

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

WELL BAPTIST CHURCH

CHARITY REGISTRATION No: 1142161

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Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

WELL BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1142161
DATE OF REGISTRATION	31st May 2011
START OF FINANCIAL YEAR	1st January 2022
END OF FINANCIAL YEAR	31st December 2022
CUSTODIAN TRUSTEE	North Western Baptist Association
MINISTERS	Rev Rick Oldland - Senior Pastor Rick Hooke - Campus Pastor Ansdell
TRUSTEES	Rick Oldland Steve Hobin Rick Hooke Stewart Whitley Alan Buckley
SENIOR LEADERS	Alan Buckley Stewart Whitley Steve Hobin Vida Caplin Alyson Hobin Mike Banner
LEGAL STATUS	Unincorporated Charity
GOVERNING INSTRUMENT	Constitution Adopted 17th January 2010

OBJECTS

The Church exists to proclaim the Christian Faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.

CORRESPONDENCE ADDRESS	Ansdell Road North Lytham St Annes Lancashire FY8 4EZ
CUSTODIAN TRUSTEE ADDRESS	The Resource Centre Fleet Street Wigan Lancashire WN5 0DS
PRIMARY BANKERS	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd Unit 2, The Broadbridge Business Centre Delling Lane, Bosham PO18 8NF

WELL BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST DECEMBER 2022

Overview

We are an evangelical charismatic church based in Lancashire filled with people from different walks of life. We are ordinary people whose lives have been changed by meeting with an extraordinary God. Jesus said those who committed their lives to Him would be "born again" - a new life, free of the past, would begin centred on a personal relationship with Him as Lord.

Objectives

i - To be a people who are getting healed up in the Father's Love so that we can live and serve out of pure hearts.

ii - To be a safe place for people to grow in God's love and gifts.

iii - To be a people moving out of vision not ambition.

iv - To be a centre of resource for renewal and revival, to the local and wider church and the community we serve.

v - To be an apostolic church, drawing from the nations sending to the nations.

We are a member of "Harvest Alliance" group of churches and also a member of the Baptist Union of Great Britain and actively support the aims and goals of these organisations.

Organisational Structure and Decision Taking

The Well Baptist Church values the concept of team leadership and is essentially a Cell Church with two main aspects: large enough to celebrate - small enough to care and multiply. We have 2 levels of leadership. Senior leaders have oversight of the whole church and Cell group leaders are responsible for pastoral care, discipling and outreach from groups of around 12 people.

Extra-budgetary expenditure shall be sanctioned on the basis of the following scale:-

Discretion of the Treasurer	Up to £250
Discretion of the Treasurer plus one member of the Finance Group	£250 to £500
Discretion of the whole Finance Group	£500-£1,250
Ratified by the Leadership Team beforehand	£1,250-£2,500
Submitted to the Church meeting	Over £2,500

Financial review

Income for the year amounted to £310,127 (2021 - £232,083) and expenditure £270,502 (2021 - £267,546). The surplus was added to fund brought forward with total funds being £90,119 at the year end.

Policy on reserves

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

WELL BAPTIST CHURCH
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2022

Trustees' Responsibilities

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable Law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England and Wales, The Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the trust deed requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 19th October 2023

Signed on their behalf by Trustee 

Printed Name: Mr ALFREDO SPELMAR WHITKET

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the Trustees/ members of Well Baptist Church on the accounts for the year ended 31st December 2022 set out on pages 6 to 16.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no other concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

K Gomes MAAT
Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Signed : 

Date: 19.10.23

WELL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
INCOME AND ENDOWMENTS FROM:						
Donations & Legacies	3a	221,920	12,650	42,500	277,070	217,725
Charitable Activities	3b	7,204	1,061	10,508	18,773	8,310
Investment Income	3c	160	-	-	160	2
Other Income	3d	8,990	212	4,923	14,125	6,946
TOTAL INCOME		238,274	13,923	57,931	310,127	232,983
EXPENDITURE ON:						
Charitable Activities	4	143,945	5,250	121,307	270,502	267,546
TOTAL EXPENDITURE		143,945	5,250	121,307	270,502	267,546
NET INCOME/(EXPENDITURE)		94,328	8,673	(63,376)	39,625	(34,562)
Total Funds Brought Forward		40,444	-	10,050	50,494	85,055
Transfer Between Funds		(100,716)	36,098	64,618	- 0	1
TOTAL FUNDS CARRIED FORWARD		34,057	44,771	11,291	90,119	50,494

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 16 form part of these financial statements.

