PEMBURY BAPTIST CHURCH

England & Wales · Charity number 1148719

Details

Other names	PBC
Status	Registered
Legal form	Other
Registered	2012-08-28
Register	View on the Charity Commission register

Contact

Address	Romford Road Pembury Kent TN2 4HT
Phone	01892825590
Email	trustees@pemburybaptistchurch.org
Website	www.pemburybaptistchurch.org

Activities

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: Church services, baptisms, weddings, mother and toddlers, over 60's day centre, relevant courses etc.

Classification

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

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Geography

- East Sussex
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£217,914	£220,278	-	-
2023-12-31	£203,079	£176,610	-	-
2022-12-31	£165,504	£155,257	-	-
2021-12-31	£133,467	£105,327	-	-
2020-12-31	£158,500	£117,205	-	-

Trustees

Name	Role	Appointed
DIANE HARRIS		2020-01-28
Hendrika Cornelia Nijman-Smids		2024-07-16
JOHN GEORGE BAKER		2025-11-18
Jonathan Stewart		2022-07-12
Lawrence Martin Parsons		2025-11-18
Patricia Dyson		2025-04-23
Rev DANIEL CARRICK FOSTER		2018-07-01
Richard Beeching		2022-07-12
TRACY KATHRYN GREGORY		2020-01-28

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PEMBURY BAPTIST CHURCH

England & Wales - Charity number 1148719

Accounts

PEMBURY BAPTIST CHURCH

Registered Charity number 1148719

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

1 Romford Road
Pembury
Tunbridge Wells
Kent TN2 4HT

PEMBURY BAPTIST CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

CONTENTS

Page	
1 - 4	Report of the Trustees
5	Report of the Independent Examiner
6	Balance Sheet
7	Statement of Financial Activities
8 - 9	General Fund
10	Capital Fund Revaluation Reserve Building Fund Cyclical Repairs Fund
11	Fellowship Fund Organisation Funds Other Restricted Funds
12	Mission Fund
13	Community Projects Funds Future Ministry Funds
14 -16	Notes to the Financial Statements

PEMBURY BAPTIST CHURCH

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2024

The Elders, Deacons and Pastor as Managing Trustees, present their annual report and financial statements for the year ended 31st December 2024. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church
Pembury Baptist Church is an independent Church affiliated to the Baptist Union of Great Britain and the South Eastern Baptist Association (SEBA) and is a member of the Evangelical Alliance.

The Church is governed through its Trust Deed and Constitution and the doctrinal position is 'that which is generally understood to be Protestant and Evangelical and is solely based upon the Old and New Testament'. Membership is open to all who profess repentance towards God and faith in the Lord Jesus Christ, and whose lives bear evidence of their Christian profession. The Governing Constitution was:

- Adopted at a Special Church Members Meeting on 19th June 2012
- Registered by the Charity Commission on 28th August 2012 under charity number 1148719.
- Amended at a Special Church Members Meeting on 15th May 2018
- Re-registered with the Charity Commission in May 2018.
- Amended at a Special Church Members Meeting on the 28th January 2020
- Re-registered with the Charity Commission in February 2020
- Amended at a Special Church Members' Meeting on 16th May 2021
- Re-registered with the Charity Commission on 28th May 2021
- Amended at a Special Church Members' Meeting on 18th October 2022
- Re-registered with the Charity Commission on 4th April 2023

Charity Trustees

The Charity Trustees, who served from 1st January 2024 to the date of signature of this report, are:

Rev Dan Foster – Pastor

Mrs Daphne Beard – Elder &Treasurer (until AGM on 16th July 2024)
Mr Richard Beeching – Elder re-elected for further 3 years on 15th July 2025
Mrs Tricia Dyson – Elder elected AGM on 23rd April 2025
Mr Sam Moore – Elder (until 12th July 2025)
Mrs Hennie Nijman – Elder elected AGM on 16th July 2024
Mr Robert Smith – Elder (until 12th July 2025)

Mrs Tracy Gregory – Deacon
Mrs Diane Harris – Deacon
Mr Jonathan Stewart – Re-elected Deacon from the AGM on 15th July 2025 - Elected Treasurer at AGM on 16th July 2024

Appointment of Charity Trustees
Trustees (with the exception of the Minister) are appointed by a Church Members' Meeting for one term of three years with the opportunity to be nominated for one further three year term, apart from the Treasurer who may continue to serve beyond the six year limit. Appointment is undertaken by a process that is public, clear and open so that all Church Members are enabled to prayerfully consider who should be appointed.

Responsibilities of the Charity Trustees

- The Charity Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting.
- The Charity Trustees are responsible for keeping the site in an appropriate state of repair, fully insured against fire, and that public and employer's liability insurance are in place.
- The Charity Trustees are jointly and severally responsible for the financial administration of the Church.

Charity Trustees' Meetings
The trustees meet together at least every two months. These meetings include prayer and worship as well as strategic planning and vision sharing. Meetings are characterised by mutual accountability, love for God and each other as well as service to the church and community. Elders and Pastor also meet as a sub-group to discuss pastoral and prayer concerns and to seek God for vision.

Deacons are appointed to specific tasks and cover various responsibilities. There are also appointed Team and Small Group Leaders, covering specific ministries which include adults, children and young people, the provision of music, audio visual, maintenance and administration.

PEMBURY BAPTIST CHURCH

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2024

OBJECTIVES AND PRINCIPAL ACTIVITIES

The Vision of Pembury Baptist Church is to know Jesus and to make Him known and our Purpose is to advance the Kingdom of God to the glory of Jesus' name.

We are a Jesus-centred and Spirit-filled local church that seeks to serve the wider community of Pembury and beyond through the love of Jesus and good deeds done in His name.

ACHIEVEMENTS AND PERFORMANCE

Delivery, Outcomes and Public Benefit

Pembury Baptist Church (PBC) seeks to meet the Purpose through a number of strategic activities. Our Community Activities are detailed below, and we hold weekly Sunday public services to encounter God through worship, prayer, studying the Bible and fellowship. Numerous small groups and prayer gatherings also occur weekly/fortnightly/monthly for mutual encouragement and edification, some in person and some on Zoom during 2023. There were also men's breakfast events and a monthly women's breakfast discipleship group called "Immeasurably More" led by Tanya Foster and her team. During 2024 we ran two course 'Daseł' and Be Still'. We also held a conference 'Going Deeper' with a visiting team from Eastgate Church. Eight new members joined our church and one member of the congregation was baptised.

This Annual Report gives an oversight of the various Church organisations and activities. In our capacity as Trustees, we give our grateful thanks to all who have served by giving their time and/or money for the purposes of God's Kingdom through PBC.

We also acknowledge with thanks the work of the members of our staff and leadership team (both paid and voluntary) who have worked hard during this past year. Much has been achieved and as Trustees we know some of the stresses that come through their commitment to the work of the church. Our Pastor, Rev Dan Foster continues to bring God's word in a fresh and relevant way by the power of the Holy Spirit. In 2024 we continued to live-stream our Sunday services and we are grateful for our audio-visual team led by Tracy Gregory

Our full-time Youth and Children's Worker Nichola How who continued to lead our Sunday School, run a children's discipleship group, enhance existing community activities and start new ones (see below).

Community Activities

Our Pastor Dan Foster and others continue to work with HOPE, a Pembury Churches Together initiative. Hope initiated the Pembury Community Larder housed at PBC. In 2024 HOPE Pembury Churches Together met regularly to pray and plan for village events. As well as joint services for Good Friday, Remembrance and Carols at Christmas, we joined together for an ecumenical Songs of Praise service at Pentecost. We delivered 62 hampers at Christmas to those in need from the village and beyond thanks to the generosity of those who contributed. Throughout the rest of the year 110 food parcels were delivered through the Community Larder and many received support in terms of electricity and gas meter top ups.

Tuesday Club (formerly Day Centre) caters for 20 to 35 seniors each week during term time. This is led by Hilary Leigh who has a team of willing volunteers who cook and care. Those who attend enjoy lunch, snacks and fellowship together, quizzes and colouring, as well as listening to a faith-based 'thought for the day'. Hilary and her team offer vital pastoral support to those who come.

Little Rascals that caters for tiny tots, pre-schoolers and their carers is run by Christine Lane and a willing team of volunteers meeting on Wednesday mornings during term time. They have craft activities, refreshments and action songs. Prayers are said and it is an opportunity to invite families to other events such as Messy Church. As the only toddler group in the village it is an invaluable resource and always popular, often oversubscribed.

Blend is an after school youth café run by Nichola How that takes place every Friday 4-6pm term time and offers a space for Pembury's young people (aged 11-14) to enjoy milkshakes, toast, smoothies and a tuck shop as well as pool, table tennis, Xbox, football, conversation, basketball and more.

On Thursdays Nichola runs a mums and babies sensory group called **Bubbles. Who Let the Dads Out** is a bi-monthly Saturday morning group for Dads and their children, run by Nichola and her team.

In 2024 Nichola and team held an Easter Trail on Holy Saturday at which many families engaged with the Easter story as they walked around the village. In August they also ran a successful 4 day summer holiday club for primary school aged children

Kingdom Café, is run by our Hospitality Deacon Tracy Gregory and her team of volunteers drawn from the church and community.. It was open most Thursdays and Fridays from 10am to 4.30pm, offering free tea, coffee and cake, light lunches as well as warmth and hospitality. Each month a different charity is supported through donations made at the café – all donations go to these charities and the cost of running the café is covered entirely by the church.

