

# LANCASTER BAPTIST CHURCH

England & Wales · Charity number 1146765

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2012-04-03

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Lancaster Baptist Church  
Nelson Street  
Lancaster  
LA1 1PT

**Phone** 0152439677

**Email** [office@lancasterbaptistchurch.org.uk](mailto:office@lancasterbaptistchurch.org.uk)

**Website** [www.lancasterbaptistchurch.org.uk](http://www.lancasterbaptistchurch.org.uk)

## Activities

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**Objects:** THE PRINCIPAL PURPOSE OF THE 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.

**Activities:** Include, but not restricted to: regular public worship, prayer, Bible study, preaching and teaching; evangelism and mission locally and further afield; the teaching, encouragement and inclusion of young people; nurture and growth of Christian disciples; giving and encouraging pastoral care; supporting and encouraging charitable social action.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Lancashire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£134,626	£152,450	-	-
2024-08-31	£167,547	£96,898	-	-
2023-08-31	£117,068	£103,796	-	-
2022-08-31	£95,317	£93,454	-	-
2021-08-31	£84,677	£110,263	-	-
2020-08-31	£109,071	£103,279	-	-

## Trustees

Name	Role	Appointed
Rev EMILIAN CIRTINA	Chair	2012-04-01
DANIEL JAMES CHURM		2021-07-22
Ibukunolu David BABARINDE		2022-07-17
JAMES ROBERT ELLERSHAW		2024-07-14
KIRSTIE JEAN BANKS-LYON		2019-07-07
MARTIN ALEXANDER WOOLVEN		2021-07-22
STEPHEN DAVID GREEN		2012-04-01
STEPHEN JOHN ELLIOTT		2022-07-17

**LANCASTER BAPTIST CHURCH**

England & Wales - Charity number 1146765

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# Accounts

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**Lancaster Baptist Church  
Trustees' Annual Report  
1 September 2024 to 31 August 2025**

**Charity name and principal address:**

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

**Registered Charity number:**

1146765

**Charity Trustees:**

David Babarinde  
Kirstie Banks-Lyon  
Daniel Churm  
Emilian Cirtina  
Christine Cuthbertson (to 13 July 2025)  
James Ellershaw  
Stephen Elliott  
Stephen Green  
Kevin Henderson (to 13 July 2025)  
Peter Jones  
Ann Williams (to 1 May 2025)  
Martin Woolven

**Property Trustee:**

North Western Baptist Association.

**Structure, governance and management:**

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution adopted on 12 February 2012. The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting.

**Post year-end event:**

On 1 September 2025 all the assets, liabilities and activities of Lancaster Baptist Church (an unincorporated association – Registered Charity No: 1146765) were transferred to Lancaster Baptist Church (a Charitable Incorporated Organisation – Registered Charity No: 1213131). The unincorporated association charity will be closed in due course and an entry made on the Charity Commission's Register of Mergers.

**Aims and purpose:**

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church building at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

**Objectives and activities:**

The Charity Trustees and other members of the church and congregation desire that as many people as possible will worship at the church and become involved in its activities and, above all, be followers of Jesus Christ. The main worship services of the church are held each Sunday morning at 10:30 at Nelson Street. All worship services are open to the general public and all Sunday morning services include activities for children. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

Throughout the year Lancaster Baptist Church carried out its aims and purpose for the public benefit in line with its Constitution and in accordance with Charity Commission guidance where this is relevant. During the year the work of the church included:

- Public worship services both on Sundays and on other special occasions, notably Christmas and Easter. Worship services allow individuals to develop their knowledge of and trust in Jesus Christ.
- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes during the week, for prayer, Bible study and mutual encouragement.
- The provision of pastoral care for those connected with the church and others.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
- Providing opportunity for the church members and congregation to voluntarily give financially to support the church as it fulfills its aims and purpose.

**Public benefit:**

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church were carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

**Achievements and performance:**

The church's worship services are open to anyone who wishes to attend. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including Bible stories, memory verses, games and craft activities and generally these take place concurrently with the Sunday morning services. Once each month the children participate in a family service which includes all ages. There are also occasional 'parties' for children which take place during Sunday morning services; these follow a similar pattern to the annual holiday club and are designed for children who are not regular attendees as well as those who attend church regularly. All the leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked.

The church has a number of house groups, known as Connect Groups, most of which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. A men's group meets fortnightly and, in addition, has led a monthly Sunday prayer breakfast open to all which takes place before morning worship. These Connect Groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith.

The church's activities include a baby and toddler group, known as "Sing & Play", which meets each week during term time providing a safe environment for pre-school children and their parents/carers. This group is open to anyone with pre-school children and attendance at other activities of the church is not a pre-requisite for attendance. Parents/carers stay with their children throughout. Whilst the children play with the toys provided by the church their parents/carers are free to have conversations with each other and with members of the church's team of volunteers. The activities and refreshments are provided on a donation-only basis, without compulsion, so no-one feels excluded.

A holiday club for children aged 5 - 11 was held at the church in summer 2025. Activities at this four-morning club included games, crafts, Bible stories and memory verses. During the year there have been meetings on Friday evenings at the church for children aged ten and above as well as a regular Bible study group.

Throughout the year members of the church have continued to be involved with work amongst Ukrainian refugees who have settled in Lancaster following the Russian invasion of their country. The church provides its premises to this group without charge. A family Christmas party was held in December 2024.

A regular meeting for women is held each Tuesday afternoon at the church. This provides an opportunity for worship, prayer, teaching and mutual encouragement and is a support network for those attending.

A café known as Haven Café met on two Saturdays each month from September to June. The café is led by individuals from the church and is open to anyone who wishes to attend. Soup and hot refreshments are provided on a donation-only basis so that no-one feels excluded. Board games are available along with toys and activities for children and the café provides a safe space for people to drop-in to chat.

A number of Prayer & Vision Evenings have been held during the year. These are open to anyone to attend and provide an opportunity to consider and pray about the future direction and ministry of the church. Meetings for Church Members were held in October 2024 and January, May and July 2025 so fulfilling a requirement in the church's Constitution that there be at least four Church Members' Meetings each year.

There have also been monthly midweek prayer and worship evenings open to all, as an opportunity to engage in sung worship, Bible reading and sharing of testimony.

The church office acts as a communications hub for all church activities, which are publicised through weekly notice sheets, monthly newsletters and on the church's website. Each monthly newsletter includes a prayer calendar which members of the church and congregation are encouraged to use each day. The Church's Administrator (part-time employee) maintains the church diary and contact database and co-ordinates the various means of communication both within the church and externally.

Lancaster Baptist Church welcomes students from Lancaster University and University of Cumbria as members of its congregation. The church also welcomes students from Capernwray Bible School, who take part in worship and are involved in ministry areas including sung worship and children's work.

Pastoral care has been provided by members of the church and the minister who visit those who are ill or in need, including at home or in hospital. Comfort is given to the bereaved and those facing difficult life circumstances. Practical help has been given where needed.

Towards the end of the year work began to significantly upgrade the church's audiovisual system and the costs incurred to date (which represent the majority of the overall project costs) are included in the Accounts.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

At the year-end the membership roll comprised 68 individuals. Church attendance includes both members and non-members.

#### **Mission in other parts of the world:**

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time-to-time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides an opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and hospital. The church reflects to some degree the multinational nature of the city and welcomes those from all backgrounds and nationalities.

#### **Ecumenical activity:**

The church provides representatives to the local Churches Together in Lancaster group. In-person events organised by this group took place at Christmas 2024 and Easter 2025. An Ascension Day early morning service took place in Williamson Park, Lancaster.

The annual door-to-door collection for Christian Aid took place in May 2025. A number of individuals from the church acted as collectors.

Regular opportunities are given to contribute food items to The Olive Branch, a local Christian charity which administers a food bank. Collection points for donated goods are available at a number of locations across the city, including at the church.

#### **Maintenance of the church buildings:**

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups, including those with no direct association to the church, by agreement.

The church premises at Nelson Street are used each week under licence by The Friendship Centre, a local Registered Charity which provides activities, support and care for older people. The premises are also used each week by a ladies group "East meets West" which provides a drop-in service and lunch for refugee and asylum-seeking women from any nation who are living locally. All those who attend groups which use the church premises are welcome to attend church activities and services.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet when the minister or administrator (part-time employee) is available. The previous position of Caretaker (part-time employee) remains unfilled, and the church has relied on a team of volunteers to keep the building in a satisfactory state of repair and clean and tidy, alongside a cleaning contractor.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for 130 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings. During the year essential repairs to the church roof were undertaken by a specialist contractor. The costs were significant and are reported in the Accounts. Further repair works are recommended to be undertaken within the next few years and a designated reserve fund continues to be used to provide towards the costs.

