

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 Ruddell 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.



The New Creation Project

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..........

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 RUDDE**
 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 Hospital 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

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

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 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 £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:

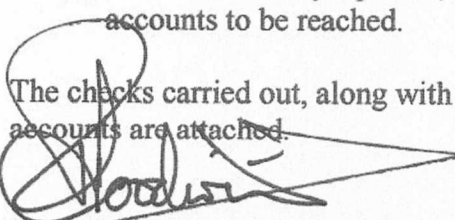
(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- 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.