Messy Church took place every other month with sessions based on a variety of themes led by our Children and Youth Worker Nichola How. We saw many local families attending.

To coincide with Halloween we ran a Pirates and Princesses Party for the community which was extremely well attended.

In 2024 we continued to host a monthly Memory Café for those with dementia and their carers.

Pastor Dan Foster and Children's Worker Nichola How went into Pembury Primary School to deliver assemblies, and Nichola also delivered assemblies at Skinner's Kent Infants and Primary School and helped run a Christian Union at Skinners Kent Academy (our nearest secondary school)..Dan continued volunteering as a chaplain at Tunbridge Wells Hospital in Pembury, visiting various patients as requested, and led devotions at Maward House, a local residential home.

Overseas and Home Mission

The church supports a number of UK-based and oversees mission activities: We partner with Open Doors, through the Nyman's, supporting the persecuted church through financial support and prayer. The church gives throughout the year to various BMS World Mission appeals which included their Harvest Appeal. Our Christmas offerings in 2024 went to Crisis at Christmas Appeal,their Lesbos Appeal. The church supported Benjamin Francis who continued as our BMS World Mission link partner in 2024. The church also gave to Project Moz, A Rocha Trust, Tear Fund and Youth for Christ. We give regularly to SEBA – Home Mission and we gave to various Charities money donated at our twice weekly Kingdom Café.

Rental Income

We continued to receive rental income for the Red Cottage during 2024. Our current tenants have been there since June 2017.

Membership

The Church members met six times during 2024 – these meetings were in person but members also had the option of attending via Zoom. The meeting on 16th July was our AGM. During the year we welcomed in 8 new members, and with 1 member going to glory in September, it leaves 92 members on 31st December 2024.

FINANCIAL REVIEW

The Trustees have noted the following salient features in the accounts:

- The General Fund giving by members and friends plus the Gift Aid amounts in 2024 are up on previous years. Again, this is due to the generosity of giving from members and friends despite the rising cost of living. The income for Hall Hire was down in comparison to previous year but Bank interest was up considerably.
- Gifts earmarked for Mission activities totalled £29,506 (2023 £27,149), this includes the tithe from the General Fund of £14,594 (2023 £13,373) and an extra £11,136 (2023 £11,372) of Kingdom Cafe donations plus other donations from members for our supported charities..
- There was a General Fund surplus of £9,597 (2023 £2,249) for the year after fund transfers, including a transfer from Restricted Future Ministry Fund of £5,000 towards a full year cost of employing our Youth and Childrens worker.
- Unrestricted Income Funds (Reserves) have decreased to £116,616 from £130,450 in 2023.
- The General Fund balance amounts to £83,905 (2023 £93,592), this is considered adequate for the foreseeable future.
- The introduction of FRS 102 in 2015 resulted in a change in accounting policy relating to the carrying value of tangible assets, details of which are given in note 1 (f) on page 14.

The increase in 2024 overheads to £156,340 (2023 £147,682), is largely due to increased depreciation costs and staff annual pay increases. A transfer from the Cyclical Repair Fund was used during the year to cover the cost of replacement of carpets to the Manse and now stands at £16,036 (2023 £19,754).

The total staff salary costs (see page 16) amount to £77,446 (2023 £71,172), the difference is due to staff increases, as well as some National Insurance costs in 2024. These costs consist of the Salary and Pension contributions for one full time pastor, one full time youth and children's worker and one part time staff member.

Grants are made by the Church from its Mission Fund in support of those Christian mission societies and individuals who are committed to Christian Mission or are in training for future Christian work, both in the UK and abroad. There were no grants issued from the Church Fellowship Fund in 2024 (2023 £734).

The addition during the year to Fixed Assets (page 15) were for Fluent Web System, Sound System Photo Copier, Church Dishwasher, and Manse Dishwasher.

The detailed reports of the Church and its organisations, its officers and Team Leaders, plus further detailed Financial Report are available in separate documents.

Reserves Policy
The Trustees aim to maintain free reserves in the General Fund at a level which equates to more than approximately three months of unrestricted charitable expenditure. This provides sufficient funds to cover ministry, management and administration for such a period.

Risk Management
The Trustees have identified and examined the major risks which the Charity faces and confirm that procedures have been established to mitigate those risks. In particular the policy relating to vulnerable adults and children is regularly reviewed. This now includes safeguarding personal details which comply with the General Data Protection Regulation introduced in May 2018. Training was given in Health and Safety, First Aid and Food Hygiene. All policies continue to be reviewed on an on-going basis. The leadership continue to carry out systematic risk assessment in financial, statutory, legal and operational areas. During the pandemic this has included Covid-19 risk assessments for every activity.

We have referred to the Charity Commission's guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Address
1 Romford Road, Pembury, Tunbridge Wells, Kent TN2 4HT

Independent Examiner
Daisy Mitchell ACCA
Applied Accountancy, Riverside Suite, 50a Clifford Way, Maidstone, ME16 8GD

Bankers
Lloyds Bank Plc – 82 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1RP

Baptist Union Corporation Limited – Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon OX11 8RT

Trustees' Responsibilities
The Trustees of the charity are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 24/10/2025 and signed on their behalf by

Mr Jonathan Stewart - Trustee & Treasurer.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Pembury Baptist Church for the year ended 31 December 2024, which are set out on pages 6 to16.

RESPONSIBILITIES AND BASIS OF REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

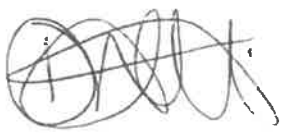
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in any material respect:

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts did not accord with the accounting records; or

3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

I have no 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.



Daisy Mitchell ACCA
Applied Accountancy,
Riverside Suite, 50a Clifford Way,
Maidstone,ME16 8GD

2025

PEMBURY BAPTIST CHURCH

BALANCE SHEET — 31ST DECEMBER 2024

		2024 £		2023 £
FIXED ASSETS				
Tangible assets (page 15, note 2)		1,885,939		1,873,848
Investments (page 15, note 2)		300,000		300,000
		2,185,939		2,173,848
Debtors - Short term				
Tax recoverable	7,845		5,995	
Sundry debtors	239		947	
Prepaid expenses	256		2,385	
	8,340		9,327	
Cash and bank balances				
Bank & Baptist Union deposits	97,725		95,842	
Cash at bank	43,750		58,309	
Cash in hand	180		186	
	141,655		154,337	
TOTAL CURRENT ASSETS	149,995		163,664	
Less: CREDITORS				
Amounts falling due within one year				
Accrued expenditure	600		1,608	
Other creditors	2,464		170	
Mission	2,000		2,500	
	5,064		4,278	
NET CURRENT ASSETS		144,931		159,386
NET ASSETS		£2,330,870		£2,333,234
Financed by:				
UNRESTRICTED INCOME FUNDS				
General Fund (pages 8 & 9)	83,995		93,592	
Building Fund (page 10)	0		390	
Cyclical Repairs Fund (page 10)	16,035		19,754	
Organisation Funds (page 11)	1,586		1,714	
Future Ministry Fund (page 13)	15,000		15,000	
		116,616		130,450
RESTRICTED INCOME FUNDS				
Fellowship Fund (page 11)	1,361		620	
Mission Fund (page 12)	4,381		1,265	
Other Restricted Funds (pages 10 & 11)	634		1,157	
Future Ministry Fund (page 13)	15,000		20,000	
Community Larder (page 13)	5,838		4,993	
Communities Fund (page 13)	901		901	
		28,315		28,936
UNRESTRICTED CAPITAL FUND (page 10)		21,777		9,686
REVALUATION RESERVE (page 10)		2,164,162		2,164,162
		£2,330,870		£2,333,234

Approved by the Trustees on 24/06/2025 and signed on their behalf by:

Mr Jonathan Stewart - Trustee & Treasurer

PEMBURY BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

INCOME AND EXPENDITURE	Unrestricted						Restricted						2024	2023
	General page 8/9	Cyclical Repairs page 10	Organisations page 11	Other Funds page 10/13	Capital Fund page 10	Revaluation Reserve page 10	Organisations page 11	Community Larder page 13	Mission Fund page 12	Communities Funds page 13	Fellowship Fund page 11	Other Funds page 11/13	Total	Total
INCOME														
Donations and legacies														
Offerings and donations received	121,036		2,863					3,764	14,912		741	30,925	174,241	167,892
Tax refunds	24,903												24,903	22,195
Grants Received	-							-					-	0
Investment income	2,475												2,475	1,260
Charitable activities														
Hire of halls	3,257												3,257	6,715
Other income	1,838												1,838	1,428
Other														
Rents receivable	11,400												11,400	11,400
Total	164,709	-	2,863	-	-	-	-	3,764	14,912	-	741	30,925	217,914	210,878
EXPENDITURE														
Charitable activities														
Ministry - Senior Pastor	49,648												49,648	45,608
Organisation ministries	35,919												35,919	32,118
Organisation expenses			2,991										2,991	4,746
Property costs	23,181											31,638	54,819	70,444
Property costs relating to rented property	3,275												3,275	3,247
Administration and other expenses	32,027												32,027	34,166
Depreciation of furniture and equipment	11,655												11,655	8,777
Donations made								2,918	26,390				29,309	38,043
Independent examination fee	638												638	1,125
Total	156,340	-	2,991	-	-	-	-	2,918	26,390	-	-	31,638	220,276	232,284
OTHER RECOGNISED GAINS/(LOSSES)														
Gains on revaluation of investments	-					-							-	0
NET INCOME/(EXPENDITURE)	8,369	-	- 128	-	-	-	-	846	- 11,478	-	741	- 713	- 2,364	-21,388
TRANSFERS BETWEEN FUNDS														
To Mission Fund (page 12)	- 14,594								14,594				-	0
Transfer to/from Capital Fund (page 10)	- 12,081				12,081								-	0
Transfer from Future Ministry fund (page 13)	5,000											- 5,000	-	0
Transfer from Cyclical Maintenance fund (page 10	3,719	- 3,719											-	0
Transfer to Building Fund (page 10)			-	390								390	-	0
Revaluation reserve surplus (page 10)													-	0
NET MOVEMENT IN FUNDS	- 9,587	- 3,719	- 128	- 390	12,081	-	-	846	3,116	-	741	- 5,323	- 2,364	-21,388
FUND BALANCES, b/fwd at 1st January 2024	93,892	19,754	1,714	16,390	9,696	2,164,162	0	4,093	1,265	901	920	21,157	2,333,234	2,354,620
FUND BALANCES, c/fwd at 31st December 2024	£83,995	£16,036	£1,586	£16,000	£21,777	£2,164,162	£0	£5,939	£4,381	£901	£1,661	£15,834	£2,330,870	£2,333,234
	Total unrestricted income funds			£118,515			Total restricted income funds					£29,315		