WELL BAPTIST CHURCH

BALANCE SHEET AS AT 31ST DECEMBER 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec 2022 £	Total 31-Dec 2021 £
Fixed Assets						
Tangible Assets	2	-	-	-	-	-
Current Assets						
Cash at Bank and in Hand	7	32,634	44,771	11,291	88,695	44,528
Debtors & Prepayments	8	3,044	-	-	3,044	7,496
Total Current Assets		35,678	44,771	11,291	91,739	52,024
Creditors: amounts falling due within one year	9	1,620	-	-	1,620	1,530
NET CURRENT ASSETS/(LIABILITIES)		34,058	44,771	11,291	90,119	50,494
TOTAL ASSETS less current liabilities		34,057	44,771	11,291	90,119	50,494
Creditors: Long Term Liabilities	10	-	-	-	-	-
NET ASSETS/(LIABILITIES)		34,057	44,771	11,291	90,119	50,494
Funds of the Charity						
General Funds		34,057	-	-	34,057	40,444
Designated Funds	5	-	44,771	-	44,771	-
Restricted Funds	6	-	-	11,291	11,291	10,050
Total Funds		34,057	44,771	11,291	90,119	50,494

Approved by the Trustees on 19th October 2023

Signed on their behalf by Trustee 

Printed Name: MR ALFRED STEWART WHITLEY

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of Preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 2nd addition effective 1 January 2019.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capital employed, staff costs by the time spent and other costs by their usage.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted Funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of the regular appeals for special offerings made for specific purposes.

Designated Funds

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

2. TANGIBLE FIXED ASSETS

Land Buildings and Equipment

The Church writes off the value of fixtures and fittings, computers and equipment in the year of purchase. The church premises are considered to be inalienable and historic fixed asset and are excluded from the Balance Sheet because reliable cost information is not available and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts. Amortisation has not been charged on the Church Land & Buildings, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price. The insurance value of the premises is £5,308,498 and the contents a further £105,009.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2022 : None

31st December 2021 : None

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

3. INCOME AND ENDOWMENTS

	Notes	Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 2022 £	TOTAL 2021 £
a) Donations & Legacies						
Gifts & Donations		-	90	3,131	3,221	2,439
Offerings		11,722	50	600	12,372	5,883
Gift Aid		210,198	12,510	27,267	249,975	193,642
Grant Income	6	-	-	10,460	10,460	15,760
Legacies		-	-	1,042	1,042	-
		221,920	12,650	42,500	277,070	217,725

b) Charitable Activities

Building Fund		-	1,061	-	1,061	-
Little Wellies Income		1,704	-	-	1,704	680
Messy Church		1,337	-	-	1,337	505
Missions Income	6	-	-	1,279	1,279	5,560
Pennies from Heaven		-	-	-	-	29
Lighthouse		2,555	-	-	2,555	1,536
Craft Club		299	-	-	299	-
Hall Rent		1,310	-	9,229	10,539	-
		7,204	1,061	10,508	18,773	8,310

c) Investment Income

Bank Interest		160	-	-	160	2
		160	-	-	160	2

d) Other Income

Other Income		8,990	212	4,923	14,125	6,946
		8,990	212	4,923	14,125	6,946

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

4. EXPENDITURE ON:

	Notes	Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 2022 £	TOTAL 2021 £
a) Charitable Activities						
Bank Charges		366	-	-	366	346
Catering & Cleaning Costs		1,587	-	4,739	6,326	4,121
Charitable Missions	6	6,290	5,250	95,553	107,093	95,069
Equipment Costs	6	8,970	-	2,089	11,059	9,497
Fellowship Costs		409	-	-	409	475
Gardening Costs		1,175	-	-	1,175	1,085
Gifts & Donations		2,637	-	-	2,637	3,163
Intern Costs		-	-	-	-	575
Little Wellies		400	-	-	400	425
Lighthouse		2,950	-	-	2,950	859
Messy Church		2,622	-	-	2,622	1,870
Mini Bus Costs	6	912	-	-	912	333
Music Ministry		732	-	-	732	597
Office Costs		587	-	-	587	251
Outreach	6	1,652	-	-	1,652	3,466
Repairs & Maintenance	5 & 6	12,151	-	514	12,665	36,568
Speakers Expenses		1,579	-	-	1,579	703
Staff Costs	12	75,602	-	6,427	82,030	85,309
Staff Expenses		2,060	-	418	2,478	539
Sundry Expenses	6	2,852	-	3,531	6,383	2,956
Telephone & Media Costs		1,086	-	343	1,430	1,059
Training Costs		695	-	-	695	2,566
Utility Costs		4,054	-	6,992	11,046	3,780
Utility Costs - Manse		6,424	-	-	6,424	5,626
Youth & Children's Work		-	-	-	-	285
Independent Examiner's Fee		1,650	-	-	1,650	1,470
Insurance Costs		4,502	-	700	5,202	4,554
		143,945	5,250	121,307	270,502	267,546

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-22	Income	Expenditure	Transfers	Balance 31-Dec-22
	£	£	£	£	£
Building Fund	-	13,833	-	30,938	44,771
	-	13,833	-	30,938	44,771

