conversations were held with great care and respect for one another. Inevitably, we went too fast for some and too slow for others! In common with other voluntary organizations, as activities began to re-open we found our pool of volunteers was depleted. This was for various reasons including the virus itself, but also factors like students who had been a great help with music and technology returning to their universities, working age adults returning to work places, often also in challenging circumstances, having less time available. Others whose personal circumstances had changed and so on.



Jane Kirk-Smith, one of our members
Matron of Covid Intensive Care ward

In spite of all this, heroic efforts were made to create opportunities for the worship of God, fellowship and mutual support and opportunities to serve the

community where God has placed us. For much of this time we continued to offer prayer and worship via livestream as well as in person, to allow more vulnerable members to participate as much as possible. However, it was encouraging to be able to meet in person again and gradually see a sort of normality return.

There has been a great deal of generosity, patience and hard work shown by the members of the fellowship as will be seen in the rest of the report. I (Katy Ruddle) remain very proud to be minister of Folkestone Baptist Church and pay tribute to all those who have served alongside us but particularly to the Trustees – officers, ministers, elders and deacons. But most of all, all glory to God who is always faithful.

Worship and Prayer

The Leadership Team and Church Meeting are keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. The congregation at Capel provide a more reflective environment for worship whilst at Hill Road opportunities are provided for people to also engage in more outgoing worship such as that provided by the music group. All are welcome to attend our services which are held on Sunday mornings at 10.30am. Details of other services and activities are shown on our Church Website www.folkestonebaptistchurch.org and Folkestone Baptist Church Facebook. We have struggled to maintain the website but hope it will be up and running soon.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life:

- infant dedications
- believers baptism when we thank God for the gift of new life in Christ
- in marriage as public vows are exchanged with God's blessing
- through funeral services where friends and family are enabled to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We started the year with 95 members. With one new member following baptism, and five members dying, the membership ended the year at 91.

The Church Buildings

The Church building at Hill Road, was designed to be multi-purpose and available as a resource for the local community. The suite of rooms makes it an ideal location for youth activities, local Residents' Association meetings, Bridge Club, Pulmonary Rehabilitation, Blood Transfusion Service, Community Choir, Stroke Association, 'Snack, Chat & Chill' food ministry.

The Church building at Capel Street is a chapel which can accommodate a congregation of fifty. It has served the community in a variety of ways including providing a weekly worship service, meetings for prayer and bible study and monthly craft evenings and is used by community groups from outside the Church.

Both Church buildings are wheelchair accessible and incorporate disabled toilet facilities. We seek to be inclusive and to also ensure that provision is made for those who are impaired in either sight or hearing.

The Manse is situated in Dover Road, Folkestone. Chris and Katy live and have their study there. They host smaller meetings and conduct pastoral work in the manse. During part of the year, Chris was obliged to use a wheelchair. It became necessary to address the issue of access to the manse. With the help of a government Access to Work grant and donations, a ramp was built over the steps leading to the front door. The ramp is 13m long.



The Bridge

We also have responsibility for a disused **Burial Ground** in Bradstone Road, Folkestone.

Activities

The Church hosts a wide variety of groups.

Girls Brigade/ Girl Guiding

It had not been possible for Girls Brigade to meet in person during the pandemic. Sarah, the team leader, kept in touch with families by telephone but as meeting again was permitted, it became apparent that we did not have the volunteers to re-open. The Company was formally closed at the July all age worship service with a prayer of Thanksgiving. Katy and Sarah took down the Colour and rolled it up for the last time. The sadness of this was somewhat lifted by a request from a local Girlguiding Unit to use the building and be attached to the Church. The Salvation Army where they had previously met was no longer able to accommodate them under Covid restrictions. As several church members and regular worshippers already volunteered with them it seemed a good fit. Sarah re-registered as a girl-guiding volunteer and Katy agreed to act as a chaplain to the group. Previous Girls Brigade families were invited to join Girl Guides and the Church voted the residue of the Girls Brigade bank account to the Girls Guides group after a donation had been sent to the National Girls Brigade Ministries. We have since hosted several very well attended Guide, Brownie and Rainbow Parade services. The Church also supported a coffee morning to raise funds for the Girl Guiding unit.

Dads and Lads

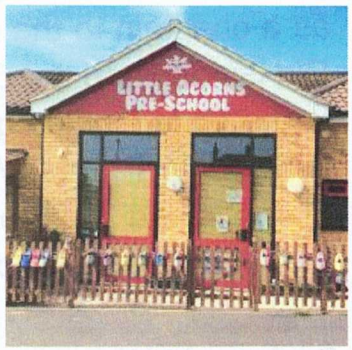


Dads and Lads is an outreach ministry to the 'Fatherless Generation' of young boys. At least once a term, the dads and lads, or in some cases lads with no dads, are invited to an activity they all can join in- playing together, completing a challenge or engaging in friendly competitions. The aim is to build confidence in the children, gain skills, improve relationship between a child and his father, and also relationships between fathers and children. Activities include going for walks, barbecue at the beach, etc. This ministry is led by the men's group of the church.

Families and Children

The families and children's work is based on the conviction that parents are a vital part of children's growth in faith. This is a slight shift in focus from previous years of working with children. The aim is to equip parents to take an active role in the development of their children's faith. We do this by providing resources and support for parents, building relationships between children and parents, between the children and between the families. We have regular meetings for the parents for support and prayers, organising fun evenings for families and a holiday club once a year. Another important aim is to build the relationship between the children and the wider church family. All Age services once a month serve to do that. We also organise Church Family Walks and picnics which are usually well attended.

Little Acorns Pre-School



The pre-school is a charity in its own right, which uses the Church premises and to which the Church appoints trustees. Julian Chapman, Boaz Nyika and Patsy Dunning served during this year. The school is an important outreach to the community, helping to give local children the best possible start in life. Numbers have continued to be maintained and good use has been made of the garden and cabin and outdoor classroom. Reserves have been able to be built up, putting the school on a good financial footing. Towards the end of this year, Julian and Boaz both indicated their intention to retire as trustees. We are deeply grateful for their service during an exceptionally challenging period.

Tuesday Fellowship

Tuesday Fellowship is a group for older members of the congregations. They meet on Tuesday afternoons for fellowship, prayer, social activities and mutual support. The group also raises funds for Christian missions and other charitable organizations. Due to the vulnerability of the participants, Tuesday Fellowship were only able to begin meeting again in person in September 2021. Prior to that, members had kept in touch mainly by telephone. The group suffered several losses during the year. Several members died, moved away or became less able to attend. Therefore, meetings have been changed from weekly to 1st

& 3rd Tuesdays of each month. Nevertheless, a varied programme of activities has been put on. Donations have been made to Christian Aid, Rainbow Centre, Hope Now and the Bible Society.