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

GENERAL FUND being the general purposes fund (Unrestricted)		2024 £		2023 £	
INCOME					
Offerings		121,036		111,541	
Tax refunds on covenants and gift aid		24,903		22,185	19.89%
Legacy Received		0		0	
Interest Received		2,475		1,280	
Hire of halls		3,257		6,715	
Rent receivable		11,400		11,400	
Other Income					
Community Projects		165		241	
Blend & Youth activities		485		470	
Social & other events		0		0	
Men's Ministry		920		593	
Immeasureably More/Women to Women		68		172	
Grants & Gifts		0		0	
Sale of books		0		10	
Cycle to work scheme		0		0	
TOTAL INCOME FOR THE YEAR		164,709		154,527	
EXPENDITURE					
Ministry					
Pastor - Stipend	32,092		29,580		
- NI	346		0		
- Light heat rates council tax	5,736		5,927		
- Pension contributions	3,865		3,913		
- Telephone	521		714		
- Books	227		133		
- Manse property expenses	4,181		1,223		
Other ministry expenses including travel and conferences	1,699		1,516		
Visiting speakers	941		1,100		
		49,648		43,606	
Childrens & Youth Ministry Leader - Salary	26,485		24,580		
- NI	246		0		
- Light heat rates council tax	0		0		
- Pension contributions	462		673		
- Telephone	253		120		
- Travel and other expenses	268		478		
		27,734		25,771	
Materials used for services	731		853		
Communities - outreach	111		0		
Babies & toddlers	815		812		
Promiseland & childrens work	2,567		2,436		
Youth work incl. Blend (Xbox & subs)	2,309		1,335		
Men's Ministry	1,308		753		
Immeasureably More/Women to Women	344		158		
		8,185		6,347	
Church property costs					
Light and heat	9,268		11,366		
Rates	1,233		376		
Telephone	3,126		2,131		
Insurance	4,633		4,546		
Repairs and maintenance	4,941		8,234		
Costs relating to rented property	3,275		3,247		
Depreciation of Furniture & Equipment	11,655		6,777		
		38,111		36,677	
Carried forward		£123,678		£112,401	

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

GENERAL FUND (Cont)	(Unrestricted)		2024 £		2023 £
Brought forward			123,678		112,401
Administration and other expenses					
Administration secretary - salary		13,760		12,765	
- NI		60		0	
- Pension		180		241	
Church catering incl Kingdom Cafe		7,185		8,238	
Cleaning and laundry		1,744		2,353	
Duplicating, printing, stationery and postage		1,909		1,862	
Website, software & IT costs incl Advertising		2,456		2,995	
Church flowers		168		172	
Other professional fees		1,059		2,540	
Bank charges		347		319	
Music copyright		683		643	
Sundries		744		652	
Training & Courses		1,168		718	
Affiliation fees and other subscriptions		574		657	
Community Projects - Outreach				0	
Independent Examiner's fee		635		1,125	
			32,662		35,281
TOTAL EXPENDITURE FOR THE YEAR			156,340		147,682
NET INCOME/EXPENDITURE before fund transfers			8,369		6,845
DESIGNATED TRANSFERS TO/FROM OTHER FUNDS					
Transfer to/from Capital Fund		(page 10)	-12,091	(page 10)	3,777
Transfer to Mission Fund		(page 12)	-14,594	(page 12)	-13,373
Transfer to/from Cyclical Fund		(page 10)	3,719	(page 10)	0
Transfer to/from Other projects Fund		(page 10)	0	(page 10)	0
Transfer to/from Future Ministry Fund		(page 13)	5,000	(page 13)	5,000
			-17,966		-4,596
NET MOVEMENT IN GENERAL FUND			-9,597		2,249
BALANCE at 1st January 2024, brought forward			93,592		91,343
BALANCE at 31st December 2024, carried forward			83,995		93,592

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

CAPITAL FUND (Unrestricted) representing tangible fixed assets	2024 £	2023 £
Transfer (to) from General Fund	12,091	-3,777
BALANCE at 1st January 2024, brought forward	9,686	13,463
BALANCE at 31st December 2024, carried forward	£21,777	£9,686

The Trustees were unable to establish the original cost of the properties and therefore no cost is included in the capital fund.

REVALUATION RESERVE (Unrestricted) representing land and buildings revalued surplus		
Revaluation of Investment Property	0	0
Transfer from Capital Fund	0	0
BALANCE at 1st January 2024, brought forward	2,164,162	2,164,162
BALANCE at 31st December 2024, carried forward	£2,164,162	£2,164,162

BUILDING FUND (Restricted) for new building projects		
	Restricted	Restricted
INCOME		
Gifts received for new church kitchen	0	33,211
Gifts for Solar Panel project	25,000	
Transfer from Unrestricted Fund brought forward	0	7,726
EXPENDITURE		
Expenses of construction and fitting of new kitchen	0	-40,547
Expenses of Solar Panels	-25,000	
NET INCOME/EXPENDITURE	0	390
BALANCE at 1st January 2024, brought forward	390	0
BALANCE at 31st December 2024, carried forward	£390	£390

CYCLICAL REPAIRS FUND (Unrestricted) for major repairs programmes (not annual and recurring expenditure)		
INCOME		
Designated transfer from General Fund	0	0
EXPENDITURE		
Expenditure	-3,719	-3,246
NET INCOME/EXPENDITURE	-3,719	-3,246
BALANCE at 1st January 2024, brought forward	19,754	23,000
BALANCE at 31st December 2024, carried forward	£16,035	£19,754

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

FELLOWSHIP FUND (Restricted) for those in particular need	2024 £	2023 £
INCOME		
Total receipts	741	0
EXPENDITURE		
Donations made to individuals in need		-734
NET INCOME/EXPENDITURE	741	-734
BALANCE at 1st January 2024, brought forward	620	1,354
BALANCE at 31st December 2024, carried forward	£1,361	£620

ORGANISATION FUNDS TUESDAY CLUB (Unrestricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total unrestricted receipts	1,936	2,070
Gift/Grant Received		
Total unrestricted receipts	1,936	2,070
EXPENDITURE		
Total expenditure	-2,392	-2,562
NET INCOME/EXPENDITURE	-456	-492
Contribution to Hall Refurbishment	0	0
BALANCE at 1st January 2024, brought forward	1,391	1,883
BALANCE at 31st December 2024, carried forward	£935	£1,391

ORGANISATION FUNDS LITTLE RASCALS (Unrestricted) for parents, carers and their babies and toddlers (0-4)		
INCOME		
Total receipts	927	1,111
Gift/Grant Received	0	0
Total receipts	927	1,111
EXPENDITURE		
Total expenditure	-599	-1,323
NET INCOME/EXPENDITURE	328	-212
BALANCE at 1st January 2024, brought forward	323	535
BALANCE at 31st December 2024, carried forward	£651	£323

OTHER RESTRICTED FUNDS (Restricted) being monies given or designated for other specific projects		
INCOME		
Gifts/Grant received	5,925	1,555
Paid into these funds	0	0
	5,925	1,555
EXPENDITURES		
Paid out from these funds	-5,638	-861
Transfer from General Fund	0	0
NET INCOME/EXPENDITURE	-713	694
BALANCE at 1st January 2024, brought forward	1,157	463
BALANCE at 31st December 2024, carried forward	444	1,157

