

# 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**

## **Contents Page**

**Principle Aim and Objectives and Activities Page 3**

**Overview of the Year Page 4**

**Worship and Prayer Page 5**

**The Church Buildings Page 6**

**Activities Pages 7-10**

**Sunday Club 7**

**Families and Children 7**

**Girlguiding 8**

**Tuesday Fellowship 8**

**Little Acorns Pre-School 8**

**Men's Work 9**

**Women's Work 9**

**Prayer and Praise Evenings 10**

**Baptist Assembly 10**

**Meditation Course/New Creation Project 10**

**Community Work 10**

**Ecumenical Relationships 10**

**Courses 10**

**Financial Review Pages 11-12**

**Structure, Governance & Management Page 13**

**Administrative Information Page 14**

*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 26<sup>th</sup> March. We thank Anne and Marigold and all those who served on the committee over the years.

## **Little Acorns Pre-School**

On 1<sup>ST</sup> 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 13<sup>th</sup> 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 31<sup>st</sup> 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 Chapel, 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 31<sup>st</sup> 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 2<sup>nd</sup> July 2023 and Belinda Walker until 31<sup>st</sup> December 2023. Wei Li Hu, Rod Wood and Paul Lanza from 1<sup>st</sup> January 2024.

**Bankers – HSBC and COIF**

**Independent Examiner – Phil Goodwin**

This report was approved by the Church Meeting on 24<sup>th</sup> 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 &amp; PAYMENT ACCOUNT

	Note	2024			2023		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Receipts</b>							
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
<b>Total Receipts</b>		<b>£7,995.45</b>	<b>£92,261.84</b>	<b>£100,257.29</b>	<b>£4,836.37</b>	<b>£88,118.21</b>	<b>£92,954.58</b>
<b>Payments</b>							
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
<b>Total Payments</b>		<b>£10,558.72</b>	<b>£93,963.84</b>	<b>£104,522.56</b>	<b>£4,922.32</b>	<b>£113,403.24</b>	<b>£118,325.56</b>
<b>Net receipts / (payments) for the year</b>		<b>(£2,563.27)</b>	<b>(£1,702.00)</b>	<b>(£4,265.27)</b>	<b>(£85.95)</b>	<b>(£25,285.03)</b>	<b>(£25,370.98)</b>
<b>Transfer between funds</b>		<b>£200.00</b>	<b>(£200.00)</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>
<b>Cash balance at previous year end</b>		<b>£7,904.54</b>	<b>£66,166.46</b>	<b>£74,071.00</b>	<b>£7,990.49</b>	<b>£91,451.49</b>	<b>£99,441.98</b>
<b>Cash balance at current year end (See note 12)</b>		<b>£5,541.27</b>	<b>£64,264.46</b>	<b>£69,805.73</b>	<b>£7,904.54</b>	<b>£66,166.46</b>	<b>£74,071.00</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2024

	Note	2024			2023		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>Assets</b>							
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
<b>Total Assets</b>		<b>£5,541.27</b>	<b>£3,726,927.46</b>	<b>£3,732,468.73</b>	<b>£7,904.54</b>	<b>£3,548,880.46</b>	<b>£3,556,785.00</b>
<b>Liabilities</b>							
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
<b>Total Liabilities</b>			<b>£1,313.89</b>	<b>£1,313.89</b>		<b>£2,844.78</b>	<b>£2,844.78</b>

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
<b>Total Donations and Other Income</b>	<b>£0.00</b>	<b>£5,154.37</b>	<b>£5,154.37</b>	<b>£479.41</b>	<b>£1,584.85</b>	<b>£2,064.26</b>

#### 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
<b>Total Raised for Other causes</b>	<b>£3,491.57</b>	<b>£760.66</b>

#### 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
<b>Total Ministry</b>	<b>£44,870.64</b>	<b>£51,129.19</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 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
<b>Total Mission</b>	<b>£4,894.72</b>	<b>£8,657.87</b>	<b>£13,552.59</b>	<b>£213.60</b>	<b>£16,177.21</b>	<b>£16,390.81</b>



# FOLKESTONE BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

### NOTES TO THE ACCOUNTS - continued

	2024			2023		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>7. Upkeep of church premises</b>						
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
<b>Total Upkeep of church premises</b>	<b>£0.00</b>	<b>£33,327.81</b>	<b>£33,327.81</b>	<b>£166.60</b>	<b>£39,673.04</b>	<b>£39,839.64</b>

	2024			2023		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
<b>8. Administration</b>						
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
<b>Total Administration</b>	<b>£172.43</b>	<b>£7,107.52</b>	<b>£7,279.95</b>	<b>£320.38</b>	<b>£6,423.80</b>	<b>£6,744.18</b>

### 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.

	2024	2023
<b>10. Current Liabilities</b>		
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
	<b>£1,301.89</b>	<b>£2,832.78</b>

### 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		
	Income	Expenditure	Balance	Income	Expenditure	Balance
<b>12. Restricted Funds</b>						
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
	<b>£8,195.45</b>	<b>£10,558.72</b>	<b>£5,541.27</b>	<b>£4,836.37</b>	<b>£4,755.72</b>	<b>£7,904.54</b>

*W. Puddle*  
24.11.24

## FOLKESTONE BAPTIST CHURCH

### FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

#### NOTES TO THE ACCOUNTS - continued

##### 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 31<sup>st</sup> 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'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 checklists and 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 31<sup>st</sup> March 2024**

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Examiner

Dated: 16 August 2024



Qualifications: Phil Goodwin

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