Sunday Club

As we re-opened Church we were not able to staff a Sunday Club in its previous form, but we still wanted to make provision for families. We set up tables on the window side of the worship area, equipped with puzzle sheets and craft activities on the same theme as the service. These were prepared initially by Katy but later by Nima. Finally, after October half term we were able to re-start a breakout group for primary school children led by the ministers, assisted by parents and other DBS suitable volunteers.

Community Work

During this year the Thursday lunches were able to re-open, initially with simple food and drinks served outside. A gift of folding tables enabled a quick set up and take down. Gradually, as restrictions eased, we were able to return to hot lunches on a 'pay as you can afford' basis. The kitchen team was led by Pauline and assisted by Lynden. Eventually the work also expanded to a Saturday morning with a branding as 'Snack, Chat & Chill" led by Lynden serving cooked breakfasts and snacks. Craft activities and board games were also offered on some Saturdays. In September, the much-deferred Community fun day was held, organized by a committee chaired by Chris, made up of Church members and local community representatives. This included councillors, the Kent County Council Community Warden & community activists. The team were able to put on a completely free barbecue, refreshments, craft activities and entertainments including a visit from a fire engine and a magician.

Sadly, at the end of 2021, our long serving community worker, Jon Clarke, had to leave us. We are confident, however, that the community work itself goes on and we have been delighted to see some of our Thursday and Saturday guests beginning to join us for worship on Sundays.

Men's work

The men's Bible Study group, BOB, continued to meet on Friday mornings. As Covid regulations allowed, in members gardens and in local cafés as they reopened. The Christian Vision for Men conference was held online this year.

Capel Fellowship

The Capel fellowship normally maintains an attendance of 20 to 30 at the Sunday morning services. Due to the pandemic services of worship resumed from Palm Sunday and with smaller numbers attending. Messy Church runs in the village jointly with the Church of England. It attracts a number of families who enjoy craft, worship and fellowship over tea each month.



Ecumenical Relationships

The Church is a member of Churches Together in Folkestone and took part in activities during the year including united services and prayer meetings. Church leaders have been able to meet in person, with the organization of the Chairman, Phil Haines. The Hill Road building was made available as one of the places of worship to visit for the Friends of Kent Churches Sponsored Ride & Stride. We also hosted the opening service for the Folkestone Churches Winter Shelter. We supported local ecumenical charities, Rainbow Centre & Operation Sunshine. We have also hosted a prayer meeting for Ukraine.

Rev. Chris Ruddle has developed the Relaxation and Christian Meditation Course, as an outreach tool and to encourage a more reflective approach to worship and prayer. It is placed here in the annual report because it is intentionally ecumenical in nature, with input from Orthodox, Catholic, Ignatian, Charismatic, Franciscan and other Christian sources. The course has been run down in Tontine Street and in January we began meeting at the Grand Burstin hotel on a weekly ongoing basis. This was as part of the 'New Creation Project', an attempt to launch a Christian presence in the Harbour area of the town. We are on the lookout for somewhere that is i) in the Harbour area, ii) relaxing chairs iii) warm iv) quiet. 5 – 10 people attend this fresh expression of church on a Sunday afternoon.



Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. We are thankful for the members and congregation who maintained their giving during this difficult time. No wider public appeal was made for funds during the year. A grant has been received for our Community Worker's salary. The most significant expenses relate to salaries for:

- the ministers to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and other people and to equip and encourage the membership in their life, Christian witness and service.
- The part time Assistant Minister in Training helping to lead and coordinate the Church's activities including the Sunday Services and providing pastoral care with a focus on young adults and families.

The Church's income from hiring has seen some return as we have built up relationships with old hirers and new. We have income from Little Acorns, Bridge Club, Shepway Voices, NHS Pulmonary Rehabilitation and Blood Transfusion Service, Folkestone Art Society.

The Church expressed its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own Christian purpose. The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievements of the Church's objectives. The financial results for the year are set out in the accompanying financial statements. The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

Volunteers

We wish to pay tribute to all the volunteers who went above and beyond the call of duty to keep things going this year.

Structure, governance and management

The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church the membership of the Leadership Team, comprising our two ministers, Deacons, Elders, Treasurer, Church Administrator and Pastor for Capel, are elected by those members of the congregation who are on the Membership Roll of the Church.

The Leadership Team Members are responsible for dealing with matters of general concern and importance to the Church including how the funds of the Church are to be spent and making recommendations to meetings of Church Members as appropriate. Any substantial expenditure must be ratified by a meeting of the Church Members.

All those who attend our services and members of the congregation are encouraged to put their faith in Jesus Christ. Those who have committed their lives to him are encouraged to become members, following baptism.

The Church Members meetings are normally bi-monthly. Church Meetings have mostly moved to a Sunday morning and so finding the best dates has necessitated some changes. We did however manage to hold our AGM including the election of new Deacons. We are currently without a treasurer and church administrator, but we are well-served by Dawn Kellers. Her title is finance officer.

Appropriate Insurance is in place. Risk assessments are carried out on a regular basis. We have a Health and Safety Policy which is reviewed on an annual basis and a report presented to the Church Meeting. A member of the Church is appointed as Safety Officer to oversee this under the direction of the Leadership Team.

The Church subscribes to the Baptist Union Safe to Grow guidelines. We have a Safeguarding Policy for Children and Young People together with Adults at Risk which is reviewed on an annual basis and presented to the Church Meeting. A Safeguarding team is in place including a Designated Person for Safeguarding with a deputy. All trustees are DBS checked together with volunteers who work with children, young people and vulnerable adults.

A safeguarding issue was reported to the Disclosure and Barring Service and the Charity Commission.

Administrative information

Folkestone Baptist Church has two worship centres, one at Hill Road in Folkestone and one at Capel Street in Capel-le-Ferne. The registered address is:

Folkestone Baptist Church, Hill Road, Folkestone, Kent. CT19 6LY
Charity Registration Number 1142068

Property Trustees in respect of Bradstone Road Burial Ground - The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8R

Leadership Team members who have served during the period of this report are as follows:

Ex Officio Members
Ministers (½ time each) Revs. Christopher Ruddle and Katherine Ruddle
Assistant Minister in Training (½ time) Mung Hatzaw.