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

MISSION FUND (Restricted) for the support of mission whether home or overseas	Number of Grants	2024 £	2023 £
INCOME			
Donations received for inclusion with gifts from Church funds		3,776	2,414
Donations received at Kingdom Cafe		11,136	11,372
		14,912	13,786
Designated transfer from General Fund		14,594	13,373
Extra Tenpster at request to Mission		0	0
TOTAL INCOME		29,506	27,159
EXPENDITURE			
Specified gifts			
Donations made from Kingdom Cafe donations:			
Donations received at Kingdom Cafe for Hospice in the World		0	986
Donations received at Kingdom Cafe for Earthquake appeal	1	1,067	1,486
Donations received at Kingdom Cafe for Tree of Hope		0	2,945
Donations received at Kingdom Cafe for BBC Children in need		0	955
Donations received at Kingdom Cafe for Hospice in the World (A Hill)	1	1,157	752
Donations received at Kingdom Cafe for Project Moz	1	719	877
Donations received at Kingdom Cafe - Scouts and Guides	1	1,040	986
Donations received at Kingdom Cafe for Alzheimers Research UK		0	966
Donations received at Kingdom Cafe - Bubbles Sensory Cafe		0	1,055
Donations received at Kingdom Cafe for Tearfund + Quiz night		0	964
Donations received at Kingdom Cafe for Mechilim	2	892	0
Donations received at Kingdom Cafe - Red Cross, Ukraine Appeal	2	852	0
Donations received at Kingdom Cafe for Dementia UK	1	1,251	0
Donations received at Kingdom Cafe - Demelza House	2	2,014	0
Donations received at Kingdom Cafe - Cancer Research	1	876	0
Donations received at Kingdom Cafe for Aimee flew to Turkey	1	625	0
Donations received at Kingdom Cafe - & 2022 Christmas Crisis Appeal	1	643	0
		11,136	11,372
Allocated from church designated transfer, together with personal donated gifts:			
Donations made to or on behalf of individuals for mission:			
Werner & Hennie Nijman	3	2,000	500
Ukraine Appeal		0	1,000
David Flynn on behalf of Cochabamba -Bolivia	2	880	1,000
Tree of Hope		0	833
Rehab "Mexico"		0	526
		0	
Donations made to organisations for Christian ministry, relief and development			
Through the Roof		0	500
BUILD (D Gregory)		0	600
Mechilim		0	425
BU Home Mission	1	3,000	2,500
BMS World Mission - Ben France: Link Partner	1	2,500	1,000
BMS World Mission - Lesos Appeal		0	1,500
BMS World Mission - Harvest Appeal	1	1,563	1,000
Open Doors	1	1,000	500
Project Moz (including Bijoux Appeal in 2021)		0	1,000
SLBA (South Eastern Baptist Association)		0	500
Spurgeons Children's Charity		0	500
Tearfund	1	404	1,414
TWYPC (Tunbridge Wells Youth For Christ)	1	1,000	1,500
UCB Notes	2	250	100
A Rocha Trust	1	500	0
Kent Autistic	1	500	0
Gambian Projects Overseas	1	500	0
CRISIS - Overseas Costs Appeal	1	1,357	included above
		15,254	16,822
TOTAL EXPENDITURE		26,390	28,194
NET INCOME/EXPENDITURE		3,116	-1,035
BALANCE at 1st January 2024, brought forward		1,265	2,300
BALANCE at 31st December 2024, carried forward		4,381	1,265

The sums for of £14,594 (2023 £13,373) from the General Fund to the Mission Fund represents the Tithe of 10% based on offerings with tax recovered.

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2024

	2024 £	2023 £
COMMUNITY PROJECTS FUND (Restricted)		
Community Larder		
INCOME		
Total receipts	3,764	4,616
Grant received	0	0
Total receipts	3,764	4,616
EXPENDITURE		
Total expenditure	-2,919	-7,115
NET INCOME/EXPENDITURE	845	-2,497
BALANCE at 1st January 2024, brought forward	4,993	7,490
BALANCE at 31st December 2024, carried forward	£5,838	£4,993
COMMUNITIES FUND (Restricted)		
Ex Ashburnham (2009 Church Weekend Away)		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2024, brought forward	901	901
BALANCE at 31st December 2024, carried forward	£901	£901
FUTURE MINISTRY FUND (Restricted)		
Children,Youth & Families Worker		
INCOME		
Total receipts	0	0
EXPENDITURE		
Transfer to General Fund	-5,000	-5,000
NET INCOME/EXPENDITURE	- 5,000	- 5,000
BALANCE at 1st January 2024, brought forward	20,000	25,000
BALANCE at 31st December 2024, carried forward	£15,000	£20,000
FUTURE MINISTRY FUND (Unrestricted)		
Children,Youth & Familes Worker		
INCOME		
Designated transfer from General Fund	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2024, brought forward	15,000	15,000
BALANCE at 31st December 2024, carried forward	£15,000	£15,000

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1 ACCOUNTING POLICIES

(a) Basis of Preparation and Assessment of Going Concern
The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

Pembury Baptist Church constitutes a public benefit entity as defined by FRS 102.

The members of PBC consider that there are no material uncertainties about the church's ability to continue as a going concern.

(b) Fund structure
Unrestricted funds represent the funds that are not subject to a restriction regarding their use and are available for the general purposes of the Church. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose. Restricted funds have been given to the Church for a particular purpose. The purposes of the restricted funds are noted in the accounts.

(c) Income recognition
All income is recognised once the Church has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. Income tax recoverable on Gift Aid donations is recognised when claimable.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Rental income from the letting of Church premises is accounted for when earned. Other income is accounted for when received.

(d) Expenditure recognition
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the Church.

Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination.

(e) Charitable activities
The expenditure on charitable activities includes operating and administrative costs including governance costs as shown in the notes.

(f) Tangible fixed assets and depreciation
The land and buildings were introduced into the accounts at 31 December 2012 at open market valuation prepared by Messrs Bracketts, Chartered Surveyors. No depreciation was provided on land and buildings. In accordance with FRS 102, the value has been brought forward as the carrying value.

The investment property will be part of the professional valuation by Bracketts, Chartered Surveyors in 2025.

Furniture and equipment held at 31st December 1999 continue to be shown at valuation and together with subsequent items purchased individually over £250 are depreciated at 10% per annum on a reducing balance basis. Other items of equipment are being depreciated at rates estimated to write off their cost over three or four years as appropriate on a straight line basis.

(g) **Realised and unrealised gains and losses**
All gains and losses are taken to the statement of financial activities as they arise. Unrealised gains and losses are calculated as the difference between fair value at the year end and their carrying value.

(h) **Pensions policy**
The cost of the pension contributions is included within charitable activity costs and these are accounted for on the basis of contributions payable in the year. The church has no liability beyond making its contributions and paying across deductions for the employee's contributions. The Church therefore has no liability for final pension provision of its staff.

2 FIXED ASSETS

Fixed assets

Tangible Assets - Land and buildings:
The Church is the beneficial owner of the following assets, the legal title to which is held by the Baptist Union Corporation Limited, as Custodian Trustee.

	2024	2023
	£	£
At open market valuation (Last professional valuation undertaken by Bracketts, Chartered Surveyors in 2012)	1,864,162	1,864,162
Revaluation surplus	0	0
Total Land and buildings	£1,864,162	£1,864,162

These properties, comprising the church, church halls and manse have been revalued at Trustees' valuation, having regard to relevant property indexes.

Furniture and equipment:		
At valuation in 1999 and subsequent cost	95,266	92,266
Additions during the year (at cost)	23,746	3,000
Cost of disposals during the year	0	0
Valuation or cost, carried forward	119,012	95,266
Accumulated Depreciation, brought forward	85,580	78,803
Depreciation for the year	11,655	6,777
Adjustment on disposals	0	0
Total Depreciation, carried forward	97,235	85,580
Total Furniture and equipment	£ 21,777	£ 9,686
Total Tangible Assets	£1,885,939	£1,873,848
Investment Property:		
At open market valuation (Last valued by Bracketts, Chartered Surveyors, in 2012)	300,000	300,000
Revaluation surplus, at Trustees' valuation	0	0
Total Investment Property	£300,000	£300,000
TOTAL FIXED ASSETS	£2,185,939	£2,173,848

3 STAFF

During the year the Church had the following full and part-time staff.

	Number of employees	
	2024	2023
Full time - pastor	1	1
Full time - youth and childrens worker	1	1
Part time - office administrator	1	1
3	3	

Details of remuneration of the above are disclosed on pages 8 and 9. No member of staff was paid in excess of £60,000. Also the church enjoyed the benefit of a considerable number of volunteers working in various capacities.

During 2024, the Church considers its key management personnel to be the Elders, Deacons and Pastor as Trustees. The total employment benefits including pension contributions of the key management personnel were £36,243 (2023 £32,993).

Staff Costs, for all staff comprise:

	2024	2023
	£	£
Total remuneration	72,267	66,945
National Insurance contributions	652	0
Pension contributions	4,527	4,227
Total staff costs	£77,446	£71,172

The Church contributed to the personal pension schemes of both employees. The assets of the schemes are held separately from those of the Church in independently administered funds. Employer contributions payable by the Church amounted to £4,527 (2023 £4,227).

4 TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

No Trustee has received any remuneration during the year, except for the Pastor, who is a Trustee ex officio. Some Deacons (and thus Trustees) and the Pastor received reimbursement of expenses incurred on behalf of the church during the year, and some Mission Fund grants were made to a related party of one Trustee, in relation to his overseas mission work.