During the year plans were being drawn up to fully refurbish and modernise the church kitchen, redecorate the Fellowship Room (the principal ground floor hall) and the church sanctuary. It is hoped that all three projects will be completed in the financial year to 31 August 2026. A Gift Day providing an opportunity for the members of the church and congregation to support these projects is expected to be arranged.

The church-owned residential property at Durham Avenue has continued to be let subject to an Assured Shorthold Tenancy agreement throughout the year.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. Because of the specific nature of the church building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church's financial position.

#### **Pensions:**

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 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.

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 the

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 Minister is eligible to join the Scheme and has chosen to do so.

**Financial review:**

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The majority of the church's income (81% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns. The residential property is retained as the church manse although it is not used as such at present as the church's minister and his wife jointly own their own property locally, which serves as the manse.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church members, and more widely, from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church's Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments, to meet planned and unexpected future costs, including property repairs, and towards future, undefined, ministry opportunities. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church's charitable aims and purpose. As such these funds may be held for more than one accounting period. During the year the church received a legacy of £5,000 and at the year-end the unrestricted legacy funds held by the church amounted to £56,236. Reserves have not been called upon to meet general expenditure commitments in the last financial year.

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church's expenditure but, nevertheless, contribute substantially to the achievement of the church's objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within 'Ministerial staff costs' and 'Ministerial property related costs'.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

**Declaration:**

The Charity Trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the Charity Trustees.

DJC

SDG

Daniel J Churm  
Church Secretary

Stephen D Green  
Treasurer

3 November 2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
**LANCASTER BAPTIST CHURCH**

Registered no.  
**1146765**

## Receipts and Payments Accounts

For the period from	Period start date <b>01-Sep-24</b>	To	Period end date <b>31-Aug-25</b>
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary donations	88,689	415	-	89,104	88,483
Income tax recovered on gifts	15,681	-	-	15,681	16,648
Legacies	5,000	-	-	5,000	40,000
Use of church premises	8,742	-	-	8,742	7,760
Letting of Durham Avenue	11,400	-	-	11,400	11,400
Sundry income	4,699	-	-	4,699	3,256
	-	-	-	-	-
<b>Sub total</b>	<b>134,211</b>	<b>415</b>	<b>-</b>	<b>134,626</b>	<b>167,547</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>134,211</b>	<b>415</b>	<b>-</b>	<b>134,626</b>	<b>167,547</b>
<b>A3 Payments</b>					
Ministerial staff costs	37,366	-	-	37,366	36,177
Ministerial property related costs	8,981	-	-	8,981	8,725
Other general ministry expenditure	1,850	-	-	1,850	1,357
Children's/Youth work	1,337	-	-	1,337	1,398
Caretaking & supplies	2,802	-	-	2,802	2,571
Fire protection & safety	1,419	-	-	1,419	1,222
Heat, light & water	8,132	-	-	8,132	8,618
Insurance	5,223	-	-	5,223	5,057
Repairs and renewals	29,056	-	-	29,056	1,113
Sundry premises expenditure	2,255	-	-	2,255	2,086
Durham Avenue property costs	3,265	-	-	3,265	2,214
Administration	4,028	-	-	4,028	2,227
Audiovisual and IT	17,822	-	-	17,822	936
Staff and volunteer costs	7,273	-	-	7,273	3,052
Sundry expenditure	1,639	-	-	1,639	4,153
Grants made	19,617	385	-	20,002	15,992
	-	-	-	-	-
<b>Sub total</b>	<b>152,065</b>	<b>385</b>	<b>-</b>	<b>152,450</b>	<b>96,898</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>152,065</b>	<b>385</b>	<b>-</b>	<b>152,450</b>	<b>96,898</b>
<b>Net of receipts/(payments)</b>	<b>- 17,854</b>	<b>30</b>	<b>-</b>	<b>- 17,824</b>	<b>70,649</b>
<b>A5 Transfers between funds</b>	<b>107</b>	<b>107</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>152,247</b>	<b>77</b>	<b>-</b>	<b>152,324</b>	<b>81,675</b>
<b>Cash funds this year end</b>	<b>134,500</b>	<b>-</b>	<b>-</b>	<b>134,500</b>	<b>152,324</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank accounts	134,319	-	-
	Cash in hand	181	-	-
	<b>Total cash funds</b>	<b>134,500</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	<b>Details</b>			
	Debtor - tax recoverable on gifts	5,825	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Insured value	Current value (optional)
	Premises at Nelson Street, Lancaster	Restricted	6,248,943	-
	Furniture, fixtures, fittings & equipment	Unrestricted	161,627	-
	Property at Durham Avenue, Lancaster	Restricted	527,666	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Estimated amount	When due (optional)
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	DJC	Daniel J Churm	03.11.25	
	SDG	Stephen D Green	03.11.25	

### NOTES:

#### A3 Payments

Ministerial staff costs - includes stipend, employer pension contributions, council tax, allowances and expenses.

Ministerial property related costs - comprises manse rent and water rates.

Sundry premises expenditure - comprises service/maintenance contracts.

Administration - includes governance costs and other administration expenditure.

Sundry expenditure - includes catering, equipment, subscriptions, and miscellaneous expenditure.

#### B4 Assets retained for the charity's own use

The Charity is the beneficial owner (subject to the relevant trusts) of the church premises at Nelson Street, Lancaster and the church manse at 32 Durham Avenue, Lancaster the legal title to which is held by the church's custodian trustee the North Western Baptist Association.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

LANCASTER BAPTIST CHURCH

**On Accounts for the year  
ended**

31 AUGUST 2025

**Charity no  
(if any)**

1146765

**Set out on pages**

1 - 2

I report to the trustees on my examination of the Accounts of the above charity ("the Trust") for the year ended 31 August 2025.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records

I have no 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.

**Signed:** APA

**Date:** 22 March 2026

**Name:** Austen Paul Adams

**Relevant professional  
qualification(s) or body  
(if any):**

Formerly F.C.A. (now retired)

**Address:**

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE

**LANCASTER BAPTIST CHURCH**

England & Wales - Charity number 1146765

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# Accounts

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**Lancaster Baptist Church  
Trustees' Annual Report  
1 September 2023 to 31 August 2024**

**Charity name and principal address:**

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

**Registered Charity number:**

1146765

**Charity Trustees:**

David Babarinde  
Kirstie Banks-Lyon  
Daniel Churm  
Emilian Cirtina  
Christine Cuthbertson  
James Ellershaw (from 14 July 2024)  
Stephen Elliott  
Stephen Green  
Kevin Henderson  
Peter Jones  
Karen Ness (to 14 July 2024)  
Ann Williams (from 14 July 2024)  
Martin Woolven

**Property Trustee:**

Baptist Union Corporation Limited.

**Structure, governance and management:**

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution, adopted on 12 February 2012. The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting. During the year the church began the process of changing its legal status from unincorporated association to Charitable Incorporated Organisation and this matter is ongoing.

**Aims and purpose:**

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church building at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

**Objectives and activities:**

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worship services are open to the general public and all Sunday morning services include activities for children. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

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- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes during the week, for prayer, Bible study and mutual encouragement. Online platforms are used in some cases.
- The provision of pastoral care for those connected with the church and others.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
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#### **Public benefit:**

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees have had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church are carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

#### **Achievements and performance:**

The church's worship services are open to anyone who wishes to attend. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including games, Bible stories, memory verses and craft activities and generally these take place concurrently with the Sunday morning services. There are also occasional 'parties' for children which take place during Sunday morning services; these follow a similar pattern to the annual holiday club and are designed for children who are not regular attendees as well as those who attend church regularly. The parties include games, crafts and Bible teaching. All leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked.

The church has a number of house groups, known as Connect Groups, which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. These groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith.

The church's activities include a baby and toddler group (known as "Sing & Play") which meets each week during term time providing a safe environment for pre-school children and their parents/carers. This group is open to anyone with pre-school children and attendance at other activities of the church is not a pre-requisite for attendance. Parents/carers stay with their children throughout. Whilst the children play with the toys provided by the church their parents/carers are free to have conversations with each other and with members of the church's team of volunteers. The activities and refreshments are provided on a donation-only basis, without compulsion, so no-one feels excluded.

A holiday club for children aged 5 - 11 was held at the church in summer 2024. Activities at this four-morning club included games, crafts, Bible stories and memory verses. During the year there have been occasional meetings on Friday evenings for children aged ten and above, including a pizza party and games evening.

