

# 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](http://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.**

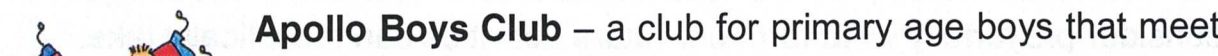
**The Manse** is situated in Dover Road, Folkestone. A short act of worship and daily prayers were live streamed from the Manse during the first part of the year with bible studies and Zoom Leadership Team Meetings also being hosted as the year continued. Due to the medical condition of the Minister 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.





**Apollo Boys Club** – a club for primary age boys that meet

them. The lockdown gave us an opportunity to rethink and reshape the

**Little Acorns Pre-School** is an important outreach



**The Tuesday Fellowship** is a group to enable



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.

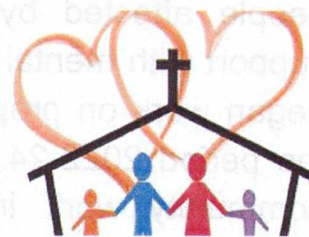
**Pastoral Work** – Pastoral care is second nature within the Fellowship and is evidenced by the care and love exercised one for another, and in the Community, and this is further enhanced by our Pastoral Team – a small group who provide support as and when situations arise, either short-or long-term, 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 regrettably 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 30<sup>th</sup> September 2020.
- Facilities Manager to manage the use of the Hill Road building until 31<sup>st</sup> 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 Chapel, 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

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**

# who's who?

**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.

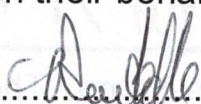
Sheila Salmon served as a Deacon until 31 December 2020.

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..........

Print.....CHRISTOPHER I. RUDDLE..... Date.....26<sup>th</sup> 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 &amp; PAYMENT ACCOUNT

	Note	2021			2020		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Receipts</b>							
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
<b>Total Receipts</b>		<b>£48,954.62</b>	<b>£89,171.05</b>	<b>£138,125.67</b>	<b>£42,186.59</b>	<b>£121,274.44</b>	<b>£163,461.03</b>
<b>Payments</b>							
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
<b>Total Payments</b>		<b>£48,231.03</b>	<b>£92,420.27</b>	<b>£140,651.30</b>	<b>£55,135.04</b>	<b>£128,644.34</b>	<b>£183,779.38</b>
<b>Net receipts / (payments) for the year</b>		<b>£723.59</b>	<b>(£3,249.22)</b>	<b>(£2,525.63)</b>	<b>(£12,948.45)</b>	<b>(£7,369.90)</b>	<b>(£20,318.35)</b>
<b>Transfer between funds</b>	9	<b>£1,280.00</b>	<b>(£1,280.00)</b>	<b>£0.00</b>			
<b>Cash balance at previous year end</b>		<b>£40,088.73</b>	<b>£47,370.14</b>	<b>£87,458.87</b>	<b>£53,037.18</b>	<b>£54,740.04</b>	<b>£107,777.22</b>
<b>Cash balance at current year end (See note 13)</b>		<b>£42,092.32</b>	<b>£42,840.92</b>	<b>£84,933.24</b>	<b>£40,088.73</b>	<b>£47,370.14</b>	<b>£87,458.87</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2021

	Note	2021			2020		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Assets</b>							
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
<b>Total Assets</b>		<b>£42,092.32</b>	<b>£3,016,122.92</b>	<b>£3,058,215.24</b>	<b>£40,088.73</b>	<b>£2,981,437.14</b>	<b>£3,021,525.87</b>
<b>Liabilities</b>							
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
<b>Total Liabilities</b>			<b>£22,545.07</b>	<b>£22,545.07</b>		<b>£30,654.99</b>	<b>£30,654.99</b>

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



Name of signatory

CHRISTOPHER J RUDDE

Date

26<sup>th</sup> 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
<b>Total Donations and Other Income</b>	<b>£48,301.62</b>	<b>£10,180.00</b>	<b>£58,481.62</b>	<b>£37,792.00</b>	<b>£7,366.02</b>	<b>£45,158.02</b>

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	
<b>Total Raised for Other causes</b>	<b>£390.00</b>	<b>£614.99</b>

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	
<b>Total Ministry</b>	<b>£42,335.13</b>	<b>£36,161.96</b>

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
<b>Total Mission</b>	<b>£946.23</b>	<b>£15,252.81</b>	<b>£16,199.04</b>	<b>£0.00</b>	<b>£28,402.77</b>	<b>£28,402.77</b>





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
<b>Total Upkeep of church premises</b>	<b>£11,608.23</b>	<b>£27,141.73</b>	<b>£38,749.96</b>	<b>£0.00</b>	<b>£55,439.42</b>	<b>£55,439.42</b>

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
<b>Total Administration</b>	<b>£7,690.60</b>	<b>£8,640.19</b>

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
	<b>£1,732.39</b>	<b>£6,663.99</b>

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.





FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

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
	<b>£50,614.62</b>	<b>£48,611.03</b>	<b>£42,092.32</b>	<b>£42,186.59</b>	<b>£55,135.04</b>	<b>£40,088.73</b>

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 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 was undertaken 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 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 31<sup>st</sup> 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.