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted	Restricted	Total
Fixed assets	2,185,939	0	2,185,939
Current assets	119,680	30,315	149,995
Current liabilities	(3,064)	(2,000)	(5,064)
Fund balance at 31 December 2024	£2,302,555	£28,315	£2,330,870

PEMBURY BAPTIST CHURCH

England & Wales - Charity number 1148719

Accounts

PEMBURY BAPTIST CHURCH

Registered Charity number 1148719

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2023

1 Romford Road
Pembury
Tunbridge Wells
Kent TN2 4HT

CONTENTS

Page	
1 - 4	Report of the Trustees
5	Report of the Independent Examiner
6	Balance Sheet
7	Statement of Financial Activities
8 - 9	General Fund
10	Capital Fund Revaluation Reserve Building Fund Cyclical Repairs Fund
11	Fellowship Fund Organisation Funds
12	Mission Fund Other Restricted Funds
13	Community Projects Funds Future Ministry Funds
14 -16	Notes to the Financial Statements
Appendix	Statistical summary

PEMBURY BAPTIST CHURCH

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2023

The Elders, Deacons and Pastor as Managing Trustees, present their annual report and financial statements for the year ended 31st December 2023. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church

Pembury Baptist Church is an independent Church affiliated to the Baptist Union of Great Britain and the South Eastern Baptist Association (SEBA) and is a member of the Evangelical Alliance.

The Church is governed through its Trust Deed and Constitution and the doctrinal position is 'that which is generally understood to be Protestant and Evangelical and is solely based upon the Old and New Testament'. Membership is open to all who profess repentance towards God and faith in the Lord Jesus Christ, and whose lives bear evidence of their Christian profession. The Governing Constitution was:

- Adopted at a Special Church Members Meeting on 19th June 2012
- Registered by the Charity Commission on 28th August 2012 under charity number 1148719.
- Amended at a Special Church Members Meeting on 15th May 2018
- Re-registered with the Charity Commission in May 2018.
- Amended at a Special Church Members Meeting on the 28th January 2020
- Re-registered with the Charity Commission in February 2020
- Amended at a Special Church Members' Meeting on 18th May 2021
- Re-registered with the Charity Commission on 28th May 2021
- Amended at a Special Church Members' Meeting on 18th October 2022
- Re-registered with the Charity Commission on 4th April 2023

Charity Trustees

The Charity Trustees, who served from 1st January 2023 to the date of signature of this report, are:

Rev Dan Foster – Pastor

Mrs Daphne Beard – Elder &Treasurer
Mr Richard Beeching – Elder from the AGM on 12th July 2022
Mr Sam Moore – Elder re-elected for further 3 years on 12th July 2022
Mr Robert Smith – Elder re-elected for further 3 years on 12th July 2022

Mrs Tracy Gregory – Deacon
Mrs Diane Harris – Deacon
Mr Alistair Hill – Deacon (12th November 2023 deceased)
Mr Jonathan Stewart – Deacon from the AGM on 12th July 2022

Appointment of Charity Trustees

Trustees (with the exception of the Minister) are appointed by a Church Members' Meeting for one term of three years with the opportunity to be nominated for one further three year term, apart from the Treasurer who may continue to serve beyond the six year limit. Appointment is undertaken by a process that is public, clear and open so that all Church Members are enabled to prayerfully consider who should be appointed.

Responsibilities of the Charity Trustees

- The Charity Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting.
- The Charity Trustees are responsible for keeping the site in an appropriate state of repair, fully insured against fire, and that public and employer's liability insurance are in place.
- The Charity Trustees are jointly and severally responsible for the financial administration of the Church.

Charity Trustees' Meetings

The trustees meet together at least every two months. These meetings include prayer and worship as well as strategic planning and vision sharing. Meetings are characterised by mutual accountability, love for God and each other as well as service to the church and community. Elders and Pastor also meet as a sub-group to discuss pastoral and prayer concerns and to seek God for vision.

Deacons are appointed to specific tasks and cover various responsibilities. There are also appointed Team and Small Group Leaders, covering specific ministries which include adults, children and young people, the provision of music, audio visual, maintenance and administration.

OBJECTIVES AND PRINCIPAL ACTIVITIES

The Vision of Pembury Baptist Church is to know Jesus and to make Him known and our Purpose is to advance the Kingdom of God to the glory of Jesus' name.

We are a Jesus-centred and Spirit-filled local church that seeks to serve the wider community of Pembury and beyond through the love of Jesus and good deeds done in His name.

ACHIEVEMENTS AND PERFORMANCE

Delivery, Outcomes and Public Benefit

Pembury Baptist Church (PBC) seeks to meet the Purpose through a number of strategic activities. Our Community Activities are detailed below, and we hold weekly Sunday public services to encounter God through worship, prayer, studying the Bible and fellowship. Numerous small groups and prayer gatherings also occur weekly/fortnightly/monthly for mutual encouragement and edification, some in person and some on Zoom during 2023. There were also men's breakfast events and a new monthly women's discipleship group that began led by Tanya Foster and her team. During 2023 we ran a successful Alpha Course and a day conference 'Going Deeper'. Three members of the congregation were baptised.

This Annual Report gives an oversight of the various Church organisations and activities. In our capacity as Trustees, we give our grateful thanks to all who have served by giving their time and/or money for the purposes of God's Kingdom through PBC.

We also acknowledge with thanks the work of the members of our staff and leadership team (both paid and voluntary) who have worked hard during this past year. Much has been achieved and as Trustees we know some of the stresses that come through their commitment to the work of the church. Our Pastor, Rev Dan Foster continues to bring God's word in a fresh and relevant way by the power of the Holy Spirit. Post-pandemic we continued to live-stream our Sunday services and for this we were extremely grateful for our audio-visual team led by deacon Alistair Hill with support from deacon Tracy Gregory. We acknowledge the sad death of Alistair Hill in November 2023 from cancer – he is sorely missed.

2023 saw the first full calendar year for our full-time **Youth and Children's Worker** Nichola How who continued to be involved in Sunday School, beginning a children's discipleship group, enhancing existing community activities and starting new ones (see below).

Community Activities

Our Pastor Dan Foster and others continue to work with **HOPE**, a Pembury Churches Together initiative. Hope initiated the Pembury **Community Larder** housed at PBC. In 2023 HOPE Pembury Churches Together met regularly to pray and plan for village events. As well as joint services for Good Friday, Remembrance and Christmas (the latter two alongside the Parish Council), we joined together with a service to mark the Coronation of King Charles III. We delivered 62 hampers at Christmas to those in need from the village and beyond thanks to the generosity of those who contributed. Throughout the rest of the year 172 food parcels were delivered through the Community Larder and many received support in terms of electricity and gas meter top ups.

Tuesday Club (formerly Day Centre) caters for 20 to 35 seniors each week during term time. This is led by Hilary Leigh who has a team of willing volunteers who cook and care. Those who attend enjoy lunch, snacks and fellowship together, quizzes and colouring, as well as listening to a faith-based 'thought for the day'. Hilary and her team offer vital pastoral support to those who come.

Little Rascals that caters for tiny tots, pre-schoolers and their carers is run by Christine Lane and a willing team of volunteers meeting on Wednesday mornings during term time. They have craft activities, refreshments and action songs. Prayers are said and it is an opportunity to invite families to other events such as Messy Church. As the only toddler group in the village it is an invaluable resource and always popular, often oversubscribed.

Blend is an after school youth café run by Nichola How that takes place every Friday 4-6pm term time and offers a space for Pembury's young people (aged 11-14) to enjoy milkshakes, toast, smoothies and a tuck shop as well as pool, table tennis, Xbox, football, conversation, basketball and more.

Nichola also began a mums and babies sensory group called **Bubbles**, running most Thursday mornings. **Who Let the Dads Out** was also another new venture for 2023, a bi-monthly Saturday morning group for Dads and their children.

Kingdom Café, is run by our Hospitality Deacon Tracy Gregory and her team of volunteers. It was open most Thursdays and Fridays from 9am to 4.30pm, offering free tea, coffee and cake, also lunch time snacks as well as warmth and hospitality. Each month a different charity is supported through donations made at the café – all donations go to these charities and the cost of running the café is covered by the church.

Messy Church took place every other month with sessions based on a variety of themes led by our Children and Youth Worker Nichola How. We saw many local families attending.

To coincide with Halloween we ran a **Superheroes Party** for the community which was extremely well attended.

We began a monthly **Memory Café** for those with dementia and their carers. The launch of this new venture saw local MP Greg Clark in attendance along with others.

Pastor Dan Foster and Children's Worker Nichola How went into **Pembury Primary School** to deliver assemblies, and Nichola began doing assemblies at Skinner's Kent Infants and Primary School. Dan continued volunteering as a chaplain at **Tunbridge Wells Hospital** in Pembury, visiting various patients as requested.

Overseas and Home Mission

The church supports a number of UK-based and overseas mission activities: We partner with **Open Doors**, through the Nijmans, supporting the persecuted church through financial support and prayer. The church gives throughout the year to various **BMS World Mission** appeals which included their Harvest Appeal and our Christmas offerings in 2023 went to their Lesbos Appeal. The church supported Benjamin Francis who continued as our **BMS World Mission** link partner in 2023. The church also gave to **Project Moz**, **Through the Roof**, **Tear Fund and Youth for Christ**. We give regularly to **SEBA – Home Mission** and we gave to various Charities money donated at our twice weekly Kingdom Café.

Rental Income

We continued to receive rental income for the Red Cottage during 2023. Our current tenants have been there since June 2017.

Membership

The Church members met six times during 2023 – these meeting were in person but members also had the option of attending via Zoom. The meeting on 18th July was our AGM. During the year we welcomed in 8 new members, xx left membership and 3 members went to be with Jesus; leaving the number of members on 31st December 2023 at xx.

