



**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 £
A1 Receipts					
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
	-	-	-	-	-
Sub total	114,842	2,226	-	117,068	95,317
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	114,842	2,226	-	117,068	95,317
A3 Payments					
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
	-	-	-	-	-
Sub total	101,844	1,952	-	103,796	93,454
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	101,844	1,952	-	103,796	93,454
Net of receipts/(payments)	12,998	274	-	13,272	1,863
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	68,275	128	-	68,403	66,540
Cash funds this year end	81,273	402	-	81,675	68,403

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 £
B1 Cash funds	Bank accounts	21,233	402	-
	National Savings & Investments	60,000	-	-
	Cash in hand	40	-	-
	Total cash funds	81,273	402	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	166 Lloyds Banking Group plc Ord	70	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B4 Assets retained for the charity's own use	Details	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	-
B5 Liabilities	Details	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