Elected Members
Elders – Pauline Sweeney and Emma Brunton.
Pastor for Capel - Pam Barr
Deacons – The following have served as deacons throughout the period:, Patronella Sakuringwa, Patricia Dunning, Belinda Walker and Pauline Fitzpatrick.
Margaret Shilling, Gareth House, Jing Jing Hu served as deacons until December 2021.
Glynis Coombes served as a deacon from January 2022.
Sheila Salmon served as **Administrator** until her resignation on 17th September 2021. The position remained vacant for the rest of the year. The position of **Treasurer** remained vacant throughout the year.

Bankers – HSBC and COIF
Independent Examiner – Phil Goodwin
This report was approved by the Church Meeting on 27th November 2022 and signed on their behalf by:

Signed.....CRuddle.....

Print.CHRISTOPHER RUDDLE..... Date..27th November 2022.

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2022			2021		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Receipts							
Offerings			62,716.37	62,716.37		60,925.51	60,925.51
Donations and other income	2	10,620.00	66,842.76	77,462.76	48,301.62	10,180.00	58,481.62
Income tax recovered on gifts			3,803.75	3,803.75		10,815.05	10,815.05
Investment income	3		12.55	12.55		34.99	34.99
Rent and contributions for use of premises			14,116.00	14,116.00		7,215.50	7,215.50
Church projects income		1,963.29		1,963.29	263.00		263.00
Raised for other causes	4	1,879.54		1,879.54	390.00		390.00
Total Receipts		£14,462.83	£147,491.43	£161,954.26	£48,954.62	£89,171.05	£138,125.67
Payments							
Ministry	5		47,879.37	47,879.37		42,335.13	42,335.13
Mission	6	1,350.95	8,869.51	10,220.46	946.23	15,252.81	16,199.04
Upkeep of church premises	7	5,900.00	36,517.76	42,417.76	11,608.23	27,141.73	38,749.96
Administration	8		5,614.22	5,614.22		7,690.60	7,690.60
Church projects expenses		39,434.17		39,434.17	35,286.57		35,286.57
Amounts passed on to other causes		1,879.54		1,879.54	390.00		390.00
Total Payments		£48,564.66	£98,880.86	£147,445.52	£48,231.03	£92,420.27	£140,651.30
Net receipts / (payments) for the year		(£34,101.83)	£48,610.57	£14,508.74	£723.59	(£3,249.22)	(£2,525.63)
Transfer between funds		£0.00	£0.00	£0.00	£1,280.00	(£1,280.00)	£0.00
Cash balance at previous year end		£42,092.32	£42,840.92	£84,933.24	£40,088.73	£47,370.14	£87,458.87
Cash balance at current year end (See note 12)		£7,990.49	£91,451.49	£99,441.98	£42,092.32	£42,840.92	£84,933.24

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2022

	Note	2022			2021		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Assets							
Bank and other cash balances							
HSBC Current Account		7,285.66	61,952.27	69,237.93	2,339.77	13,354.25	15,694.02
COIF Account			29,499.22	29,499.22		29,486.67	29,486.67
Community Account				Closed	36,954.47		36,954.47
Girls Brigade Account				Closed	1,615.56		1,615.56
Catering Account		322.52		322.52	857.37		857.37
Tuesday Fellowship Account		100.90		100.90	9.64		9.64
Flower Account		281.41		281.41	138.91		138.91
Book Account				Closed	176.60		176.60
Assets Held for Church's own use	9		2,973,282.00	2,973,282.00		2,973,282.00	2,973,282.00
Total Assets		£7,990.49	£3,064,733.49	£3,072,723.98	£42,092.32	£3,016,122.92	£3,058,215.24
Liabilities							
Current Liabilities	10		2,509.43	2,509.43		1,732.39	1,732.39
Contingent Liabilities	11						
Pension Scheme Liability	13		17,096.22	17,096.22		20,812.68	20,812.68
Total Liabilities			£19,605.65	£19,605.65		£22,545.07	£22,545.07

The accounts and statement of assets and liabilities on this page relating to the year ending 31 March 2022 are as approved by the leadership team.

Signed C Ruddle. Name of signatory CHRISTOPHER RUDDLE

Date 27TH NOVEMBER 2022.

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2022			2021		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Roger de Haan Charitable Trust			0.00	28,600.00		28,600.00
HMRC JRS Grant			0.00	15,513.52		15,513.52
Acts 435	3,870.00		3,870.00	2,180.00		2,180.00
Folkestone Town Council Grants	850.00		850.00	2,008.10		2,008.10
Legacies		65,500.00	65,500.00		10,000.00	10,000.00
DWP Resource/Ruddle's Ramp Grant	5,900.00		5,900.00			
Other income		1,342.76	1,342.76		180.00	180.00
Total Donations and Other Income	£10,620.00	£66,842.76	£77,462.76	£48,301.62	£10,180.00	£58,481.62

3. Investment income

	2022	2021
Bank interest	£12.55	£34.99

4. Raised for Other causes

	2022	2021
BMS World Mission	1,276.54	370
Folkestone Churches Winter Shelter		20
J Fitton	225.00	
Angel Tree	378.00	
Total Raised for Other causes	£1,879.54	£390.00

5. Ministry

	2022	2021
Minister's stipend	26,400.59	27,185.29
Pension contributions	3,978.90	3,014.22
Minister's expenses	1,012.16	110.05
Manse costs	2,992.59	5,265.86
Minister in Training Salary & Pension & Expenses	13,495.13	6,759.71
Total Ministry	£47,879.37	£42,335.13

The joint Ministers act as two of the church's trustees and receive remuneration and other benefits in respect of their service as Ministers including the provision of manse accommodation (owned by the church).
The Minister in Training is as a part time assistant. He acts as one of the church's trustees and receives remuneration and other benefits in respect of his service as Minister in Training such as ensuring that accommodation is provided and rent, share of water rates and council tax paid as required.