FINANCIAL REVIEW

The Trustees have noted the following salient features in the accounts:

- The General Fund giving by members and friends and the Gift Aid amounts in 2023 is up on previous years. Again this is due to the generosity of giving from members and friends despite the rising cost of living. Also the income for Hall Hire rose in comparison to the two previous years due to Covid-19 restrictions being lifted.
- Gifts earmarked for Mission activities totalled £27,149 (2022 £24,786), this includes the tithe from the General Fund of £13,373 (2022 £12,470) and an extra £11,372 (2022 £9,975) of Kingdom Cafe donations and gift from members for our supported charities..
- There was a General Fund surplus of £2,249 (2022 £466) for the year after fund transfers, including a transfer from Restricted Future Ministry Fund of £5,000 towards a full year cost of employing our Youth and Childrens worker.
- Unrestricted Income Funds (Reserves) have decreased to £130,450 from £139,487 in 2022.
- The General Fund balance amounts to £93,592 (2022 £91,343), this is considered adequate for the foreseeable future.
- The introduction of FRS 102 in 2015 resulted in a change in accounting policy relating to the carrying value of tangible assets, details of which are given in note 1 (f) on page 14.

The increase in 2023 overheads to £147,682 (2022 £121,142), is largely due a full year's cost of employing our Youth and Children's worker. The church kitchen was totally rebuilt and equipped during the year, and this was covered financially through generous donations and an unrestricted fund brought forward. The Cyclical Repair Fund was partially used during the year and stands at £19,754 (2022 £23,000) to help cover future costs maintenance and improvements to the buildings.

The total staff salary costs (see page 16) amount to £71,172 (2022 £50,241), the difference is due to staff increases and a full year cost of the Youth and Children's worker; thanks again to the Government there are zero National Insurance costs in 2023. These costs consist of the Salary and Pension contributions for one full time pastor, one full time (2022 4 months) youth and children's worker and one part time staff member.

Grants are made by the Church from its Mission Fund in support of those Christian mission societies and individuals who are committed to Christian Mission or are in training for future Christian work, both in the UK and abroad. Grants from the Church Fellowship Fund of £734 (2022 £263) were given to individuals suffering hardship or financial needs within the community to meet their needs.

The addition during the year to Fixed Assets (page 15) was for replacement boiler for the Manse.

The detailed reports of the Church and its organisations, its officers and Team Leaders, plus further detailed Financial Report are available in separate documents.

Reserves Policy
The Trustees aim to maintain free reserves in the General Fund at a level which equates to more than approximately three months of unrestricted charitable expenditure. This provides sufficient funds to cover ministry, management and administration for such a period.

Risk Management
The Trustees have identified and examined the major risks which the Charity faces and confirm that procedures have been established to mitigate those risks. In particular the policy relating to vulnerable adults and children is regularly reviewed. This now includes safeguarding personal details which comply with the General Data Protection Regulation introduced in May 2018. Training was given in Health and Safety, First Aid and Food Hygiene. All policies continue to be reviewed on an on-going basis. The leadership continue to carry out systematic risk assessment in financial, statutory, legal and operational areas. During the pandemic this has included Covid-19 risk assessments for every activity.

We have referred to the Charity Commission's guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Address
1 Romford Road, Pembury, Tunbridge Wells, Kent TN2 4HT

Independent Examiner
N M Gower-Smith FCA, Gower-Smith & Co, Chartered Accountants
Flat 3, 18 Lewes Crescent, Brighton, East Sussex, BN2 1GB

Bankers
Lloyds Bank Plc – 82 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1RP

Baptist Union Corporation Limited – Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon OX11 8RT

Trustees' Responsibilities
The Trustees of the charity are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 17th September 2024 and signed on their behalf by

Mr Jonathan Stewart - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Pembury Baptist Church for the year ended 31 December 2023, which are set out on pages 6 to16.

RESPONSIBILITIES AND BASIS OF REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

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

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts did not accord with the accounting records; or

3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

I have no 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.

N M Gower-Smith, FCA
Gower-Smith & Co
Chartered Accountants
Flat 3, 18 Lewes Crescent,
Brighton,
East Sussex, BN2 1GB

18th September 2024

INCOME AND EXPENDITURE

	Unrestricted						Restricted						2023	2022
	General page 8/9	Cyclical Repairs page 10	Organisat -ions page 11	Other Funds page 10/13	Capital Fund page 10	Revaluation Reserve page 10	Organisat -ions page 11	Community Larder page 13	Mission Fund page 12	Communities Funds page 13	Fellowship Fund page 11	Other Funds page 11/13	Total	Total
INCOME														
Donations and legacies														
Offerings and donations received	111,541	0	3,181	0	0	0		4,618	13,786	0	0	34,766	167,892	125,648
Tax refunds	22,186												22,186	21,626
Grants Received	0							0					0	0
Investment income	1,260												1,260	92
Charitable activities														
Hire of halls	6,715												6,715	2,972
Other income	1,426												1,426	3,866
Other														
Rents receivable	11,400												11,400	11,400
Total	154,527	0	3,181	0	0	0	0	4,618	13,786	0	0	34,766	210,878	165,504
EXPENDITURE														
Charitable activities														
Ministry - Senior Pastor	43,606												43,606	41,500
Organisation ministries	32,118												32,118	9,342
Organisation expenses	0		3,885									861	4,746	4,391
Property costs	26,653	3,246										40,547	70,446	28,841
Property costs relating to rented property	3,247												3,247	4,530
Administration and other expenses	34,156												34,156	29,428
Depreciation of furniture and equipment	6,777												6,777	6,401
Donations made	0							7,115	28,194		734		36,043	29,724
Independent examination fee	1,125												1,125	1,100
Total	147,682	3,246	3,885	0	0	0	0	7,115	28,194	0	734	41,408	232,264	165,257
OTHER RECOGNISED GAINS/(LOSSES)														
Gains on revaluation of investments						0							0	0
NET INCOME/(EXPENDITURE)	6,845	-3,246	-704	0	0	0	0	-2,497	-14,408	0	-734	-6,642	-21,386	10,247
TRANSFERS BETWEEN FUNDS														
To Mission Fund (page 12)	-13,373								13,373				0	0
Transfer from Capital Fund (page 10)	3,777			-7,336	-3,777							7,336	0	0
Transfer to Future Ministry fund (page 13)	5,000			0								-5,000	0	0
Transfer to Cyclical Maintenance fund (page 10)	0												0	0
Transfer to Building Fund (page 10)	0												0	0
Revaluation reserve surplus (page 10)	0												0	0
NET MOVEMENT IN FUNDS	2,249	-3,246	-704	-7,336	-3,777	0	0	-2,497	-1,035	0	-734	-4,306	-21,386	10,247
FUND BALANCES, b/fwd at 1st January 2023	91,343	23,000	2,418	22,726	13,463	2,164,162	0	7,490	2,300	901	1,354	25,463	2,354,620	2,344,373
FUND BALANCES, c/fwd at 31st Dec 2023	£93,592	£19,754	£1,714	£15,390	£9,686	£2,164,162	£0	£4,993	£1,265	£901	£620	£21,157	£2,333,234	£2,354,620

Total unrestricted income funds £130,460

Total restricted income funds £28,936

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

GENERAL FUND (Unrestricted) being the general purposes fund	2023 £	2022 £
INCOME		
Offerings	111,541	103,075
Tax refunds on covenants and gift aid	22,185	21,626
Legacy Received	0	0
Interest Received	1,260	92
Hire of halls	6,715	2,972
Rent receivable	11,400	11,400
Other Income		
Community Projects	241	548
Blend & Youth activities	470	0
Social & other events	0	20
Men's Ministry	533	870
Immeasureably More/Women to Women	172	
Grants & Gifts	0	1,040
Sale of books	10	124
Cycle to work scheme	0	1,264
TOTAL INCOME FOR THE YEAR	154,527	143,031
EXPENDITURE		
Ministry		
Pastor - Stipend	29,680	27,720
- NI	0	0
- Light heat rates council tax	5,927	5,357
- Pension contributions	3,313	3,078
- Telephone	714	548
- Books	133	289
- Manse property expenses	1,223	712
Other ministry expenses including travel and conferences	1,516	3,546
Visiting speakers	1,100	250
	43,606	41,500
Childrens & Youth Ministry Leader - Salary	24,500	7,028
- NI	0	0
- Light heat rates council tax	0	0
- Pension contributions	673	148
- Telephone	120	209
- Travel and other expenses	478	85
	25,771	7,470
Materials used for services	853	241
Youth intern salary and NI	0	0
Babies & toddlers	812	0
Promiseland & childrens work	2,436	725
Youth work incl. Blend (Xbox & subs)	1,335	906
Men's Ministry	753	1,050
Immeasureably More/Women to Women	158	0
	6,347	2,922
Church property costs		
Light and heat	11,366	8,173
Rates	376	193
Telephone	2,131	1,852
Insurance	4,546	5,062
Repairs and maintenance	8,234	13,561
Costs relating to rented property	3,247	4,530
Depreciation of Furniture & Equipment	6,777	6,401
	36,677	39,772
Carried forward	£112,401	£91,664