Throughout the year members of the church have continued to be involved with work amongst Ukrainian refugees who have settled in Lancaster following the Russian invasion of their country. The church provides its premises to this group without charge. A family Christmas party was held in December 2023.

A regular meeting for women is held each Tuesday afternoon at the church. This provides an opportunity for worship, prayer, teaching and mutual encouragement and is a support network for those attending.

A 'Warm Spaces' café known as Haven Café met on two Saturdays each month from September to June. The café is led by individuals from the church and is open to anyone who wishes to attend. Soup and hot refreshments are provided on a donation-only basis so that no-one feels excluded. Board games are available along with toys and activities for children and the café provides a safe space for people to drop-in to chat.

A number of Prayer & Vision Evenings have been held during the year. These are open to anyone to attend and provide an opportunity to consider and pray about the future direction and ministry of the church. Meetings for Church Members were held in October 2023 and January, April and July 2024 so fulfilling a requirement in the church's Constitution for there to be at least four Church Members' Meetings each year.

Pastoral care has been provided by the minister and other members of the church who visit those who are ill or in need, including at home or in hospital. Comfort is given to the bereaved and those facing difficult life circumstances. Practical help is given where needed.

There have also been occasional midweek prayer and worship evenings open to all, as a chance to engage in sung worship, Bible reading and testimony sharing.

Lancaster Baptist Church welcomes students as members of its congregation and supports the Christian Unions of both Lancaster University and the University of Cumbria. Representatives of the church take part in CU activities from time to time and the church hosts occasional student lunches. The church also welcomes students from Capernwray Bible School, who take part in worship and are involved in ministry areas such as sung worship and children's work.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

At the year-end the membership roll comprised 74 individuals. Church attendance includes both members and non-members.

#### **Mission in other parts of the world:**

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time-to-time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides an opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and hospital. The church reflects to some degree the multinational nature of the city and welcomes those from all backgrounds and nationalities.

#### **Ecumenical activity:**

The church provides representatives to the local Churches Together in Lancaster group. In-person events organised by this group took place at Christmas 2023 and Easter 2024. An Ascension Day early morning service took place next to one of the chapel buildings at Lancaster Cemetery, allowing participants to look over the city from this elevated site near to Williamson Park.

The annual door-to-door collection for Christian Aid took place in May 2024. A number of individuals from the church acted as collectors.

Regular opportunities are given to contribute food items to The Olive Branch, a local Christian charity which administers a food bank. Collection points for donated goods are available at a number of locations across the city, including at the church.

#### **Maintenance of the church buildings:**

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities normally take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups, including those with no direct association to the church, by agreement.

The church premises at Nelson Street are used each week under licence by The Friendship Centre, a local Registered Charity which provides activities, support and care for older people. The premises are also used

each week by a ladies group “East meets West” which provides a drop-in service and lunch for refugee and asylum-seeking women from any nation who are living locally. All those who attend groups which use the church premises are welcome to attend church activities and services.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet when the minister or administrator (part-time employee) is available. The previous position of Caretaker (part-time employee) remains unfilled and the church has relied on a team of volunteers to keep the building clean and tidy, alongside a cleaning contractor.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for over 125 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings. Repairs to the church roof are needed and a specialist contractor has been appointed to undertake the work which is scheduled to take place in autumn 2024. The anticipated costs are significant and a designated reserve fund has been created to cover the anticipated minimum total. An appeal for voluntary donations towards the cost of the works may also be made once the full extent of the required works is known.

The church-owned residential property at Durham Avenue has continued to be let subject to an Assured Shorthold Tenancy agreement throughout the year.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. Because of the specific nature of the church building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church’s financial position.

#### **Pensions:**

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme 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 within the Scheme. 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.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. As it is not possible to attribute the Scheme’s assets and liabilities to specific employers, the scheme is accounted for as if it is a DC scheme. The Minister is eligible to participate in the Scheme and has done so.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (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 was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Baptist Union Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions were payable until June 2026.

On 30 June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just is 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. These contributions are payable under the Recovery Plan until June 2026. The outstanding deficiency contributions due under the Recovery Plan are not considered material and therefore have not been included in the balance sheet.

**Financial review:**

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The majority of the church’s income (81% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns. The residential property is retained as the church manse although it is not used as such at present as the church’s minister and his wife jointly own their own property locally, which serves as the manse.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church’s Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments, to meet planned and unexpected future costs, including property repairs, and towards future, undefined, ministry opportunities. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church’s charitable aims and purpose. As such it may be that these funds are held for more than one accounting period. During the year the church received a legacy of £40,000 and at the year-end the unrestricted legacy funds held by the church amounted to £51,736. Reserves have not been called upon to meet general expenditure commitments in the last financial year but, rather, £24,000 has been added to reserves, across a number of designated funds (including as a provision towards the costs of roof repairs).

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church’s expenditure but, nevertheless, contribute substantially to the achievement of the church’s objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within ‘Ministerial staff costs’ and ‘Ministerial property related costs’.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

**Declaration:**

The Charity Trustees declare that they have approved the Trustees’ Annual Report above.

Signed on behalf of the Charity Trustees.

DJC

SDG

Daniel J Churm  
Church Secretary

Stephen D Green  
Treasurer

4 November 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
**LANCASTER BAPTIST CHURCH**

Registered no.  
**1146765**

## Receipts and Payments Accounts

For the period from	Period start date <b>01-Sep-23</b>	To	Period end date <b>31-Aug-24</b>
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary donations	87,815	668	-	88,483	81,526
Income tax recovered on gifts	16,648	-	-	16,648	14,459
Legacies	40,000	-	-	40,000	-
Use of church premises	7,760	-	-	7,760	8,330
Letting of Durham Avenue	11,400	-	-	11,400	11,389
Sundry income	3,256	-	-	3,256	1,364
	-	-	-	-	-
<b>Sub total</b>	<b>166,879</b>	<b>668</b>	<b>-</b>	<b>167,547</b>	<b>117,068</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>166,879</b>	<b>668</b>	<b>-</b>	<b>167,547</b>	<b>117,068</b>
<b>A3 Payments</b>					
Ministerial staff costs	36,177	-	-	36,177	35,014
Ministerial property related costs	8,725	-	-	8,725	8,632
Other general ministry expenditure	1,357	-	-	1,357	1,466
Children's/Youth work	1,398	-	-	1,398	1,067
Caretaking & supplies	2,571	-	-	2,571	2,616
Fire protection & safety	1,222	-	-	1,222	711
Heat, light & water	8,618	-	-	8,618	7,648
Insurance	5,057	-	-	5,057	4,924
Church premises repairs & renewals	1,113	-	-	1,113	8,583
Sundry premises expenditure	2,086	-	-	2,086	1,645
Durham Avenue property costs	2,214	-	-	2,214	3,221
Administration	3,163	-	-	3,163	3,080
Staff and volunteer costs	3,052	-	-	3,052	6,438
Sundry expenditure	4,153	-	-	4,153	2,110
Grants made	14,999	993	-	15,992	16,641
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>95,905</b>	<b>993</b>	<b>-</b>	<b>96,898</b>	<b>103,796</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>95,905</b>	<b>993</b>	<b>-</b>	<b>96,898</b>	<b>103,796</b>
<b>Net of receipts/(payments)</b>	<b>70,974</b>	<b>- 325</b>	<b>-</b>	<b>70,649</b>	<b>13,272</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>81,273</b>	<b>402</b>	<b>-</b>	<b>81,675</b>	<b>68,403</b>
<b>Cash funds this year end</b>	<b>152,247</b>	<b>77</b>	<b>-</b>	<b>152,324</b>	<b>81,675</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank accounts	47,227	77	-
	National Savings & Investments	105,000	-	-
	Cash in hand	20	-	-
	<b>Total cash funds</b>	<b>152,247</b>	<b>77</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
	<b>Details</b>	<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>	166 Lloyds Banking Group plc Ord	97	-	-
	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			-	-
	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Insured value</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>	Premises at Nelson Street, Lancaster		6,043,524	-
	Furniture, fixtures, fittings & equipment		132,136	-
	Property at Durham Avenue, Lancaster		411,436	-
	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Estimated amount</b>	<b>When due (optional)</b>
<b>B5 Liabilities</b>			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	DJC	Daniel J Churm	04.11.24	
	SDG	Stephen D Green	04.11.24	

**NOTES:**

A3 Payments

Ministerial staff costs - includes stipend, employer pension contributions, council tax, allowances and expenses.

Ministerial property related costs - comprises manse rent and water rates.