6. Mission

	2022			2021		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Home Mission						
- Church Activities	1,350.95	307.37	1,658.32	946.23	201.54	1,147.77
- J Fitton Gift Churachandpur		810.72	810.72			
- BMS Home Mission		3,242.86	3,242.86		2,360.40	2,360.40
- BMS World Mission		3,242.86	3,242.86		2,360.40	2,360.40
- SEBA Bread of Life		810.72	810.72			
- BMS World Mission-Chad Hospial Work		251.00	251.00			
- MAF UK					1,967.00	1,967.00
- Cheriton Baptist Church - Urban Pastor					786.80	786.80
Youth Worker salary & pension					7,385.57	7,385.57
Sunday school and Youth Work		203.98	203.98		191.10	191.10
Total Mission	£1,350.95	£8,869.51	£10,220.46	£946.23	£15,252.81	£16,199.04

NOTES TO THE ACCOUNTS - continued

7. Upkeep of church premises

	2022			2021		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Facilities Manager salary and pension				11,296.23	6,607.24	17,903.47
Lighting and heating		10,537.05	10,537.05		10,021.05	10,021.05
Water Rates		1,477.62	1,477.62		1,374.85	1,374.85
Cleaning		7,196.22	7,196.22	312.00	3,259.07	3,571.07
Insurance		3,526.83	3,526.83		3,368.85	3,368.85
Repairs and maintenance	5,900.00	13,780.04	19,680.04		2,510.67	2,510.67
Total Upkeep of church premises	£5,900.00	£36,517.76	£42,417.76	£11,608.23	£27,141.73	£38,749.96

8. Administration

	2022	2021
Printing and stationery	1,194.45	2,002.22
Telephone and postage	739.39	1,055.19
Accountancy Costs	1,141.71	1,257.91
Subscriptions	242.00	1,076.00
Other administration	2,296.67	2,299.28
Total Administration	£5,614.22	£7,690.60

9. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's trustees:

- Church premises at Hill Road valued in accounts at £2,240,863 based on insurance value.
- Church premises at Capel valued in accounts at £297,331 based on insurance value.
- The church also owns furniture and equipment at Hill Road and Capel with an insured Contents value of £93,236.
- Church manse in Dover Road valued in the accounts at £322,825 based on insurance value. Contents insured separately at £6,352.
- Church Office at Manse valued in the accounts at £9,218 based on insurance value. Contents insured separately at £3,457.
- A burial ground in Bradstone Road. No meaningful value is available so it has not been included in the Statement of Assets and Liabilities.

10. Current Liabilities

	2022	2021
Other current liabilities		
HMRC	44.83	767.01
Utilities invoices	91.68	965.38
Minister's Expenses	2,186.30	
Other Expenses	186.62	
	£2,509.43	£1,732.39

11. Contingent liability

A grant for £75,000 was received from Kent County Council in 2015 for the Little Acorns Pre-School extension. A condition of the grant is that the premises has to be used for childcare until 2030 or some of the grant will have to be repaid.

12. Restricted Funds

	2022			2021		
	Income	Expenditure	Balance	Income	Expenditure	Balance
Community Account		32,524.23	4,430.24	36,336.39	32,532.55	36,954.47
Girls Brigade Account		1,615.56	0.00	100.00	104.02	1,615.56
Catering Account	1,417.03	1,951.88	322.52			857.37
Tuesday Fellowship Account	311.26	220.00	100.90		170.00	9.64
Flower Account	235.00	92.50	281.41			138.91
Book Account		10.00	166.60			176.60
Acts 435	3,870.00	3,020.00	1,459.00	2,180.00	2,860.00	609.00
Harbour Project		500.95	1,229.82		946.23	1,730.77
HMRC JRS				11,108.23	11,108.23	0.00
Fogger Grant				500.00	500.00	0.00
DWP Resource/Ruddle's Ramp Grant	5,900.00	5,900.00	0.00			
Funday Grants	850.00	850.00	0.00			
Raised for other causes	1,879.54	1,879.54	0.00	390.00	390.00	0.00
	£14,462.83	£48,564.66	£7,990.49	£50,614.62	£48,611.03	£42,092.32

13. Pension Scheme Liabilities

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

The Scheme, previously know as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market vale of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £335.22, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £17,096.22 at 31 March 2022.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 21st March 2022 was £25,700.00.

Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2022

I set out below for good measure the process of examination regarding the examination of the church accounts.

This is on the basis members and the committee can understand how the audit has been conducted. The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. The examination included a full review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 25/08/2022

Qualifications: Phil Goodwin
Qualified by experience, retired Manager NatWest Bank
Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.

FOLKESTONE BAPTIST CHURCH

England & Wales - Charity number 1142068

Accounts

Folkestone Baptist Church

Annual Report April 2020-March 2021

Ministers – Reverends Chris and Katy Ruddle

Hill Road



Capel Street



This report covers the period 1st April 2020 to 31st March 2021 and can be read in conjunction with the Financial Report. In preparing this report the Leadership Team have had regard to the Commission's guidance on public benefit including the guidance on Advancement of Religion.

Folkestone Baptist Church

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

Objectives and Activities



The Leadership Team is committed to enabling as many people as possible to worship at our Church and to become part of the Church community. The Leadership Team maintains an overview of worship within the life of the Church and makes suggestions on how our services can involve the many groups that live within the area surrounding the Church sites both at Hill Road and Capel. Our services and worship put faith into practice through prayer, scripture, music and teaching. When planning our activities, the Leadership Team consider the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our Church community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people both within the Church and those living in the wider community.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of Folkestone Baptist Church with its buildings at Hill Road, Capel Street and the Manse at Dover Road.

Achievements and Performance



Worship and Prayer

The Leadership Team are keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. The congregation at Capel provide a more reflective environment for worship whilst at Hill Road opportunities are provided for people to also engage in more outgoing worship such as that provided by the music group. All are welcome to attend our services which are held on Sunday mornings at 10.30am. Details of other services and activities are shown on our Church Website www.folkestonebaptistchurch.org and Folkestone Baptist Church Facebook.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life:

- infant dedications
- believers baptism when we thank God for the gift of new life in Christ
- in marriage as public vows are exchanged with God's blessing
- through funeral services where friends and family are enabled to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We started the year with 101 Members. With no new Members, resignations, removals or transfers but 6 deaths, the Membership ended the year at 95.

The year began with a total lockdown due to the global pandemic of Covid-19 which included places of worship by order of HM Government. We found ourselves dealing with conditions none of us had seen in our lifetime. The Leadership Team and Members of the Church are to be commended for extraordinary flexibility, creativity, generosity and hard work under very trying circumstances.

Sunday services were live streamed via the Church Facebook group, initially from the Manse and in time other Church Members were able to join in with live streaming from their homes enabling the Ministers to have an occasional break. Then as some of the lockdown measures were loosened, it was possible to live-stream Sunday Services from Hill Road without a congregation and with some speakers being brought in remotely via Zoom.

An email newsletter was established by the Ministers with essential news and some devotional content and fairly soon a version was also produced in printable form and delivered to people's homes by a team of volunteers. We also established a live streamed prayer time at 8pm every weekday evening. This was led by a team of people, each bringing their own contributions and creativity. This has been a great source of strength and consolations to many of us.

Zoom video conferencing enabled Leadership Team meetings and contact with link missionaries. The Ministers ran a midweek Bible study via Zoom with studies on the life of David, Job, Judges and Ruth. Christian Meditation and Relaxation Courses were held mainly via Zoom with one also taking place in person at Touchbase in the Folkestone Harbour area.

