

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**WELL BAPTIST
CHURCH**

CHARITY REGISTRATION No: 1142161

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

WELL BAPTIST CHURCH

CONTENTS

Page 3	Legal and Administrative Information
Pages 4 to 5	Trustees' Report
Page 6	Independent Examiner's Report to the Trustees
Page 7	Statement of Financial Activities
Page 8	Balance Sheet
Pages 9 to 16	Notes to the Financial Statements

WELL BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1142161
DATE OF REGISTRATION	31st May 2011
START OF FINANCIAL YEAR	1st January 2023
END OF FINANCIAL YEAR	31st December 2023
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 2023

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 £248,908 (2022 - £310,127) and expenditure £267,733 (2022 - £270,502). The deficit was added to fund brought forward with total funds being £71,294 (2022 - £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 2023

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 6/10/2024

Signed on their behalf by Trustee

Printed Name:

MR. ALFRED STELART WHITLEY

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 2023 set out on pages 7 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 FCIE MAAT
Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Signed :



Date:

7.10.24

WELL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
INCOME AND ENDOWMENTS FROM:						
Donations & Legacies	3a	182,208	16,770	20,115	219,093	277,070
Charitable Activities	3b	7,950	1,795	9,032	18,777	18,773
Investment Income	3c	1,586	-	-	1,586	160
Other Income	3d	6,712	100	2,640	9,452	14,125
TOTAL INCOME		198,456	18,665	31,787	248,908	310,127
EXPENDITURE ON:						
Charitable Activities	4	141,486	24,804	101,443	267,733	270,502
TOTAL EXPENDITURE		141,486	24,804	101,443	267,733	270,502
NET INCOME/(EXPENDITURE)		56,970	(6,139)	(69,656)	(18,825)	39,625
Total Funds Brought Forward		34,057	44,771	11,291	90,119	50,494
Transfer Between Funds		(73,733)	14,869	58,865	-	-
TOTAL FUNDS CARRIED FORWARD		17,294	53,500	500	71,294	90,119

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 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec 2023 £	Total 31-Dec 2022 £
Fixed Assets						
Tangible Assets	2	-	-	-	-	-
Current Assets						
Cash at Bank and in Hand	7	11,820	53,500	500	65,820	88,695
Debtors & Prepayments	8	7,124	-	-	7,124	3,044
Total Current Assets		18,944	53,500	500	72,944	91,739
Creditors: amounts falling due within one year	9	1,650	-	-	1,650	1,620
NET CURRENT ASSETS/(LIABILITIES)		17,294	53,500	500	71,294	90,119
TOTAL ASSETS less current liabilities		17,294	53,500	500	71,294	90,119
Creditors: Long Term Liabilities	10	-	-	-	-	-
NET ASSETS/(LIABILITIES)		17,294	53,500	500	71,294	90,119
Funds of the Charity						
General Funds		17,294	-	-	17,294	34,057
Designated Funds	5	-	53,500	-	53,500	44,771
Restricted Funds	6	-	-	500	500	11,291
Total Funds		17,294	53,500	500	71,294	90,119

Approved by the Trustees on

6/10/2024

Signed on their behalf by Trustee



Printed Name:

MR ALFREDO STEWART WHITELY

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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 2023

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, e.g. 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 2023 : None

31st December 2022 : None

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

3. INCOME AND ENDOWMENTS

	Notes	Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 2023 £	TOTAL 2022 £
a) Donations & Legacies						
Gifts & Donations		-	-	-	-	3,221
Offerings		12,051	335	713	13,099	12,372
Gift Aid		170,157	760	8,550	179,467	249,975
Grant Income	6	-	15,675	10,852	26,527	10,460
Legacies		-	-	-	-	1,042
		182,208	16,770	20,115	219,093	277,070

b) Charitable Activities

Building Fund		30	1,795	-	1,825	1,061
Little Wellies Income		1,532	-	-	1,532	1,704
Messy Church		1,865	-	-	1,865	1,337
Missions Income	6	326	-	-	326	1,279
Lighthouse		3,176	-	-	3,176	2,555
Craft Club		-	-	-	-	299
Hall Rent		1,021	-	9,032	10,053	10,539
		7,950	1,795	9,032	18,777	18,773