Sundry premises expenditure - comprises service/maintenance contracts

Sundry expenditure - includes catering, equipment, subscriptions, and miscellaneous expenditure.

B4 Assets retained for the charity's own use

The Charity is the beneficial owner (subject to the relevant trusts) of the church premises at Nelson Street, Lancaster and the church manse at 32 Durham Avenue, Lancaster the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Limited.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

LANCASTER BAPTIST CHURCH

**On Accounts for the year  
ended**

31 AUGUST 2024

**Charity no  
(if any)**

1146765

**Set out on pages**

1 - 2

I report to the trustees on my examination of the Accounts of the above charity ("the Trust") for the year ended 31 August 2024.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records

I have no 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.

**Signed:** A.P.A.

**Date:** 2 December 2024

**Name:** Austen Paul Adams

**Relevant professional  
qualification(s) or body  
(if any):**

F.C.A. (retired)

**Address:**

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE

**LANCASTER BAPTIST CHURCH**

England & Wales - Charity number 1146765

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# Accounts

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**Lancaster Baptist Church  
Trustees' Annual Report  
1 September 2022 to 31 August 2023**

**Charity name and principal address:**

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

**Registered Charity number:**

1146765

**Charity Trustees:**

David Babarinde  
Kirstie Banks-Lyon  
Daniel Churm  
Emilian Cirtina  
Christine Cuthbertson  
James Ellershaw (until 16 July 2023)  
Stephen Elliott  
Stephen Green  
Kevin Henderson  
Peter Jones (from 16 July 2023)  
Karen Ness  
Martin Woolven

**Property Trustee:**

Baptist Union Corporation Limited.

**Structure, governance and management:**

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution, adopted on 12 February 2012. The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting.

**Aims and purpose:**

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church building at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

**Objectives and activities:**

The Charity Trustees and other members of the church and congregation desire that as many people as possible will worship at the church and become involved in its activities and, above all, be followers of Jesus Christ. The main worship services of the church are held each Sunday morning at 10:30 at Nelson Street. All worship services are open to the general public and Sunday morning services include activities for children. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

Throughout the year Lancaster Baptist Church has carried out its aims and purpose for the public benefit in line with its Constitution and in accordance with Charity Commission guidance where this is relevant. During the year the work of the church has included:

- Public worship services both on Sundays and on other special occasions including Christmas and Easter. Worship services allow individuals to develop their knowledge of and trust in Jesus Christ.
- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes during the week, for prayer, Bible study and mutual encouragement. Online platforms have continued to be used in some cases.
- The provision of pastoral care for those connected with the church and others.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
- Providing opportunity for the church members and congregation to voluntarily give financially to support the church as it fulfills its aims and purpose.

#### **Public benefit:**

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees have had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church are carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

#### **Achievements and performance:**

The church's worship services are open to anyone who wishes to attend. Numbers attending the Sunday morning services have continued to vary with attendance on some Sundays back to pre-pandemic levels. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including games, Bible stories, memory verses and craft activities and generally these take place concurrently with the Sunday morning services. All leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked. Evening worship meetings/communion services have not resumed since these were halted at the onset of the pandemic in 2020.

The church has a number of house groups, known as Connect Groups, which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. These groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith. Most of the groups now meet regularly face to face once again although one or two continue to use online platforms. A Connect Group for men began meeting in June for fellowship, prayer and Bible study and now meets in an evening each fortnight, at church.

The church's activities include a baby and toddler group (known as "Sing & Play") which meets each week during term time providing a safe environment for pre-school children and their parents/carers. This group is open to anyone with pre-school children and attendance at other activities of the church is not a pre-requisite for attendance. Parents/carers stay with their children throughout. Whilst the children play with the toys provided by the church their parents/carers are able to have conversations with each other and with members of the church's team of volunteers. The activities and refreshments are provided on a donation-only basis, without compulsion, so no-one feels excluded.

During the year there have been occasional meetings on Friday evenings for children aged ten and above, including a pizza party and games evening.

The annual holiday club for children aged 5 - 11 was held at the church in August 2023. The four-day club arrangement was resumed, after changes had been made during the pandemic period, with all children attending in person. Activities included games, crafts, Bible stories and memory verses.

Throughout the year members of the church have continued to be involved with work amongst Ukrainian refugees who have settled in Lancaster following the Russian invasion of their country. The church provides its premises to this group without charge. A family Christmas party was held in December 2022.

A regular meeting for women is held each Tuesday afternoon at the church. This provides a support network for those attending and an opportunity for worship, prayer, teaching and mutual encouragement.

A 'Warm Spaces' café known as Haven Café commenced in September 2022 as a response to the cost-of-living crisis. The café is led by individuals from the church and is open to anyone who wishes to attend, on two Saturdays each month. Soup and hot refreshments are provided on a donation-only basis so that no-one feels excluded. Board games are available along with toys and activities for children and the café provides a safe space for people to drop-in to chat.

A number of Prayer & Vision Evenings have been held during the year. These are open to anyone to attend and provide an opportunity to consider and pray about the future direction and ministry of the church. Meetings for Church Members' were held in October 2022 and January, April and July 2023 so fulfilling a requirement in the church's Constitution for there to be at least four Church Members' Meetings each year.

Pastoral care has been provided by the minister and other members of the church who visit those who are ill or in need, including at home or in hospital. Comfort is given to the bereaved and those facing difficult life-circumstances. Practical help is given where needed.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

At the year-end the membership roll comprised 75 individuals. Church attendance includes both members and non-members.

#### **Mission in other parts of the world:**

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time-to-time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and its hospital. The church reflects to some degree the multinational nature of the city and welcomes those from all backgrounds and nationalities.

#### **Ecumenical activity:**

The church provides representatives to the local Churches Together in Lancaster group. In-person events organised by this group took place at Christmas 2022 and Easter 2023. An Ascension Day early morning service took place in Williamson Park, Lancaster in May 2023.

The annual door-to-door collection for Christian Aid took place in May 2023. A number of individuals from the church acted as collectors.

Regular opportunities are given to contribute food items to The Olive Branch, a local Christian charity which administers a food bank. Collection points for donated goods are available at a number of locations across the city, including at the church.

#### **Corona Virus (COVID-19):**

A number of members of the church and congregation remain cautious about meeting in person. Some have still not returned to church activities as they remain wary of meeting in a group setting.

#### **Maintenance of the church buildings:**

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities normally take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups, including those with no direct association to the church, by agreement.

The church premises at Nelson Street are used each week under licence by The Friendship Centre, a local Registered Charity which provides activities, support and care for older people. The premises are also used each week by a ladies group "East meets West" which provides a drop-in service and lunch for refugee and

asylum-seeking women from any nation who are living locally. All those who attend groups which use the church premises are welcome to attend church activities and services.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet whenever the minister or administrator (part-time employee) is available. Following the retirement of the caretaker in February 2020 this position remains unfilled and the church has relied on a team of volunteers to keep the building clean and tidy, alongside a cleaning contractor.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for over 125 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings. Repairs to the church roof have been undertaken during the year by a specialist contractor although an inspection of the roof at that time highlighted that further repairs are needed. Estimates for these additional works are being sought. The anticipated costs are significant and whilst an appeal for voluntary donations towards the cost of the works may be made, the expectation is that drawing on reserves will be needed.

The church-owned residential property at Durham Avenue has continued to be let subject to an Assured Shorthold Tenancy agreement throughout the year.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. The church's insurers conducted a site visit in June 2023 and confirmed the insured value to be appropriate. Because of the specific nature of the church building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church's financial position.

#### **Pensions:**

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012 benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (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 30 June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just is 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.

#### **Financial review:**

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The vast majority of the church's income (81% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns. The residential property is retained as the church manse although it is not used as such at present as the church's minister and his wife jointly own their own property locally, which serves as the manse.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church's Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments and to meet planned and unexpected costs, including property repairs. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church's charitable aims and purpose. As such it may be that these funds are held for more than one accounting period. At the year-end the unrestricted legacy funds held by the church as reserves amounted to £15,736. Reserves have not been called upon to meet general expenditure commitments in the last financial year but, rather, £12,301 net has been transferred to reserves, across a number of designated funds.

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church's expenditure but, nevertheless, contribute substantially to the achievement of the church's objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within 'Ministerial staff costs' and 'Ministerial property related costs'.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

**Declaration:**

The Charity Trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the Charity Trustees.