We opened for public worship at Hill Road and Capel when Government restrictions allowed and it was felt safe to do so with masks, social distancing and no singing. Doors and windows were kept open for ventilation. A fogger machine was also purchased to help with sanitising the Hill Road building. We continued to live stream as many of the Members were still not able to attend in person. Mung in particular worked very hard at building a tech team to make the live streams work. He even went so far as to coach some Members in the use of Zoom. Emma built a worship team who adapted to varying numbers of singers being permitted, cleaning down keyboards between pianists. A stewarding team was trained to assist in social distancing and Tom our Safety Officer organised "Track and Trace."

It was not possible to have our planned events and services for Christmas and carol services were offered online. One thing that was helpful was a beautiful manger scene constructed by Jon our Community Worker and Pauline F in the window of a room at Hill Road for passersby to see. A Christmas tree was placed on the forecourt and Members of the community were invited to add baubles in memory of loved ones.

During the course of this year we lost a number of our beloved Church Members. This was made harder because we could not observe our usual ways of mourning with funerals being pared back and the dying often could not be visited. Weddings too were mostly cancelled although one did go ahead being restricted to 15 guests. However, we ended the year on a hopeful note with a candidate being prepared for baptism via Zoom again.

We have grieved the loss of singing and eating together. We have improvised online communion and shared the Lord's Supper with fiddly plastic capsules. We have missed our midweek activities. We have been at various times frustrated, bored and a little afraid but we have in many ways been brought closer together as a fellowship providing kindness and encouragement and supporting each other through prayer.

There are things we have gained – a new confidence in the use of technology. We like other churches have found guests and new people looking at our services and evening prayers. For those who could access the Internet some of our less able Members were enabled to "attend" worship virtually and participate. We have been challenged to find new ways in our worship without being able to rely on singing. Members have used artistic talents for example creating Easter gardens, paintings, poems and other artwork for Easter and Pentecost.

Above all we can declare the Lord's faithfulness through it all. Our motto for 2020 from Philippians chapter 4 verses 6 to 7 of the NIV version of the Bible proved remarkably appropriate being:-

"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving present your requests to God. And the peace of

God, which transcends all understanding, will guard your hearts and minds in Christ Jesus."

The Church Buildings

The Church building at Hill Road, was designed to be multi-purpose and available as a resource for the local community. The suite of rooms makes it an ideal location for youth activities, local Residents' Association meetings, children's parties and more.

The Church building at Capel Street is a chapel which can accommodate a congregation of fifty. It has served the community in a variety of ways including providing a weekly worship service, meetings for prayer and bible study and monthly craft evenings and is used by community groups from outside the Church. Unfortunately, the building was closed for most of the last year due to the Coronavirus pandemic.

Both Church buildings are wheelchair accessible and incorporate disabled toilet facilities. We seek to be inclusive and to also ensure that provision is made for those who are impaired in either sight or hearing.

The Manse is situated in Dover Road, Folkestone. A short act of worship and daily prayers were live streamed from the Manse during the first part of the year with bible studies and Zoom Leadership Team Meetings also being hosted as the year continued. Due to the medical condition of the Minister Chris, it was necessary for himself and wife Katy to shield during some of the year at the Manse but they continued to work from home as much as possible.

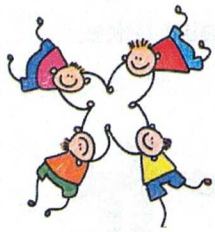
We also have responsibility for a disused **Burial Ground** in Bradstone Road, Folkestone. Sadly, the Friends of Bradstone Road Burial Ground Group ceased during the year and the responsibility for the maintenance and running of the site reverted back to Folkestone Baptist Church.

Activities

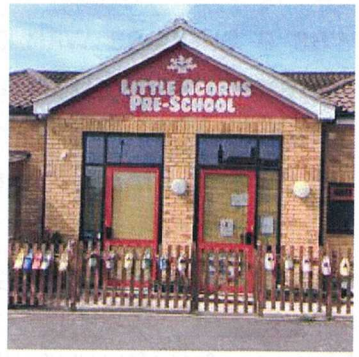
The Church hosts a wide variety of groups.



Girls Brigade - Girls Brigade is a Christian Group normally held during term time with ages ranging from rising fives to late teens led by willing volunteers. Due to the Coronavirus pandemic, all Girls Brigade activities were suspended over the last year but contact was maintained with some parents and carers during this time. Girls Brigade Headquarters continued to remotely operate and provide advice.



Apollo Boys Club – a club for primary age boys that meet weekly for some fun and activities, and explore God together. During the year-long national lockdown, alongside the other children in the Church, the boys were engaged with activity packs including bible lessons delivered to them. The lockdown gave us an opportunity to rethink and reshape the work with the boys. With the conviction that fathers play a crucial role in the healthy development of a child and the need for positive role models in society, the plan is to finish the Apollo Boys Club and replace this ministry with a Dads and Lads Group where we will encourage active participation of fathers with the boys.



Little Acorns Pre-School is an important outreach to the community, helping to give local children the best possible start in life. The Church provides the premises and the trustees. The last year has been a tough one for teachers, pupils and parents but the staff have shown great dedication and courage throughout the Covid crisis. While the Government required the Little Acorns to close during the first national lockdown, it required it (in common with other pre-schools) to remain open during the subsequent lockdowns, albeit with strict Covid safety measures. Despite the challenges experienced we are glad to report that pupil numbers actually increased in the 2020-21 school year, indeed, to record levels. This has also put the school finances on a firmer footing than in recent years.



The Tuesday Fellowship is a group to enable senior Members of the congregations at Capel

and Hill Road to come together for friendship, support and encouragement in the Christian life. Face-to-face meetings of the Tuesday Fellowship were put on hold for this last year owing to Covid 19 restrictions. However, our fellowship has remained strong, maintained by regular phone calls which have provided opportunities for listening, sharing thoughts and prayer needs and encouragement. The months of lockdown have taken a toll on the Members' health, so we look forward to a chance to meet again to consider prayerfully what form our future activities can realistically take.

Children and Youth Work – The Coronavirus Pandemic changed the nature of youth work drastically. With physical meetings not permitted, youth club moved online up until summer. Changes in the role of the Youth Worker, who is now training to be a Minister, and lack of volunteers also meant the Youth Club was not sustainable in its previous form. However, we remain in contact with some of the youths from the Club. Sunday Club could not be held in the Church building so activity packs were delivered to the homes of the children during the lockdown. The online Christingle broadcasted from the Church was a success with good attendance. With no regular Sunday Club, the youths in the Church were encouraged to take part in the services and serve the Church community as well as activity packs also being available for the children whilst attending services with their families. We want to note a massive thank you to Tom Brunton who successfully led the Sunday Club for over 15 years and has now decided to step down.