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-21	Income	Expenditure	Transfers	Balance 31-Dec-21
	£	£	£	£	£
Building Fund	2,575	400	-	(2,975)	-
	2,575	400	-	-	2,975

The designated funds held are wholly represented by the Charity's cash reserves.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-22	Income	Expenditure	Transfers	Balance 31-Dec-22
	£	£	£	£	£
Blackpool Relief Fund	1,750	-	350	- 1,400	0
Cambodia Fund	-	-	10,651	10,651 -	0
Well Café	-	-	525	525	-
Well Community Centre	-	23,037	24,535	1,327 -	171
Special Offerings	-	8,334	12,054	3,721	-
Trust Fund	300	-	300	- -	0
Uganda Mission	-	26,650	78,141	54,953	3,462
Fylde Youth Grant	8,000	-	-	-	8,000
	10,050	58,021	126,557	69,777	11,291

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-21	Income	Expenditure	Transfers	Balance 31-Dec-21
	£	£	£	£	£
Blackpool Relief Fund	2,450	-	700	-	1,750
Cambodia Fund	-	3,133	13,260	10,127	-
Well Café	-	49	363	314	0
Well Community Centre	1,616	10,608	13,976	1,752	0
Mission Offering	-	-	-	-	-
Special Offerings	-	-	-	-	-
Trust Fund	231	-	300	369	300
Uganda Mission	-	44,490	75,605	31,114	-
Fylde Youth Grant	-	8,000	-	-	8,000
	4,297	66,280	104,203	43,676	10,050

Uganda Mission Fund - Donations for mission support through David Atkinson in Uganda.

CAMBODIA - Donations that help missionary work in Cambodia, specifically our member Christine Stacey.

BLACKPOOL RELIEF FUND - to help needy in and around Blackpool.

FYLDE YOUTH GRANT - Grant to finance Youth Work in the borough.

Trust Account Fund - Well Baptist Church was approached by a church member to act as custodian of a sum of money to be used for charitable purposes at their discretion.

The restricted funds held are wholly represented by the Charity's cash reserves.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-22 £	Total 31-Dec-21 £
Current and Savings Accounts	4,880	44,771	11,291	60,941	17,415
Well Gift Aid Account	1,801	-	-	1,801	1,556
Baptist Union Savings Account	25,953	-	-	25,953	25,557
	32,634	44,771	11,291	88,695	44,528

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-22 £	Total 31-Dec-21 £
Gift Aid Tax Recoverable	3,044	-	-	3,044	7,496
	3,044	-	-	3,044	7,496

9. CREDITORS ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-22 £	Total 31-Dec-21 £
Independent Examiners Fees	1,620	-	-	1,620	1,530
	1,620	-	-	1,620	1,530

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial period.

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 31-Dec-22 £	TOTAL 31-Dec-21 £
Net Current Assets	34,057	44,771	11,291	90,119	50,494
TOTAL FUNDS	34,057	44,771	11,291	90,119	50,494

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

12. STAFF COSTS AND NUMBERS

	2022 TOTAL £	2021 TOTAL £
Gross Wages and Salaries	67,865	70,527
Employer's National Insurance Costs	5,417	5,154
Employer's Pension Contributions	5,822	4,884
Pension Deficit Reduction Contributions	2,926	4,744
	<u>82,030</u>	<u>85,309</u>

Employees who were engaged in each of the following activities:

	2022 TOTAL £	2021 TOTAL £
Charitable Activities	4	4
	<u>4</u>	<u>4</u>

The Charity operates a PAYE Scheme to pay all employed members of Staff. No employees received emoluments in the range of £50,000 to £60,000 (2021:None)

13. PAYMENTS TO TRUSTEES AND RELATED PARTY TRANSACTIONS

The custodian trustee of the church is the North Western Baptist Association.

The church is also a member of the Baptist Union of Great Britain, and the North West Baptist Association.

Custodian Trustees

No payments were made to the custodian trustees or any persons or organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person or organisation connected with them.

Ministers and Senior Leaders

The Minister Mr Rick Oldland lived in the Manse which is wholly owned by the Church. He received £31,083 (£29,827:2021) regarding salary and expenses. Pastor Rick Hooke received £26,363 (£25,326:2021) with respect to a salary.

No other payments were made to Ministers, Elders, Senior Leaders or any persons connected with them during this financial period. No other material transaction took place between the charity and a Ministers, Elders, Senior Leaders or any person connected with them.

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

14. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

15. Risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

16. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

17. PENSIONS

The Pastor is a member of the Baptist Union defined contribution pension fund and both the church and Rick contribute. Up to 2012 the contributions went to a defined benefits scheme which was closed in common with many similar schemes. There is a deficit on the scheme arising from many years ago and we are currently paying extra payments to eliminate this. Payments are set by the scheme trustees and are currently at 12% of salary and are due to finish in 2026.

We are also subject to the pension auto enrolment government rules and we more than meet the criteria required.