KBN

SDG

Karen B Ness  
Church Secretary

Stephen D Green  
Treasurer

8 January 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
**LANCASTER BAPTIST CHURCH**

Registered no.  
**1146765**

## Receipts and Payments Accounts

For the period from	Period start date 01-Sep-22	To	Period end date 31-Aug-23
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary donations	79,304	2,222	-	81,526	69,913
Income tax recovered on gifts	14,459	-	-	14,459	13,389
Use of church premises	8,330	-	-	8,330	6,265
Letting of Durham Avenue	11,389	-	-	11,389	5,518
Sundry income	1,360	4	-	1,364	232
	-	-	-	-	-
<b>Sub total</b>	<b>114,842</b>	<b>2,226</b>	<b>-</b>	<b>117,068</b>	<b>95,317</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>114,842</b>	<b>2,226</b>	<b>-</b>	<b>117,068</b>	<b>95,317</b>
<b>A3 Payments</b>					
Ministerial staff costs	35,014	-	-	35,014	37,258
Ministerial property related costs	8,632	-	-	8,632	8,565
Other general ministry expenditure	1,466	-	-	1,466	333
Children's/Youth work	1,067	-	-	1,067	862
Caretaking & supplies	2,616	-	-	2,616	1,664
Fire protection & safety	711	-	-	711	775
Heat, light & water	7,648	-	-	7,648	3,981
Insurance	4,923	-	-	4,923	4,904
Church premises repairs & renewals	8,583	-	-	8,583	767
Sundry premises expenditure	1,645	-	-	1,645	1,697
Durham Avenue property costs	3,221	-	-	3,221	5,010
Administration	3,189	-	-	3,185	4,198
Professional fees	-	-	-	-	1,380
Staff and volunteer costs	6,438	-	-	6,438	6,816
Sundry expenditure	2,001	-	-	2,005	1,708
Grants made	14,690	1,952	-	16,642	13,536
	-	-	-	-	-
<b>Sub total</b>	<b>101,844</b>	<b>1,952</b>	<b>-</b>	<b>103,796</b>	<b>93,454</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>101,844</b>	<b>1,952</b>	<b>-</b>	<b>103,796</b>	<b>93,454</b>
<b>Net of receipts/(payments)</b>	<b>12,998</b>	<b>274</b>	<b>-</b>	<b>13,272</b>	<b>1,863</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>68,275</b>	<b>128</b>	<b>-</b>	<b>68,403</b>	<b>66,540</b>
<b>Cash funds this year end</b>	<b>81,273</b>	<b>402</b>	<b>-</b>	<b>81,675</b>	<b>68,403</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank accounts	21,233	402	-
	National Savings & Investments	60,000	-	-
	Cash in hand	40	-	-
	<b>Total cash funds</b>	<b>81,273</b>	<b>402</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	166 Lloyds Banking Group plc Ord	70	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Insured value	Current value (optional)
	Premises at Nelson Street, Lancaster		5,878,834	-
	Furniture, fixtures, fittings & equipment		128,535	-
	Property at Durham Avenue, Lancaster		400,618	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Estimated amount	When due (optional)
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	KBN	Mrs Karen B Ness	08.01.2024	
	SDG	Stephen D Green	08.01.2024	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

LANCASTER BAPTIST CHURCH

**On Accounts for the year  
ended**

31 AUGUST 2023

**Charity no  
(if any)**

1146765

**Set out on pages**

1 - 2

I report to the trustees on my examination of the Accounts of the above charity ("the Trust") for the year ended 31 August 2023.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records

I have no 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.

**Signed:** APA

**Date:** 24 January 2024

**Name:** Austen Paul Adams

**Relevant professional  
qualification(s) or body  
(if any):**

F.C.A. (retired)

**Address:**

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE

**LANCASTER BAPTIST CHURCH**

England & Wales - Charity number 1146765

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# Accounts

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**Lancaster Baptist Church  
Trustees' Annual Report  
1 September 2021 to 31 August 2022**

**Charity name and principal address:**

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

**Registered Charity number:**

1146765

**Charity Trustees:**

David Babarinde (from 17 July 2022)  
Kirstie Banks-Lyon  
Daniel Churm  
Emilian Cirtina  
Christine Cuthbertson (from 17 July 2022)  
Denise Eggleston (until 17 July 2022)  
James Ellershaw  
Stephen Elliott (from 17 July 2022)  
Stephen Green  
Kevin Henderson  
Karen Ness  
Martin Woolven

**Property Trustee:**

Baptist Union Corporation Limited.

**Structure, governance and management:**

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution (adopted on 12 February 2012). The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting.

**Aims and purpose:**

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church building at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

**Objectives and activities:**

The Charity Trustees and other members of the church and congregation desire that as many people as possible will worship at the church and become involved in its activities and, above all, be followers of Jesus Christ. The main worship service of the church is held each Sunday morning at 10:30 at Nelson Street. All worship services are open to the general public and Sunday morning services include activities for children. Services are held in person and since the COVID-19 pandemic restrictions were lifted are no longer available online. Those attending services are asked to be mindful of those who are still cautious of being in groups of

people as a result of the pandemic. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

Throughout the year Lancaster Baptist Church has carried out its aims and purpose for the public benefit in line with its Constitution and in accordance with Charity Commission guidance where this is relevant. Most meetings since September 2021 have been held as physical gatherings although a few have continued to use online platforms. During the year the work of the church has included:

- Public worship services both on Sundays and on other special occasions including Christmas and Easter. Christmas 2021 and Easter 2022 were both celebrated in-person for the first time since the pandemic. Worship services allow individuals to develop their knowledge of and trust in Jesus Christ.
- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes during the week, for prayer, Bible study and mutual encouragement. Online platforms have continued to be used in some cases.
- The provision of pastoral care for those connected with the church and others. Visiting people in their homes has resumed where those concerned have felt comfortable with this. Telephone and/or online communication has been used if this was deemed more appropriate.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times. This has resumed as a physical gathering.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
- Providing opportunity for the church members and congregation to voluntarily give financially to support the church as it fulfills its aims and purpose.

#### **Public benefit:**

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees have had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church are carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

#### **Achievements and performance:**

The church's worship services are open to anyone who wishes to attend. Numbers attending the Sunday morning services have continued to vary and are mostly still below pre-pandemic levels. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including games, Bible stories, memory verses and craft activities and these take place concurrently with the Sunday morning services. All leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked. Evening worship meetings/communion services have not resumed since these were halted at the onset of the pandemic in 2020.

The church has a number of house groups which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. These groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith. Most of the groups now meet regularly face to face once again although one or two continue to use online platforms.

The church's activities include a baby and toddler group (known as "Sing & Play") which meets each week during term time providing a safe environment for pre-school children and their parents/carers. This group is open to anyone with pre-school children and attendance at other activities of the church is not a pre-requisite for attendance. Parents/carers stay with their children throughout. Whilst the children play with the toys provided by the church their parents/carers are able to have conversations with each other and with members of the church's team of volunteers. Refreshments are provided on a donation-only basis without compulsion so no-one feels excluded.

A holiday club for children aged 5–11 was held at the church in July/August 2022. The four-day club arrangement was resumed with all children attending in person. Activities included games, crafts, Bible stories and memory verses.

Since February 2022 members of the church have been involved with work amongst Ukrainian refugees who have settled in Lancaster following the Russian invasion of their country. The church provides its premises to this group without charge if space is required for a larger gathering such as on Ukraine Independence Day.

A regular meeting for women is held each Tuesday afternoon. This provides a support network for those attending and an opportunity for worship, prayer, teaching and mutual encouragement.

Pastoral care has been provided by the minister and other members of the church who visit those who are ill or in need at home or in hospital. Comfort is given to the bereaved and those facing difficult life-circumstances. Most contact now is face to face once again but telephone or online communication is used if the recipient prefers. Practical help is given where needed.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

At the year-end the Lancaster Baptist Church membership roll comprised 76 individuals.

#### **Mission in other parts of the world:**

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church also provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time-to-time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and its hospital. The church reflects the multinational nature of the city and welcomes those from all backgrounds and nationalities.

#### **Ecumenical activity:**

The church provides representatives to the local Churches Together in Lancaster group which has resumed its regular bi-monthly meetings. In-person events organised by this group took place at Christmas 2021 and Easter 2022. A Pentecost Praise event took place in June 2022.

The annual door-to-door collection for Christian Aid resumed fully, having been arranged on a slightly reduced basis in 2021.

Regular opportunities are given to contribute food items to The Olive Branch, a Christian charity which administers a local food bank. This charity makes collection points available throughout the city, including the church premises.

#### **Corona Virus (COVID-19):**

Restrictions connected with the pandemic have now been lifted. However, members of the church and congregation are asked to be mindful of those who remain cautious about meeting in person. A number of individuals have still not returned to church activities as they remain wary of meeting in large groups.