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

GENERAL FUND (Cont) (Unrestricted)			2023 £		2022 £
Brought forward			112,401		91,664
Adminstration and other expenses					
Administration secretary - salary		12,765		12,092	
- NI		0		0	
- Pension		241		175	
Church catering incl Kingdom Cafe		8,238		6,883	
Cleaning and laundry		2,353		1,806	
Duplicating, printing, stationery and postage		1,862		1,746	
Website, software & IT costs incl.Advertising		2,996		2,703	
Church flowers		172		116	
Other professional fees		2,540		727	
Bank charges		319		288	
Music copyright		643		593	
Sundries		652		438	
Training & Courses		718		97	
Affiliation fees and other subscriptions		657		601	
Community Projects - Outreach		0		113	
Independent Examiner's fee		1,125		1,100	
			35,281		29,478
TOTAL EXPENDITURE FOR THE YEAR			147,682		121,142
NET INCOME/EXPENDITURE before fund transfers			6,845		21,889
DESIGNATED TRANSFERS TO/FROM OTHER FUNDS					
Transfer to/from Capital Fund		(page 10)	3,777		-3,453
Transfer to Mission Fund		(page 12)	-13,373		-12,970
Transfer to/from Cyclical Fund		(page 10)	0		0
Transfer to/from Building Fund		(page 10)	0		-5,000
Transfer to/from Future Ministry Fund		(page 13)	5,000		0
			-4,596		-21,423
NET MOVEMENT IN GENERAL FUND			2,249		466
BALANCE at 1st January 2023, brought forward			91,343		90,877
BALANCE at 31st December 2023, carried forward			93,592		91,343

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

CAPITAL FUND (Unrestricted)
representing tangible fixed assets

	2023 £	2022 £
Transfer (to) from General Fund	-3,777	3,453
BALANCE at 1st January 2023, brought forward	13,463	10,010
BALANCE at 31st December 2023, carried forward	£9,686	£13,463

The Trustees were unable to establish the original cost of the properties and therefore no cost is included in the capital fund.

REVALUATION RESERVE (Unrestricted)
representing land and buildings revalued surplus

Revaluation of Investment Property	0	0
Transfer from Capital Fund	0	0
BALANCE at 1st January 2023, brought forward	2,164,162	2,164,162
BALANCE at 31st December 2023, carried forward	£2,164,162	£2,164,162

BUILDING FUND (Restricted)
for new building projects

	Restricted	Unrestricted
INCOME		
Gifts received for new church kitchen	33,211	5,000
Transfer from Unrestricted Fund brought forward	7,726	0
EXPENDITURE		
Expenses of construction and fitting of new kitchen	-40,547	0
NET INCOME/EXPENDITURE	390	5,000
BALANCE at 1st January 2023, brought forward	0	2,726
BALANCE at 31st December 2023, carried forward	£390	£7,726

CYCLICAL REPAIRS FUND (Unrestricted)
for major repairs programmes (not annual and recurring expenditure)

INCOME		
Designated transfer from General Fund	0	0
EXPENDITURE		
Expenditure	-3,246	0
NET INCOME/EXPENDITURE	-3,246	0
BALANCE at 1st January 2023, brought forward	23,000	23,000
BALANCE at 31st December 2023, carried forward	£19,754	£23,000

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

FELLOWSHIP FUND (Restricted) for those in particular need	2023 £	2022 £
INCOME		
Total receipts	0	0
EXPENDITURE		
Donations made to individuals in need	-734	-263
NET INCOME/EXPENDITURE	-734	-263
BALANCE at 1st January 2023, brought forward	1,354	1,617
BALANCE at 31st December 2023, carried forward	£620	£1,354

ORGANISATION FUNDS TUESDAY CLUB (Unrestricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total unrestricted receipts	2,070	1,799
Gift/Grant Received		200
Total unrestricted receipts	2,070	1,999
EXPENDITURE		
Total expenditure	-2,562	-1,998
NET INCOME/EXPENDITURE	-492	1
Contribution to Hall Refurbishment	0	0
BALANCE at 1st January 2023, brought forward	1,883	1,882
BALANCE at 31st December 2023, carried forward	£1,391	£1,883

ORGANISATION FUNDS LITTLE RASCALS (Unrestricted) for parents, carers and their babies and toddlers (0-4)		
INCOME		
Total receipts	1,111	948
Gift/Grant Received	0	200
Total receipts	1,111	1,148
EXPENDITURE		
Total expenditure	-1,323	-771
NET INCOME/EXPENDITURE	-212	377
###	535	158
###	£323	£535

OTHER RESTRICTED FUNDS (Restricted) being monies given or designated for other specific needs		
INCOME		
Gifts/Grant received	1,555	995
Paid into these funds	0	282
	1,555	1,277
EXPENDITURES		
Paid out from these funds	-861	-1,622
NET INCOME/EXPENDITURE	694	-345
BALANCE at 1st January 2023, brought forward	463	808
BALANCE at 31st December 2023, carried forward	1,157	463

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

MISSION FUND (Restricted) for the support of mission whether home or overseas	Number of Grants	2023 £	2022 £
INCOME			
Donations received for inclusion with gifts from Church funds		2,414	2,341
Donations received at Kingdon Cafe		11,372	9,975
		13,786	12,316
Designated transfer from General Fund		13,373	12,470
Extra Transfer at yearend to Mission		0	500
TOTAL INCOME		27,159	25,286
EXPENDITURE			
Specified gifts:			
Donations made from Kingdon Café donations:			
Donations received at Kingdom Café for Hospice in the Weald		986	0
Donations received at Kingdom Café for Earthquake appeal		1,486	0
Donations received at Kingdom Café for Tree of Hope		2,345	0
Donations received at Kingdom Café for BBC Children in need		955	0
Donations received at Kingdom Café for Hospice in the Weald (A Hill)		752	0
Donations received at Kingdom Café for Project Moz		877	0
Donations received at Kingdon Cafe - Scouts and Guides		986	539
Donations received at Kingdom Cafe for Alzheimers Research UK		986	1,000
Donations received at Kingdom Cafe - Bubbles Sensory Cafe		1,055	795
Donations received at Kingdom Cafe for Tearfund + Quiz night		964	909
Donations received at Kingdom Cafe for Emerge Advocacy Project		0	511
Donations received at Kingdom Cafe - Red Cross, Ukraine Appeal		0	1,688
Donations received at Kingdom Cafe for Ronald McDonald House		0	691
Donations received at Kingdom Cafe - Demelza House		0	644
Donations received at Kingdom Cafe - KSS Air Ambulance		0	820
Donations received at Kingdom Cafe for MacMillan		0	168
Donations received at Kingdom Cafe - & 2022 Christmas Crisis Appeal		0	1,368
		11,372	9,133
Allocated from church designated transfer, together with personal donated gifts:			
Donations made to or on behalf of individuals for mission:			
Werner & Heinrie Nijman	1	500	1,000
Ukraine Appeal	1	1,000	500
David Flynn on behalf of Cochabamba -Bolivia	1	1,000	900
Tree of Hope	1	655	0
Rehab "Marcel"	1	528	0
Donations made to organisations for Christian ministry, relief and development:			
Through the Roof	1	500	0
BUEN (D Gregory)	1	600	0
MacMillan	1	425	0
BU Home Mission	1	2,500	2,000
BMS World Mission - Ben Francis: Link Partner	1	1,000	1,500
BMS World Mission - Lesos Appeal	1	1,500	0
BMS World Mission - Harvest Appeal	1	1,000	512
Open Doors	1	600	500
Project Moz (including Blanket Appeal in 2021)	1	1,000	2,000
SEBA (South Eastern Baptist Association)	1	500	500
Spurgeons Children's Charity	1	500	500
Tearfund	1	1,414	0
TWYFC (Tunbridge Wells Youth For Christ)	2	1,500	0
UCB Notes	1	100	100
A Rocha Trust		0	500
BMS World Mission - UKRAINE Appeal		0	1,507
Central European Partners - Ukraine		0	1,000
Restricted donations from individuals in addition to those above (2022)		included above	2,341
		16,822	15,360
TOTAL EXPENDITURE		28,194	24,493
NET INCOME/EXPENDITURE		-1,035	793
BALANCE at 1st January 2023, brought forward		2,300	1,507
BALANCE at 31st December 2023, carried forward		1,265	2,300

The transfer of £13,373 (2022 £12,470) from the General Fund to the Mission Fund represents the Tithe of 10% based on offerings with tax recovered.

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2023

	2023 £	2022 £
COMMUNITY PROJECTS FUND (Restricted)		
Community Larder		
INCOME		
Total receipts	4,618	4,172
Grant received	0	1,561
Total receipts	4,618	5,733
EXPENDITURE		
Total expenditure	-7,115	-4,968
NET INCOME/EXPENDITURE	-2,497	765
BALANCE at 1st January 2023, brought forward	7,490	6,725
BALANCE at 31st December 2023, carried forward	£4,993	£7,490
COMMUNITIES FUND (Restricted)		
Ex Ashburnham (2009 Church Weekend Away)		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2023, brought forward	901	901
BALANCE at 31st December 2023, carried forward	£901	£901
FUTURE MINISTRY FUND (Restricted)		
Children,Youth & Families Worker		
INCOME		
Total receipts	0	0
EXPENDITURE		
Transfer to General Fund	-5,000	0
NET INCOME/EXPENDITURE	- 5,000	0
BALANCE at 1st January 2023, brought forward	25,000	25,000
BALANCE at 31st December 2023, carried forward	£20,000	£25,000
FUTURE MINISTRY FUND (Unrestricted)		
Children,Youth & Families Worker		
INCOME		
Designated transfer from General Fund	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2023, brought forward	15,000	15,000
BALANCE at 31st December 2023, carried forward	£15,000	£15,000

1 ACCOUNTING POLICIES

(a) Basis of Preparation and Assessment of Going Concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

Pembury Baptist Church constitutes a public benefit entity as defined by FRS 102.