Young Adults - We have a number of young adults in the Church, some of whom came through the Church's children and youth work. Apart from meeting up online on Sunday evenings and for socials, the young adults have contributed positively to the life of the Church.



Community Work – The Covid crisis significantly disrupted the Church's community work over the last twelve months and led to Jon Clarke, our community worker, being furloughed during the first lockdown and then only being able to work on a one-to-one basis subsequently. Covid restrictions meant key activities

such as the community lunches could not take place but Jon still carried out much valuable work, particularly helping local people affected by the crisis, notably in such areas as support with mental health and with debt. In March 2021, we began work on preparing an application for new funding for the period 2022-24. The application emphasises the role of community work in helping overcome the isolation and loneliness caused by the pandemic and bringing people together again. We plan to start new projects such as a 'Snack, Chat and Chill' Community Café and are looking to attract more volunteers from the Church and community to help out.



Schools work - Unfortunately, our work with Castle Hill School in delivering assemblies and running clubs were not able to continue during the lockdown. However, we still have a good relationship with the school and will hopefully be able to do work again with them soon.

Men's Group – During lockdown the men met 'virtually' on Zoom every Friday following a bible study created by Christian Vision for Men. For four months last year it was good to meet in each others' gardens, then the second lockdown came. Throughout this difficult time the men tried to keep in contact through various means especially prayer and with the knowledge that better times were on their way. Above all we are assured that our Lord Jesus protects us and guides us in our lives.

Pastoral Work – Pastoral care is second nature within the Fellowship and is evidenced by the care and love exercised one for another, and in the Community, and this is further enhanced by our Pastoral Team – a small group who provide support as and when situations arise, either short-or long-term, in people's lives.

With Covid-19 regulations in place, personal contact including hospital and nursing home visiting was impossible for much of the year. A telephone tree was organised with some of the Deacons and Pastoral Team to ensure

at least some contact with the Church for as many people as possible. Contact was also maintained through e-mails, letters and cards.



Capel Fellowship – The Capel fellowship normally maintains an attendance of 25 to 30 at the Sunday morning services. However, due to the pandemic, services only took place for a limited period when permitted by the Government and then with smaller numbers attending. It was not possible for the house group, prayer breakfast and craft group to take place. The fellowship were sent a weekly news letter and supported each other by keeping in contact by telephone. They also kept in touch with the Messy Church families by providing activities bags to be used at home for Christmas, Valentine's Day, Easter etc.

House Groups meet twice a month allowing for a more informal setting for prayer, bible study and fellowship within homes. It was not possible to meet in person during the year but Members of the house groups continued to support each other and some took part in meetings via Zoom.

Overseas Mission - The Church supports a number of projects and mission fields outside the UK. We give regular contributions to Operation Agri, Operation Sunshine, Mission Aviation Fellowship and support missionaries for BMS World Mission. Other missions are supported by groups and individuals. The Capel Fellowship continued to support Samaritan's Purse, with a limited number of shoe boxes being filled as a result of Covid, as well as continuing to raise money for mosquito nets.



Ecumenical Relationships - The Church is a Member of Churches Together in Folkestone and took part in activities online during the year including united services and prayer meetings. The Church also takes part in the planning and running of Churches Together in Folkestone events for schools, children, and youth throughout the year. During the lockdown, prayer meetings were organised online for the youths across the churches as

many of them were suffering from isolation and stress related issues. The leaders also were able to support each other through online meetings and prayers during the Pandemic. The Hill Road building was made available as one of the places of worship to visit for the Friends of Kent Churches Sponsored Ride & Stride which took place in September although with restrictions in place they could not be invited inside. Although the congregation in Capel, kept in contact with their local Anglican Church, it was not possible to take part in the usual shared services and activities although they continued to contribute towards Messy Church. We supported the Folkestone Rainbow Centre being an ecumenical project helping the homeless and people with varying needs and Operation Sunshine being a Folkestone based charity sending shipping containers of clothes and other supplies to countries in desperate need.

Rainbow Centre Winter Night Shelter

The Winter Shelter is part of the Rainbow Centre's effort to get the homeless off the streets during the worst of the winter weather. Due to the pandemic this year clients were accommodated in two hotels. Pam did the cooking at home once a week and Jackie and Martin supplied desserts and Mike and Lillian delivered the meals to the hotels. Due to additional government funding the Winter Shelter was able to operate for an extra month.

Facilities Management



Due to the Coronavirus pandemic, it was not possible to hire out the Hill Road Church building for most of the year. It became apparent that it would take a long time to re-establish room lettings and so regretfully the decision was made to make our Facilities Manager redundant following a period of being on furlough. It was no longer possible to accommodate Spectrum Arts and they moved to a new home. However, the NHS Pulmonary Rehabilitation Service and also the Blood and Transplant Service were able to hire the building as the lockdown restrictions began to ease. Chris took over managing hiring's with Mung looking after the fabric with the assistance of the Community Worker

Jon. We look forward to opening our building again for more organisations during the next year when able.

Financial Review



The Church continues to raise the funds which it needs to carry on its activities from within its own Membership and congregation. Although, the Church was unable to meet in person for a large part of the year, we are thankful for the Members and congregation who maintained their giving by standing orders or sending cheques. No wider public appeal was made for funds during the year. A grant continued to help fund our Community Worker's salary. The most significant expenses relate to salaries for:

- the Ministers to lead and co-ordinate the Church's activities including the Sunday Services, to provide pastoral care for the congregation and other people and to equip and encourage the Membership in their life, Christian witness and service.
- the Youth Worker, to co-ordinate and instigate activities and pastoral care for the young people both from within and outside the Church until 30th September 2020.
- Facilities Manager to manage the use of the Hill Road building until 31st October 2020.
- The part time Assistant Minister in Training helping to lead and co-ordinate the Church's activities including the Sunday Services and providing pastoral care with a focus on young adults and families with effect from 1 October 2020.

The Community Worker, Facilities Manager and Cleaner were all furloughed for some of the last year through the Government's job retention scheme which helped to protect the Church's finances during the Coronavirus pandemic.

The Church's income from hiring was drastically reduced during the year but this was partially offset through the furlough of the Facilities Manager and subsequent redundancy together with the reduced costs of running the building. As restrictions ease and more hiring can take place, it is

anticipated that the income from this will increase substantially during the coming year.