c) Investment Income

Bank Interest		1,586	-	-	1,586	160
		1,586	-	-	1,586	160

d) Other Income

Other Income		6,712	100	2,640	9,452	14,125
		6,712	100	2,640	9,452	14,125

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

4. EXPENDITURE ON:

		Notes	Unrestricted	Designated	Restricted	TOTAL	TOTAL
			Fund	Fund	Fund	2023	2022
			£	£	£	£	£
a) Charitable Activities							
Bank Charges			473	-	-	473	366
Catering & Cleaning Costs			1,672	-	7,122	8,794	6,326
Charitable Missions	6		6,951	-	67,558	74,509	107,093
Equipment Costs	6		4,791	162	6,321	11,274	11,059
Fellowship Costs			-	-	-	-	409
Gardening Costs			1,365	-	-	1,365	1,175
Gifts & Donations			2,931	-	-	2,931	2,637
Intern Costs			-	-	1,413	1,413	-
Little Wellies			265	-	-	265	400
Lighthouse			3,038	-	-	3,038	2,950
Messy Church			3,683	-	-	3,683	2,622
Mini Bus Purchase and Costs	6		-	15,604	-	15,604	912
Music Ministry			688	-	718	1,406	732
Office Costs			433	49	34	516	587
Outreach	6		1,099	-	-	1,099	1,652
Repairs & Maintenance	5 & 6		11,709	7,353	46	19,108	12,665
Speakers Expenses			1,603	-	-	1,603	1,579
Staff Costs	12		78,241	-	7,940	86,181	82,030
Staff Expenses			1,523	75	980	2,578	2,478
Sundry Expenses	6		713	690	2,420	3,823	6,383
Telephone & Media Costs			1,081	-	619	1,700	1,430
Training Costs			1,564	-	38	1,602	695
Utility Costs			4,817	-	5,459	10,276	11,046
Utility Costs - Manse			5,690	-	-	5,690	6,424
Youth & Children's Work			222	-	75	297	-
Independent Examiner's Fee			1,650	-	-	1,650	1,650
Insurance Costs			5,284	871	700	6,855	5,202
			141,486	24,804	101,443	267,733	270,502

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-23	Income	Expenditure	Transfers	Balance 31-Dec-23
	£	£	£	£	£
Building Fund	44,771	2,890	7,552	13,391	53,500
Minibus Fund	-	15,775	17,252	1,477	-
	44,771	18,665	24,804	14,868	53,500

PREVIOUS 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

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

6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-23	Income	Expenditure	Transfers	Balance 31-Dec-23
	£	£	£	£	£
Cambodia Fund	-	220	11,553	11,333	-
Well Community Centre	- 171	21,456	26,958	2,890	- 2,783
Special Offerings	-	841	1,256	415	-
Uganda Mission	3,462	8,470	56,184	44,877	625
Fylde Youth Grant	8,000	800	5,492	- 650	2,658
	11,291	31,787	101,443	58,865	500

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

Restricted Funds

PREVIOUS FINANCIAL YEAR	Balance 01-Jan-22	Income	Expenditure	Transfers	Balance 31-Dec-22
	£	£	£	£	£
Blackpool Relief Fund	1,750	-	350	-	1,400
Cambodia Fund	-	-	10,651	10,651	-
Well Café	-	-	525	525	-
Well Community Centre	-	23,037	24,535	1,327	-
Special Offerings	-	8,334	12,054	3,721	-
Trust Fund	300	-	300	-	-
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

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.

Funds Summary

	Balance 01-Jan-23	Income	Expenditure	Transfers	Balance 31-Dec-23
Designated	44,771	18,665	24,804	14,868	53,500
Restricted	11,291	31,787	101,443	58,865	500
Unrestricted	34,057	198,456	141,486	-	17,294
	90,119	248,908	267,733	-	71,294

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-23 £	Total 31-Dec-22 £
Current and Savings Accounts	- 15,131	53,500	500	38,869	60,941
Well Gift Aid Account	228	-	-	228	1,801
Baptist Union Savings Account	26,723	-	-	26,723	25,953
	11,820	53,500	500	65,820	88,695

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-23 £	Total 31-Dec-22 £
Gift Aid Tax Recoverable	7,124	-	-	7,124	3,044
	7,124	-	-	7,124	3,044

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

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-23 £	Total 31-Dec-22 £
Independent Examiners Fees	1,650	-	-	1,650	1,620
	1,650	-	-	1,650	1,620

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-23 £	TOTAL 31-Dec-22 £
Net Current Assets	17,294	53,500	500	71,294	90,119
TOTAL FUNDS	17,294	53,500	500	71,294	90,119

WELL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

12. STAFF COSTS AND NUMBERS

	2023 TOTAL £	2022 TOTAL £
Gross Wages and Salaries	74,231	67,865
Employer's National Insurance Costs	5,972	5,417
Employer's Pension Contributions	5,966	5,822
Pension Deficit Reduction Contributions	12	2,926
	86,181	82,030

Employees who were engaged in each of the following activities:

	2023 TOTAL	2022 TOTAL
Charitable Activities	4	4
	4	4

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 (2022: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 £33,259 (£31,083:2022) regarding salary and expenses. Pastor Rick Hooke received £28,207 (£26,363:2022) 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 2023

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 Senior Pastor (Rick Oldland) is a member of the Baptist Union defined contribution scheme in which both the Church and Rick make contributions. The previous Final Salary scheme closed in 2012 and the church has been making contributions to make up a scheme deficit, this contribution has now reduced to a token £1 per month as the scheme has recovered solvency. The Campus Pastor Ansdell (Rick Hooke) is a member of a SIPP (Self Invested Pension Plan) funded by contributions by the church and Rick.

The church is also subject to the pension auto enrolment government scheme and the church meets the criteria required.