The church is heavily reliant on voluntary donation income and, to a lesser extent, letting income and the Charity Trustees are unable to estimate with any degree of certainty the financial impact of COVID-19 in the medium term. At the date of approving this report the charity continues to meet its expenditure from ongoing income and general reserves.

#### **Maintenance of the church buildings:**

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities normally take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups, including those with no direct association to the church, by agreement.

The church premises at Nelson Street are used each week under licence by a Registered Charity providing support and care for older people, which resumed its activities in January 2022. The premises are also used each week by a ladies group "East meets West" which provides a drop-in service and lunch for refugee and asylum-seeking women from any nation who are living locally. All those who attend groups which use the church premises are welcome to attend church activities and services.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet whenever the minister or administrator (part-time employee) is

available. Following the retirement of the caretaker in February 2020 this position remains unfilled and the church has relied on a team of volunteers to keep the building clean and tidy and in satisfactory repair. A contract cleaner was engaged in February 2022 to undertake some regular cleaning work.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for well over 120 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings.

The tenancy of the church-owned residential property at Durham Avenue terminated in February 2021. A significant programme of repairs and improvements was then instigated and the majority of the costs associated with these works were reflected in last year's Accounts. Final costs were incurred in this financial year. The property was re-let in February 2022, subject to an Assured Shorthold Tenancy agreement.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. Because of the specific nature of this building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church's financial position.

### **Pensions:**

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012 benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (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 30 June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just is 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.

### **Financial review:**

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The vast majority of the church's income (86% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns. The residential property is retained as the church manse although it is not used as such at present as the church's minister and his wife jointly own their own property locally.

Weekly cash offerings resumed when in-person Sunday services restarted although the level of donations since then has remained lower than pre-pandemic. Total direct giving in the year to August 2022 is broadly the same as in the prior year. Reserves have not had to be called upon to meet general expenditure commitments in the last financial year. Similarly, designated funds have remained as allocated.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church's Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments and to meet planned and unexpected costs, including property repairs. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church's charitable aims and purpose. As such it may be that these funds are held for more than one accounting period. At the year-end the unrestricted legacy funds held by the church as reserves amounted to £15,736.

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church's expenditure but, nevertheless, contribute substantially to the achievement of the church's objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within 'Ministerial staff costs' and 'Ministerial property related costs'.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

**Declaration:**

The Charity Trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the Charity Trustees.

KBN

SDG

Karen B Ness  
Church Secretary

Stephen D Green  
Treasurer

9 January 2023



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
**LANCASTER BAPTIST CHURCH**

Registered no.  
**1146765**

## Receipts and Payments Accounts

For the period from **01-Sep-21** To **31-Aug-22**

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Regular giving	51,176	-	-	51,176	49,681
Other voluntary donations	14,323	4,414	-	18,737	15,090
Income tax recovered on gifts	13,389	-	-	13,389	13,193
Use of church premises	6,265	-	-	6,265	790
Letting of Durham Avenue	5,518	-	-	5,518	3,900
HMG grants (Job Retention Scheme)	-	-	-	-	1,741
Sundry income	232	-	-	232	282
	-	-	-	-	-
<b>Sub total</b>	<b>90,903</b>	<b>4,414</b>	<b>-</b>	<b>95,317</b>	<b>84,677</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>90,903</b>	<b>4,414</b>	<b>-</b>	<b>95,317</b>	<b>84,677</b>
<b>A3 Payments</b>					
Ministerial staff costs	34,679	-	-	34,679	33,614
Ministerial property related costs	11,045	-	-	11,045	10,946
Other general ministry expenditure	89	-	-	89	-
Children's/Youth work	1,136	-	-	1,136	1,538
Caretaking & supplies	1,673	-	-	1,673	888
Fire protection & safety	775	-	-	775	15,199
Heat, light & water	3,980	-	-	3,980	1,628
Insurance	4,904	-	-	4,904	4,431
Church premises repairs & renewals	983	-	-	983	1,547
Sundry premises expenditure	2,232	-	-	2,232	2,075
Durham Avenue property costs	5,010	-	-	5,010	17,317
Ridge Square One property costs	-	-	-	-	1,322
Administration staff costs	6,032	-	-	6,032	5,855
Sundry expenditure	7,198	182	-	7,380	4,937
Grants made	9,145	4,391	-	13,536	8,966
	-	-	-	-	-
<b>Sub total</b>	<b>88,881</b>	<b>4,573</b>	<b>-</b>	<b>93,454</b>	<b>110,263</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>88,881</b>	<b>4,573</b>	<b>-</b>	<b>93,454</b>	<b>110,263</b>
<b>Net of receipts/(payments)</b>	<b>2,022</b>	<b>- 159</b>	<b>-</b>	<b>1,863</b>	<b>- 25,586</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>66,200</b>	<b>340</b>	<b>-</b>	<b>66,540</b>	<b>92,126</b>
<b>Cash funds this year end</b>	<b>68,222</b>	<b>181</b>	<b>-</b>	<b>68,403</b>	<b>66,540</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank accounts	18,222	128	-
	National Savings & Investments	50,000	-	-
	Cash in hand	-	53	-
	<b>Total cash funds</b>	<b>68,222</b>	<b>181</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>	<b>Details</b>			
	166 Lloyds Banking Group plc Ord	72	-	-
<b>B3 Investment assets</b>	<b>Details</b>			
		Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>			
	Premises at Nelson Street, Lancaster		5,378,635	-
	Property at Durham Avenue, Lancaster		335,524	-
	Furniture, fixtures, fittings & equipment		117,599	-
<b>B5 Liabilities</b>	<b>Details</b>			
		Fund to which liability relates	Estimated amount	When due (optional)
Signed by one or two trustees on behalf of all the trustees	<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>	
	KBN	Mrs Karen B Ness	5.12.2022	
	SDG	Stephen D Green	5.12.2022	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**LANCASTER BAPTIST CHURCH**

**On Accounts for the year  
ended**

**31 AUGUST 2022**

**Charity no  
(if any)**

**1146765**

**Set out on pages**

**1 - 2**

I report to the trustees on my examination of the Accounts of the above charity ("the Trust") for the year ended 31 August 2022.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's Accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the Accounts do not accord with the accounting records

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

**Signed:** APA

**Date:** 25 January 2023

**Name:** Austen Paul Adams

**Relevant professional  
qualification(s) or body  
(if any):**

F.C.A. (retired)

**Address:**

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE

**LANCASTER BAPTIST CHURCH**

England & Wales - Charity number 1146765

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# Accounts

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**Lancaster Baptist Church  
Trustees' Annual Report  
1 September 2020 to 31 August 2021**

**Charity name and principal address:**

Lancaster Baptist Church, Nelson Street, Lancaster LA1 1PT

**Registered Charity number:**

1146765

**Charity Trustees:**

Kirstie Banks-Lyon  
Daniel Churm (from 22 July 2021)  
Emilian Cirtina  
Denise Eggleston  
James Ellershaw  
Carl Fischer (until 22 July 2021)  
Stephen Green  
Philip Harper (until 22 July 2021)  
Kevin Henderson  
Karen Ness  
Shona Paterson (until 22 July 2021)  
Martin Woolven (from 22 July 2021)

**Property Trustee:**

Baptist Union Corporation Limited.

**Structure, governance and management:**

Lancaster Baptist Church is a charitable unincorporated association governed by a Constitution (adopted on 12 February 2012). The Constitution was amended by resolution of a Special Church Members' Meeting on 22 July 2021 to include provision for virtual Church Members' Meetings and virtual meetings of the Charity Trustees. The Charity Trustees are appointed by a Church Members' Meeting and to be elected each is required to receive votes from at least 66% of those members voting.

**Aims and purpose:**

The Charity Trustees of Lancaster Baptist Church along with its other leaders and congregation are responsible for, and engaged in, the advancement of religion and specifically the advancement of the Christian faith according to the principles of the Baptist denomination. They are also involved in pastoral care, evangelism, and the social and ecumenical activities of the church. The Charity Trustees are responsible for the maintenance of the church buildings at Nelson Street, Lancaster and a residential property at 32 Durham Avenue, Lancaster.

**Objectives and activities:**

The Charity Trustees and other members of the church and congregation desire that as many people as possible will worship at the church and become involved in its activities and, above all, be followers of Jesus Christ. The main worship service of the church is held each Sunday morning at 10:30 at Nelson Street. All

worship services are open to the general public and Sunday morning services include activities for children. Restrictions imposed as a result of the COVID-19 pandemic meant that Sunday services were conducted online for much of the year. Services resumed at Nelson Street in May 2021 although continued to be made available online too so that those who remained cautious about attending in person could continue to engage with the corporate worship of the church. The church's worship services enable faith to be put into practice through mutual encouragement, preaching/teaching, prayer, Bible reading and music/song.