The Church expressed its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own Christian purpose. The Church is heavily dependent on its Membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievements of the Church's objectives. The financial results for the year are set out in the accompanying financial statements. The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

Volunteers

We wish to pay tribute to all the volunteers who went above and beyond the call of duty to keep things going this year.

Structure, governance and management

The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church the Membership of the Leadership Team, comprising our two Ministers, Deacons, Elders, Treasurer, Church Administrator and Pastor for Capel, are elected by those Members of the congregation who are on the Membership Roll of the Church.

The Leadership Team Members are responsible for dealing with matters of general concern and importance to the Church including how the funds of the Church are to be spent and making recommendations to meetings of Church Members as appropriate. Any substantial expenditure must be ratified by a meeting of the Church Members.

All those who attend our services and Members of the congregation are encouraged to put their faith in Jesus Christ. Those who have committed their lives to him are encouraged to become Members.

The Church Members meetings are normally held bi-monthly with an average level of attendance of 30%. During the year, Church Meetings were infrequent, subject to cancellation and had to be kept to essential business only. We did however manage to hold our AGM including the election of new Deacons and Church Officers. We also called Mung as a part time assistant Minister in Training for a period of 3 years who continued as a Member of the Leadership Team. He began studying at Regent's Park College Oxford with a considerable part of this having to be conducted online.

Appropriate Insurance is in place. Risk assessments are carried out on a regular basis which this year also included the risk of coronavirus to make our buildings and activities as "Covid secure" as possible.

We have a Health and Safety Policy which is reviewed on an annual basis and a report presented to the Church Meeting. A Member of the Church is appointed as Safety Officer to oversee this under the direction of the Leadership Team.

The Church subscribes to the Baptist Union Safe to Grow guidelines. We have a Safeguarding Policy for Children and Young People together with Adults at Risk which is reviewed on an annual basis and presented to the Church Meeting. A Safeguarding team is in place including a Designated Person for Safeguarding with a deputy. All Trustees are DBS checked together with volunteers who work with children, young people and vulnerable adults.

Administrative information

who's who ?

Folkestone Baptist Church has two worship centres, one at Hill Road in Folkestone and one at Capel Street in Capel-le-Ferne. The registered address is:

Folkestone Baptist Church, Hill Road, Folkestone, Kent. CT19 6LY
Charity Registration Number 1142068

Property Trustees in respect of Bradstone Road Burial Ground - The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8R

Leadership Team Members who have served during the period of this report are as follows:

Ex Officio Members

Pastors - Reverends Chris Ruddle and Katy Ruddle

Part-Time Assistant Minister in Training - Mung Hatzaw with effect from 1 October 2020

Elected Members

Elders – Pauline Sweeney and Emma Brunton. Mung Hatzaw served as an Elder until 30 September 2020.

Pastor for Capel - Pam Barr

Treasurer – The post is currently vacant but Dawn Kellers is employed by the Church as Finance Officer. She is not a Church Member and her work is overseen by the Leadership Team.

Administrator – Louise Ball until 30 September 2020. Sheila Salmon with effect from 1 January 2021.

Deacons – The following have served as Deacons throughout the period: Jing Jing Hu, Margaret Shilling, Gareth House, Patronella Sakuringwa and Patricia Dunning.

Sheila Salmon served as a Deacon until 31 December 2020.

Belinda Walker and Pauline Fitzpatrick served as Deacons with effect from 1 January 2021.

Bankers – HSBC and COIF

Independent Examiner – Phil Goodwin

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

Signed.....C Ruddle.....

Print.....CHRISTOPHER I. RUDDLE..... Date.....26th September 2021

Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2021			2020		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Receipts							
Offerings			60,925.51	60,925.51		66,459.48	66,459.48
Donations and other income	2	48,301.62	10,180.00	58,481.62	37,792.00	7,366.02	45,158.02
Income tax recovered on gifts			10,815.05	10,815.05		9,303.02	9,303.02
Investment income	3		34.99	34.99		179.42	179.42
Rent and contributions for use of premises			7,215.50	7,215.50		37,966.50	37,966.50
Church projects income		263.00		263.00	3,779.60		3,779.60
Raised for other causes	4	390.00		390.00	614.99		614.99
Total Receipts		£48,954.62	£89,171.05	£138,125.67	£42,186.59	£121,274.44	£163,461.03
Payments							
Ministry	5		42,335.13	42,335.13		36,161.96	36,161.96
Mission	6	946.23	15,252.81	16,199.04		28,402.77	28,402.77
Upkeep of church premises	7	11,608.23	27,141.73	38,749.96		55,439.42	55,439.42
Administration	8		7,690.60	7,690.60		8,640.19	8,640.19
Church projects expenses		35,286.57		35,286.57	54,520.05		54,520.05
Amounts passed on to other causes		390.00		390.00	614.99		614.99
Total Payments		£48,231.03	£92,420.27	£140,651.30	£55,135.04	£128,644.34	£183,779.38
Net receipts / (payments) for the year		£723.59	(£3,249.22)	(£2,525.63)	(£12,948.45)	(£7,369.90)	(£20,318.35)
Transfer between funds	9	£1,280.00	(£1,280.00)	£0.00			
Cash balance at previous year end		£40,088.73	£47,370.14	£87,458.87	£53,037.18	£54,740.04	£107,777.22
Cash balance at current year end (See note 13)		£42,092.32	£42,840.92	£84,933.24	£40,088.73	£47,370.14	£87,458.87

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2021

	Note	2021			2020		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Assets							
Bank and other cash balances							
HSBC Current Account		2,339.77	13,354.25	15,694.02	3,966.00	17,918.46	21,884.46
COIF Account			29,486.67	29,486.67		29,451.68	29,451.68
Community Account		36,954.47		36,954.47	33,150.63		33,150.63
Girls Brigade Account		1,615.56		1,615.56	1,619.58		1,619.58
Catering Account		857.37		857.37	857.37		857.37
Tuesday Fellowship Account		9.64		9.64	179.64		179.64
Flower Account		138.91		138.91	138.91		138.91
Book Account		176.60		176.60	176.60		176.60
Assets Held for Church's own use	10		2,973,282.00	2,973,282.00		2,934,067.00	2,934,067.00
Total Assets		£42,092.32	£3,016,122.92	£3,058,215.24	£40,088.73	£2,981,437.14	£3,021,525.87
Liabilities							
Current Liabilities	11		1,732.39	1,732.39		6,663.99	6,663.99
Contingent Liabilities	12						
Pension Scheme Liability	14		20,812.68	20,812.68		23,991.00	23,991.00
Total Liabilities			£22,545.07	£22,545.07		£30,654.99	£30,654.99

The accounts and statement of assets and liabilities on this page relating to the year ending 31 March 2021 are as approved by the leadership team.

