



**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:

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 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 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.
- 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. 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
01-Sep-23

To

Period end date
31-Aug-24

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	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
	-	-	-	-	-
Sub total	166,879	668	-	167,547	117,068
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	166,879	668	-	167,547	117,068
A3 Payments					
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
	-	-	-	-	-
	-	-	-	-	-
Sub total	95,905	993	-	96,898	103,796
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	95,905	993	-	96,898	103,796
Net of receipts/(payments)	70,974	- 325	-	70,649	13,272
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	81,273	402	-	81,675	68,403
Cash funds this year end	152,247	77	-	152,324	81,675

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	47,227	77	-
	National Savings & Investments	105,000	-	-
	Cash in hand	20	-	-
	Total cash funds	152,247	77	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	166 Lloyds Banking Group plc Ord	97	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
	Details	Fund to which asset belongs	Insured value	Current value (optional)
B4 Assets retained for the charity's own use	Premises at Nelson Street, Lancaster		6,043,524	-
	Furniture, fixtures, fittings & equipment		132,136	-
	Property at Durham Avenue, Lancaster		411,436	-
	Details	Fund to which liability relates	Estimated amount	When due (optional)
B5 Liabilities			-	
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