Throughout the year Lancaster Baptist Church has carried out its aims and purpose for the public benefit in line with its Constitution and in accordance with Charity Commission guidance where this is relevant. Since May 2021 this has been done using a mix of online platforms and physical meetings. During the year the work of the church has included:

- Public worship services both on Sundays and on other special occasions including Christmas and Easter. Christmas 2020 and Easter 2021 were celebrated through online services due to the COVID-19 restrictions in place. Worship services allow individuals to develop their knowledge of and trust in Jesus Christ.
- Encouraging individuals to live out their faith with meetings arranged both on church premises and in homes, where feasible in line with COVID-19 restrictions, and online for prayer, Bible study and mutual encouragement. Meetings were also held outside in gardens or public spaces where appropriate/possible.
- The provision of pastoral care for those connected with the church and others. As a result of the COVID-19 restrictions, contact by telephone and online was often the most appropriate means of communication.
- Supporting local parents and carers through the provision of a weekly baby and toddler group during school term times. This took place online as a result of the COVID-19 restrictions that prevented in-person meeting during the year.
- Supporting those who carry out the church's mission in other parts of the world.
- Maintaining the church buildings so they are safe to use and fit for purpose.
- Providing opportunity for the church members and congregation to voluntarily give financially to support the church as it fulfills its aims and purpose.

#### **Public benefit:**

In reviewing the overall aims and purpose of the Charity, and in exercising their powers and duties, the Charity Trustees have had due regard for the Charity Commission's public benefit guidance. The activities of Lancaster Baptist Church are carried out to further its charitable aims and purpose for the public benefit as summarised in "Objectives and activities" above.

#### **Achievements and performance:**

The church's worship services are open to anyone who wishes to attend. Numbers attending the Sunday morning services have varied since the building re-opened and slowly increased as restrictions were lifted and individuals felt more at ease returning to worship together. However, numbers remain noticeably below their pre-pandemic levels. All age groups are represented from very young children to those of advanced years. The church provides activities for children which are designed to be fun and diverse, including games, Bible stories, memory verses and craft activities and these take place concurrently with the Sunday morning services or separately online. All leaders of the children's work at Lancaster Baptist Church are subject to the church's written safeguarding policy, including being DBS checked. Evening worship meetings/communion services have not resumed since these were halted at the onset of the pandemic in 2020.

The church has a number of house groups which meet in homes in different parts of the city and the surrounding area. These are open to anyone who wishes to attend. These groups help individuals develop their faith by studying the Bible, praying together, encouraging one another and help fulfill the church's aim of the advancement of religion and, specifically, the advancement of the Christian faith. Until March 2021 some of these groups continued to meet online and since then a number have begun meeting together again either outside – weather permitting – or in people's homes.

A holiday club for children aged 5–11 was held at the church in July/August 2021 with COVID-19 safety guidelines in place. In previous years the summer holiday club has taken place over four days with children attending each day but this year two sessions were held, each for two days, with the number of children attending each purposely limited. Activities included games, crafts, Bible stories and memory verses.

Pastoral care has been provided by the minister and other members of the church who visit those who are ill at home or in hospital, COVID-19 restrictions allowing. Comfort is given to the bereaved and those facing

difficult life-circumstances. During the year the pastoral care of members of the church and congregation has largely involved contact by telephone and online and, where needed, practical help has been given; such as delivering shopping or collecting medical prescriptions.

Weekly activities at the leased unit at 1 Ridge Square, Lancaster had ceased in March 2020 as a result of the COVID-19 restrictions and the decision was later taken not to continue the work there. The premises lease was terminated in April 2021.

The church building is a registered place of worship and is made available for marriages and funerals by arrangement.

#### **Mission in other parts of the world:**

The church supports a number of other charities with compatible aims of advancing the Christian faith by way of information, prayer and financial assistance. Grants made from unrestricted funds are provided under the direction of the Charity Trustees. As well as supporting a number of UK based Christian organisations working in the UK the church also provides financial assistance to such organisations working overseas. Helping those in need is a practical demonstration of faith and from time to time grants are made to Christian relief and mission organisations who work in other countries. Raising awareness of these causes provides an opportunity for the church to be informed about the church in other parts of the world and to provide practical financial support.

The city of Lancaster has a resident population drawn from many countries of the world, largely as a result of its principal University and its hospital. The church reflects the multinational nature of the city and welcomes those from all backgrounds and nationalities.

#### **Ecumenical activity:**

The church provides representatives to the local Churches Together in Lancaster group which met online during the last year before resuming bi-monthly face to face meetings. Events that are normally held in the city at Easter, arranged through Churches Together, had to be cancelled in 2021 as a result of the COVID-19 restrictions. It had been hoped to hold a Pentecost Praise event in May 2021 (already postponed from May 2020) although this was again deferred and is now scheduled for June 2022. However, the annual door-to-door collection for Christian Aid was resumed on a slightly reduced basis, after being cancelled in 2020, and met with a very encouraging response.

Regular opportunities are given to contribute to The Olive Branch, a Christian charity which administers the local food bank. This charity makes collection points available throughout the city although the collections at church were suspended for much of the last year.

#### **Corona Virus (COVID-19):**

As referenced elsewhere in this Report, the COVID-19 pandemic has continued to have a significant impact on the life of the church during the last year. In March 2020, in line with HM Government guidelines, the church took steps to help contain the outbreak of COVID-19 which included the temporary suspension of all physical gatherings and as a result the church had to curtail, or change, how it operates. Many of the restrictions that were introduced in 2020 have remained and the impact from the pandemic has continued to be seen throughout the year to 31 August 2021. The church has been able to continue some of its activities online although certain weekly activities, notably the church's baby and toddler group (known as 'Sing & Play') and the women's fellowship group, did not resume during the year.

When Sunday services resumed in-person in May 2021 individuals were encouraged to register in advance if they were attending as the number of available seats in the building had been reduced as a result of the social distancing measures in place. The Charity Trustees implemented a wide range of precautionary measures in line with best practice guidance to protect those who were meeting in the building.

Many of the normal activities of the church have had to be suspended in their usual format but lockdown has provided an opportunity for reflection and re-focusing. New ways of being church have had to be explored, activities adapted, and new skills have been learned by many, particularly with technology. A number of new initiatives may well continue post COVID-19. Whilst lockdown has brought many challenges it has also provided an opportunity for the church to show God's love to individuals by providing support and encouragement in new ways.

Throughout the period when the church was not meeting in-person the buildings were checked each week, post was collected and telephone messages responded to. Additional health and safety procedures remained

in place in line with HM Government guidance and these are followed each time individuals visit the church premises.

The church administrator was furloughed under the terms of the HM Government Job Retention Scheme between April 2020 and September 2020 and then again from February 2021 to August 2021. The administrative work of the church was undertaken by the Charity Trustees and other members of the congregation during these times.

Those organisations who regularly rent the church buildings have been unable to meet because of the restrictions in place and this has had a material adverse impact on the church's finances. However, whilst overall income has reduced so have a number of costs, principally related to the church building. That said, during the financial year the church incurred significant one-off expenditures in relation to the replacement of the fire alarm system at Nelson Street and the refurbishment of the church-owned residential property at Durham Avenue.

The Charity Trustees closely monitor income and expenditure and, if it becomes necessary, will seek to take measures to mitigate the impact of COVID-19 on the charity's free reserves. The Charity Trustees have continued to meet at least once each month online whilst unable to do so in person.

The church is heavily reliant on voluntary donation income and, to a lesser extent, letting income and the Charity Trustees are unable to estimate the financial impact of COVID-19 in the medium term with any degree of certainty. At the date of approving this report the charity continues to meet its expenditure from ongoing income and general reserves.

Whilst COVID-19 in many ways continues to shape what we do and the way things are done it does not define who we are and a challenge for the church is to seize the opportunity presented by the pandemic to consider how to 'do' and 'be' church.

#### **Maintenance of the church buildings:**

The Charity Trustees seek to ensure that the church buildings are kept in good repair and are fit for purpose. Activities normally take place throughout the church buildings each week. Having buildings in good repair means they can be used safely for church activities and by other groups. The buildings are available for use by individuals and groups by agreement, pandemic restrictions permitting, including those with no direct association to the church.