Signed C Ruddle. Name of signatory CHRISTOPHER J RUDDLE

Date 26th September 2021.

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2021			2020		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Roger de Haan Charitable Trust	28,600.00		28,600.00	32,405.00		32,405.00
BU Mission Fund				2,677.00		2,677.00
HMRC JRS Grant	15,513.52		15,513.52			
Acts 435	2,180.00		2,180.00	2,710.00		2,710.00
Folkestone Town Council Grants	2,008.10		2,008.10			
Donations					5,800.00	5,800.00
Legacies		10,000.00	10,000.00			
Other income		180.00	180.00		1,566.02	1,566.02
Total Donations and Other Income	£48,301.62	£10,180.00	£58,481.62	£37,792.00	£7,366.02	£45,158.02

3. Investment income

	2021	2020
Bank interest	£34.99	£179.42

4. Raised for Other causes

	2021	2020
BMS World Mission	370.00	242.15
Open Doors		372.84
Folkestone Churches Winter Shelter	20.00	
Total Raised for Other causes	£390.00	£614.99

5. Ministry

	2021	2020
Minister's stipend	27,185.29	28,093.03
Pension contributions	3,014.22	3,751.98
Minister's expenses	110.05	1,383.53
Manse costs	5,265.86	2,933.42
Minister in Training Salary & Pension	6,759.71	
Total Ministry	£42,335.13	£36,161.96

The joint Ministers act as two of the church's trustees and receive remuneration and other benefits in respect of their service as Ministers including the provision of manse accommodation (owned by the church).
The Minister in Training is as a part time assistant. He acts as one of the church's trustees and receives remuneration and other benefits in respect of his service as Minister in Training such as ensuring that accommodation is provided and rent, share of water rates and council tax paid as required.

6. Mission

	2021			2020		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Home Mission	946.23	7,676.14	8,622.37		11,536.60	11,536.60
Youth Worker salary & pension		7,385.57	7,385.57		14,999.57	14,999.57
Sunday school and Youth Work		191.10	191.10		1,866.60	1,866.60
Total Mission	£946.23	£15,252.81	£16,199.04	£0.00	£28,402.77	£28,402.77

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

NOTES TO THE ACCOUNTS - continued

7. Upkeep of church premises

	2021			2020		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Facilities Manager salary and pension	11,296.23	6,607.24	17,903.47		28,004.51	28,004.51
Lighting and heating		10,021.05	10,021.05		10,449.57	10,449.57
Water Rates		1,374.85	1,374.85		1,917.73	1,917.73
Cleaning	312.00	3,259.07	3,571.07		8,092.45	8,092.45
Insurance		3,368.85	3,368.85		3,312.43	3,312.43
Repairs and maintenance		2,510.67	2,510.67		3,662.73	3,662.73
Total Upkeep of church premises	£11,608.23	£27,141.73	£38,749.96	£0.00	£55,439.42	£55,439.42

8. Administration

	2021	2020
Printing and stationery	2,002.22	1,868.01
Telephone and postage	1,055.19	1,684.11
Accountancy Costs	1,257.91	1,724.79
Subscriptions	1,076.00	545.00
Other administration	2,299.28	2,818.28
Total Administration	£7,690.60	£8,640.19

9. Transfers between funds

During the year £1,660 was transferred between the unrestricted and restricted funds as this is the amount the church agreed to contribute towards the Community Work budget. Also included in the budget application were printing costs of £380 for using the church's photocopier which is the movement from the restricted to the unrestricted funds.

10. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's trustees:

- Church premises at Hill Road valued in accounts at £2,240,863 based on insurance value.
- Church premises at Capel valued in accounts at £297,331 based on insurance value.
- The church also owns furniture and equipment at Hill Road and Capel with an insured Contents value of £93,236.
- Church manse in Dover Road valued in the accounts at £322,825 based on insurance value. Contents insured separately at £6,352.
- Church Office at Manse valued in the accounts at £9,218 based on insurance value. Contents insured separately at £3,457.
- A burial ground in Bradstone Road. No meaningful value is available so it has not been included in the Statement of Assets and Liabilities.

11. Current Liabilities

	2021	2020
Other current liabilities		
HMRC	767.01	4244.93
Utilities invoices	965.38	2419.06
	£1,732.39	£6,663.99

12. Contingent liability

A grant for £75,000 was received from Kent County Council in 2015 for the Little Acorns Pre-School extension. A condition of the grant is that the premises has to be used for childcare until 2030 or some of the grant will have to be repaid.

NOTES TO THE ACCOUNTS - continued

13. Restricted Funds	2021			2020		
	Income	Expenditure	Balance	Income	Expenditure	Balance
Community Account	36,336.39	32,532.55	36,954.47	34,520.61	30,097.85	33,150.63
Wellbeing Project				75.00	19,706.83	0.00
Girls Brigade Account	100.00	104.02	1,615.56	794.80	1,378.72	1,619.58
Catering Account			857.37	190.50	106.71	857.37
Tuesday Fellowship Account		170.00	9.64	503.69	506.70	179.64
Flower Account			138.91	100.00	147.00	138.91
Book Account			176.60			176.60
Acts 435	2,180.00	2,860.00	609.00	2,710.00	2,076.24	1,289.00
East Cliff Community Association					500.00	0.00
Harbour Project		946.23	1,730.77	2,677.00		2,677.00
HMRC JRS	11,108.23	11,108.23	0.00			
Fogger Grant	500.00	500.00	0.00			
Raised for other causes	390.00	390.00	0.00	614.99	614.99	0.00
	£50,614.62	£48,611.03	£42,092.32	£42,186.59	£55,135.04	£40,088.73

14. Pension Scheme Liabilities

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

The Scheme, previously know as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market vale of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £330.36, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,812.68 at 31 March 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20th March 2021 was £48,100.00.

Independent Examiners Report
Folkestone Baptist Church
Financial year ended 31st March 2021

I set out below for good measure the process of examination regarding this, my tenth year's examination of the church accounts. This is on the basis members and the committee can understand how the audit has been conducted. The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2011 and that an independent examination is required.

The Church treasurer for this financial year was Mrs Dawn Kellers.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report.

My examination was carried out in accordance with the general directions given by the Charity Commission. The examination included a full review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 05/09/2021

Qualifications: Phil Goodwin
Qualified by experience, retired Manager NatWest Bank
Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.