

Folkestone Baptist Church



Folkestone Baptist Church
LOVE GOD, LOVE PEOPLE, MAKE DISCIPLES

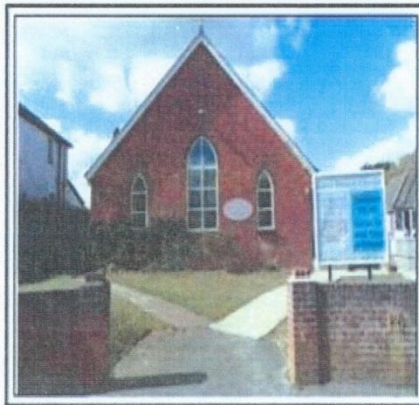
Annual Report April 2024-March 2025



Hill Road (above)
Capel Street (below)

Ministers
Reverends Chris and Katy
Ruddle

Pastor Pam Barr



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

Principal Aim

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

Objectives and Activities

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

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

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

Overview of the Year

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

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

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

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

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

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

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

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

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

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

Katy Ruddle -Minister

Worship and Prayer

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

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

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

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

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

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

The Church Buildings

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

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

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

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

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

Activities

The Church hosts a wide variety of groups.

House Groups

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

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

Sunday Club

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

Holiday Club

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

Families and Children's Work

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

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

Girlguiding

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

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

Women's Work

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

Men's Work

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

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

Community Work

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

Baptist Assembly

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

Meditation Course

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

Ecumenical Relationships

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

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

Courses

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

Financial Review

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

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

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

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

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

Despite finding it necessary at the beginning of the year to set a deficit budget, we actually finished the year with a small surplus. This was in part due to an increase in giving, for which we are deeply grateful, and we are equally thankful for the increased revenue from the rental of our buildings, which resulted from both more bookings and a moderate increase in hire charges.

We also managed to reduce our expenditure, although the payment for electricity is under negotiation and is still pending resolution. No wider public appeal was made for funds during the year.

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

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

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

Structure, governance and management

Folkestone Baptist Church is a Charitable Unincorporated Association. The method of appointment of Leadership Team Members (the Trustees) is set out in the Church Approved Governing Document. At Folkestone Baptist Church, the membership of the Leadership Team, comprising of our two Ministers, Deacons, Elders, Treasurer, Church Administrator and Pastor for 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.

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

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

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

Administrative information

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

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

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

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

Ex Officio Members

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

Elected Members

Elder - Emma Brunton

Pastor for Capel - Pam Barr

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

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

Bankers – HSBC and COIF

Independent Examiner – Phil Goodwin

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

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

Print..... K. A. RUDDLE..... Date..... 30.11.25.....

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

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

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

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

It is my responsibility to:

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

Basis of Independent Examiner's Report.

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

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

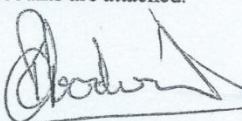
Independent Examiner's Statement.

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

- (1) Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with the 2011 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.Have not been met; or
- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Phil Goodwin
Examiner
Dated: 14 July 2025



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

Summary of Appeal Income and Expenditure

The Thank Offering Appeal raised £2,800.65 through donations received from the congregation. Additionally, the church received two separate grants and a late donation from another Baptist church, bringing the total available funds to £4,300.65.

Income Breakdown

Source Amount (£) Category Restrictions

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

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

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

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

Total Income Available £4,300.65

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT

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

inc Grants

STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2025

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

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

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

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

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

£50 cash flower fund

3. Investment income

	2025	2024
Bank interest	£2,932.16	£2,598.09

4. Raised for Other causes

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

5. Ministry

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

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

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

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

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS - continued

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

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

£106.41 Cash flower fund

9. Assets Held for the Church's own use

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

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

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

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

11. Contingent liability

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

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

£145 opening balance flower fund?

FOLKESTONE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

NOTES TO THE ACCOUNTS - continued

13. Pension Scheme Liabilities

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

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


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

The Ministers are eligible to join the Scheme.

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

Agreed by AGM of Folkestone Baptist Church.

14.12.25

A handwritten signature in dark ink, appearing to be 'M. H. Smith', written below the date.

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

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

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

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

It is my responsibility to:

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

Basis of Independent Examiner's Report.

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

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

Independent Examiner's Statement.

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

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

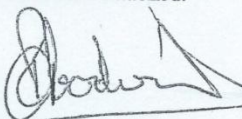
- To keep accounting records in accordance with the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting records of the 2011 Act.

Have not been met; or

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

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

Phil Goodwin
Examiner
Dated: 14 July 2025



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