Prior to the COVID-19 restrictions being imposed, the church premises at Nelson Street were used each week under licence by a Registered Charity providing support and care for older people, a local Alcoholics Anonymous group and by a ladies group "East meets West" which provides a drop-in service and lunch for refugee and asylum-seeking women living locally. Other regular users of the premises included a local residents' group and a local orchestra. Those who attend these groups are welcome to attend church activities and services. Whilst none of these groups met in the church building during the year some have returned subsequently.

For security reasons the church buildings cannot remain open at all times. However, the church is open to anyone for private prayer or a time of quiet whenever the minister or administrator (part-time employee) is available. Following the retirement of the caretaker in February 2020 a replacement caretaker/cleaner has still not been appointed and the church has relied on a team of volunteers to keep the building clean and in satisfactory repair.

Lancaster Baptist Church was founded in 1862 and has been based at its present site for well over 120 years. Inevitably, given the age of its buildings, the church incurs costs for ongoing repairs and maintenance and these are reflected in the Accounts. A team of volunteers oversees the general upkeep of the buildings. A weekly security and safety check has been undertaken throughout the period of the COVID-19 restrictions.

The tenancy of the church-owned residential property at Durham Avenue terminated in February 2021. A significant programme of repairs and improvements was then instigated and the costs associated with these works, which continued throughout the remainder of the financial year, are reflected in the Accounts. The property is still to be re-let.

The church building is included in the Statement of Assets & Liabilities at its full reinstatement insured value. Because of the specific nature of this building the Charity Trustees are of the view that the market value of the site will be considerably lower than the insured value but they do not consider a professional valuation of the premises will add in any meaningful way to an understanding of the church's financial position.

**Pensions:**

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme 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 Minister is eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012 benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (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.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £338.13, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £19,612 as at 31 August 2021.

The church has been advised that the estimated cost for the church to buyout its Pension Scheme liabilities at 31 August 2020 was £38,800.

**Financial review:**

The church continues to raise the funds it needs to carry on its activities from within its own membership and congregation and by letting its premises. No wider public appeal was made for funds during the year. The financial results for the year are set out in the accompanying financial statements.

The vast majority of the church's income (normally around 85% but at 92% this year) comes from voluntary donations received through freewill offerings at Sunday worship services, bank standing orders and other one-off gifts. The church encourages those who are able to do so to make donations by Gift Aid. The church also receives income from letting its premises from time to time and by letting the residential property it owns albeit both these sources of income have been significantly curtailed in the past year. The residential property is retained as the church manse although is not used as such at present as the church's minister and his wife jointly own their own property locally.

Weekly cash offerings resumed in May 2021 when in-person Sunday services restarted although the level of donations since then has been materially lower than pre-pandemic. However, regular direct giving overall has held up satisfactorily and reserves have not had to be called upon to meet general expenditure commitments in the last financial year. Similarly, designated funds have remained as allocated.

The church sets a financial budget each year and performance against budget is monitored by the Charity Trustees at their monthly meetings. Information regarding the financial aspects of church life is shared with the church from time to time.

The church has a policy of tithing its unrestricted receipts. The church expresses its part in the life of the wider church by making grants to Christian organisations and societies with aims and purposes which are compatible with its own.

The Charity Trustees review the church's Reserves Policy from time to time. Reserves are required to meet fluctuations in receipts and payments and to meet planned and unexpected costs, including property repairs. It is also the present policy of the church to hold reserves at least sufficient to cover all the contractual notice periods stated in staff terms of appointment/contracts of employment. From time to time the church receives legacies and the Charity Trustees aim, as far as is possible, to ensure that any such receipts are used for specific purposes, within the context of the church's charitable aims and purpose. As such it may be that these

funds are held for more than one accounting period. At the year-end the unrestricted legacy funds held by the church as reserves amounted to £16,437.

During the last financial year the fire alarm system in the church buildings was replaced as the original system had become obsolete, with certain replacement parts no longer available. Given the nature and use of the church buildings a fire alarm system is considered an appropriate risk mitigant. Multiple quotations for a replacement system had been obtained and the expenditure relating to the new system, which was met from reserves, is reflected in the Accounts.

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church's expenditure but, nevertheless, contribute substantially to the achievement of the church's objectives.

The church has a full-time minister who has been in post since September 2008. The expenditure relating to this position is included in the Accounts within 'Ministerial staff costs' and 'Ministerial property related costs'.

The church does not remunerate any of its Charity Trustees in their capacity as trustees.

**Declaration:**

The Charity Trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the Charity Trustees.

KBN

SDG

Karen B Ness  
Church Secretary

Stephen D Green  
Treasurer

10 January 2022



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
**LANCASTER BAPTIST CHURCH**

Registered no.  
**1146765**

## Receipts and payments accounts

For the period from	Period start date 01-Sep-20	To	Period end date 31-Aug-21
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Regular giving	49,681	-	-	49,681	60,171
Other voluntary donations	14,790	300	-	15,090	16,984
Income tax recovered on gifts	13,193	-	-	13,193	15,555
Use of church premises	790	-	-	790	5,473
Letting of Durham Avenue	3,900	-	-	3,900	8,417
HMG grants (Job Retention Scheme)	1,741	-	-	1,741	1,541
Sundry income	282	-	-	282	890
	-	-	-	-	-
<b>Sub total</b>	<b>84,377</b>	<b>300</b>	<b>-</b>	<b>84,677</b>	<b>109,031</b>
<b>A2 Asset and investment sales, (see table).</b>					
Furniture	-	-	-	-	40
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40</b>
<b>Total receipts</b>	<b>84,377</b>	<b>300</b>	<b>-</b>	<b>84,677</b>	<b>109,071</b>
<b>A3 Payments</b>					
Ministerial staff costs	33,614	-	-	33,614	34,442
Ministerial property related costs	10,946	-	-	10,946	10,850
Other general ministry expenditure	-	-	-	-	281
Children's/Youth work	1,538	-	-	1,538	791
Caretaking & supplies	888	-	-	888	5,488
Fire safety	15,199	-	-	15,199	620
Heat, light & water	1,628	-	-	1,628	6,046
Insurance	4,431	-	-	4,431	4,392
Church premises repairs & renewals	1,547	-	-	1,547	2,161
Sundry premises expenditure	2,075	-	-	2,075	2,969
Durham Avenue property costs	17,317	-	-	17,317	1,618
Ridge Square One property costs	1,322	-	-	1,322	5,493
Administration staff costs	5,855	-	-	5,855	5,694
Sundry expenditure	4,937	-	-	4,937	5,563
Grants made	8,746	220	-	8,966	16,871
	-	-	-	-	-
<b>Sub total</b>	<b>110,043</b>	<b>220</b>	<b>-</b>	<b>110,263</b>	<b>103,279</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>110,043</b>	<b>220</b>	<b>-</b>	<b>110,263</b>	<b>103,279</b>
<b>Net of receipts/(payments)</b>	<b>- 25,666</b>	<b>80</b>	<b>-</b>	<b>- 25,586</b>	<b>5,792</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>91,866</b>	<b>260</b>	<b>-</b>	<b>92,126</b>	<b>86,334</b>
<b>Cash funds this year end</b>	<b>66,200</b>	<b>340</b>	<b>-</b>	<b>66,540</b>	<b>92,126</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank accounts	16,200	270	-
	National Savings & Investments	50,000	-	-
	Cash in hand	-	70	-
	<b>Total cash funds</b>	<b>66,200</b>	<b>340</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>	<b>Details</b>			
	166 Lloyds Banking Group plc Ord	71	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Insured value</b>	<b>Current value (optional)</b>
	Premises at Nelson Street, Lancaster		4,836,889	-
	Property at Durham Avenue, Lancaster		308,104	-
	Furniture, fixtures, fittings & equipment		105,754	-
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Estimated amount</b>	<b>When due (optional)</b>
	DB Pension Scheme		19,612	
Signed by one or two trustees on behalf of all the trustees	<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>	
	KBN	Mrs Karen B Ness	10.01.2022	
	SDG	Stephen D Green	10.01.2022	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**LANCASTER BAPTIST CHURCH**

**On accounts for the year  
ended**

**31 AUGUST 2021**

**Charity no  
(if any)**

**1146765**

**Set out on pages**

**1 - 2**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 August 2021.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Act or
- the accounts do not accord with the accounting records

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

**Signed:** APA

**Date:** 13.02.2022

**Name:** Austen Paul Adams

**Relevant professional  
qualification(s) or body  
(if any):**

F.C.A. (retired)

**Address:**

11 Manor Close, Burton-in-Lonsdale, Carnforth, Lancs. LA6 3NE