The members of PBC consider that there are no material uncertainties about the church's ability to continue as a going concern.

(b) Fund structure

Unrestricted funds represent the funds that are not subject to a restriction regarding their use and are available for the general purposes of the Church. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose. Restricted funds have been given to the Church for a particular purpose. The purposes of the restricted funds are noted in the accounts.

(c) Income recognition

All income is recognised once the Church has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. Income tax recoverable on Gift Aid donations is recognised when claimable.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Rental income from the letting of Church premises is accounted for when earned. Other income is accounted for when received.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the Church.

Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination.

(e) Charitable activities

The expenditure on charitable activities includes operating and administrative costs including governance costs as shown in the notes.

(f) Tangible fixed assets and depreciation

The land and buildings were introduced into the accounts at 31 December 2012 at open market valuation prepared by Messrs Bracketts, Chartered Surveyors. It was the aim of the Trustees to have a professional valuation carried out in 2021, this will now take place in 2024 The policy has been for the Trustees to regularly review the value of the land and buildings and adjust in the Balance Sheet accordingly. No depreciation was provided on land and buildings. In accordance with FRS 102, the value has been brought forward as the carrying value. No depreciation is provided as an impairment review is prepared annually by the Trustees. Any diminution in value below the carrying value is charged to the Statement of Financial Activities.

The investment property will be part of the professional valuation by Bracketts, Chartered Surveyors in 2024.

Furniture and equipment held at 31st December 1999 continue to be shown at valuation and together with subsequent items purchased individually over £250 are depreciated at 10% per annum on a reducing balance basis. Other items of equipment are being depreciated at rates estimated to write off their cost over three or four years as appropriate on a straight line basis.

(g) Realised and unrealised gains and losses

All gains and losses are taken to the statement of financial activities as they arise. Unrealised gains and losses are calculated as the difference between fair value at the year end and their carrying value.

(h) Pensions policy

The cost of the pension contributions are included within charitable activity costs and these are accounted for on the basis of contributions payable in the year. The church has no liability beyond making its contributions and paying across deductions for the employee's contributions. The Church therefore has no liability for final pension provision of its staff.

2 FIXED ASSETS

Fixed assets

Tangible Assets - Land and buildings:
The Church is the beneficial owner of the following assets, the legal title to which is held by the Baptist Union Corporation Limited, as Custodian Trustee.

	2023	2022
	£	£
At open market valuation (Last professional valuation undertaken by Bracketts, Chartered Surveyors in 2012)	1,864,162	1,864,162
Revaluation surplus	0	0
Total Land and buildings	£1,864,162	£1,864,162

These properties, comprising the church, church halls and manse have been revalued at Trustees' valuation, with regard to relevant property indexes.

Furniture and equipment:		
At valuation in 1999 and subsequent cost	92,266	88,132
Additions during the year (at cost)	3,000	9,854
Cost of disposals during the year	0	-5,720
Valuation or cost, carried forward	95,266	92,266
Accumulated Depreciation, brought forward	78,803	78,122
Depreciation for the year	6,777	6,401
Adjustment on disposals	0	-5,720
Total Depreciation, carried forward	85,580	78,803
Total Furniture and equipment	£ 9,686	£ 13,463
Total Tangible Assets	£1,873,848	£1,877,625
Investment Property:		
At open market valuation (Last valued by Bracketts, Chartered Surveyors, in 2012)	300,000	300,000
Revaluation surplus, at Trustees' valuation	0	0
Total Investment Property	£300,000	£300,000
TOTAL FIXED ASSETS	£2,173,848	£2,177,625

3 STAFF

During the year the Church had the following full and part-time staff.

	Number of employees	
	2023	2022
Full time - pastor	1	1
Full time - youth and childrens worker	1	1
Part time - office administrator	1	1
	3	3

Details of remuneration of the above are disclosed on pages 8 and 9. No member of staff was paid in excess of £60,000. Also the church enjoyed the benefit of a considerable number of volunteers working in various capacities.

During 2023, the Church considers its key management personnel to be the Elders, Deacons and Pastor as Trustees. The total employment benefits including pension contributions of the key management personnel were £32,993 (2022 £30,798).

Staff Costs, for all staff comprise:

	2023	2022
	£	£
Total remuneration	66,945	46,840
National Insurance contributions	0	0
Pension contributions	4,227	3,401
Total staff costs	£71,172	£50,241

The Church contributed to the personal pension schemes of both employees. The assets of the schemes are held separately from those of the Church in independently administered funds. Employer contributions payable by the Church amounted to £4,227 (2022 £3,401).

4 TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee has received any remuneration or reimbursement of expenses during the year, with the exception of the Pastor, who is a trustee ex officio.

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted	Restricted	Total
Fixed assets	2,173,848	0	2,173,848
Current assets	132,228	31,436	163,664
Current liabilities	(1,778)	(2,500)	(4,278)
Fund balance at 31 December 2023	£2,304,298	£28,936	£2,333,234

APPENDIX

PEMBURY BAPTIST CHURCH

FIVE YEAR STATISTICS for the year ended 31ST DECEMBER 2023

	2019 £	2020 £	2021 £	2022 £	2023 £
INCOME (excluding organisations and property revaluation, but including capital movements)					
Total General Fund income and tax repayments	101,481	109,792	113,167	124,701	133,726
Legacy Received	0	0	0	0	0
Gift Day (General & Restricted Funds) incl tax repayment	0	0	0	0	0
Gifts received for Mission Fund	3,204	4,812	3,609	12,316	13,786
Fellowship Fund gifts received	405	202	1,275	0	0
Hire of halls, rent and sundry income	18,892	13,168	13,403	17,198	19,541
Building Fund income and deposit interest	55	56	13	92	1,260
Restricted funds income (including grants)	3,529	29,475	2,000	3,201	34,766
	127,566	157,505	133,467	157,508	203,079
EXPENSES (excluding organisations)					
General Fund expenses	131,931	98,238	90,096	121,142	147,682
Fellowship Fund payments	500	1,805	425	263	734
Mission Fund gifts	14,227	17,162	14,806	24,493	28,194
	146,658	117,205	105,327	145,898	176,610
Number of church members	78	76	79	81	86
Average weekly General Fund giving	£1,952	£2,111	£2,176	£2,398	£2,572

This statement does not form part of the financial statements and is for information only

PEMBURY BAPTIST CHURCH

England & Wales - Charity number 1148719

Accounts

PEMBURY BAPTIST CHURCH

Registered Charity number 1148719

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2022

1 Romford Road
Pembury
Tunbridge Wells
Kent TN2 4HT

PEMBURY BAPTIST CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

CONTENTS

Page	
1 - 4	Report of the Trustees
5	Report of the Independent Examiner
6	Balance Sheet
7	Statement of Financial Activities
8 - 9	General Fund
10	Capital Fund Revaluation Reserve Building Fund Cyclical Repairs Fund
11	Fellowship Fund Organisation Funds
12	Mission Fund Other Restricted Funds
13	*Community Projects Funds* Future Ministry Funds
14 -16	Notes to the Financial Statements
Appendix	Statistical summary

PEMBURY BAPTIST CHURCH

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2022

The Elders, Deacons and Pastor as Managing Trustees, present their annual report and financial statements for the year ended 31st December 2022. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church

Pembury Baptist Church is an independent Church affiliated to the Baptist Union of Great Britain and the South Eastern Baptist Association (SEBA) and is a member of the Evangelical Alliance.

The Church is governed through its Trust Deed and Constitution and the doctrinal position is 'that which is generally understood to be Protestant and Evangelical and is solely based upon the Old and New Testament'. Membership is open to all who profess repentance towards God and faith in the Lord Jesus Christ, and whose lives bear evidence of their Christian profession. The Governing Constitution was:

- Adopted at a Special Church Members Meeting on 19th June 2012
- Registered by the Charity Commission on 28th August 2012 under charity number 1148719.
- Amended at a Special Church Members Meeting on 15th May 2018
- Re-registered with the Charity Commission in May 2018.
- Amended at a Special Church Members Meeting on the 28th January 2020
- Re-registered with the Charity Commission in February 2020
- Amended at a Special Church Members' Meeting on 18th May 2021
- Re-registered with the Charity Commission on 28th May 2021
- Amended at a Special Church Members' Meeting on 18th October 2022
- Re-registered with the Charity Commission on 4th April 2023

Charity Trustees

The Charity Trustees, who served from 1st January 2022 to the date of signature of this report, are:

Rev Dan Foster – Pastor

Mrs Daphne Beard – Elder &Treasurer
Mr Richard Beeching – Elder from the AGM on 12th July 2022
Mr Sam Moore – Elder re-elected for further 3 years on 12th July 2022
Mr Robert Smith – Elder re-elected for further 3 years on 12th July 2022

Mrs Tracy Gregory – Deacon
Mrs Diane Harris – Deacon
Mr Alistair Hill – Deacon
Mr Jonathan Stewart – Deacon from the AGM on 12th July 2022

Appointment of Charity Trustees

Trustees (with the exception of the Minister) are appointed by a Church Members' Meeting for one term of three years with the opportunity to be nominated for one further three year term, apart from the Treasurer who may continue to serve beyond the six year limit. Appointment is undertaken by a process that is public, clear and open so that all Church Members are enabled to prayerfully consider who should be appointed.

Responsibilities of the Charity Trustees

- The Charity Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting.
- The Charity Trustees are responsible for keeping the site in an appropriate state of repair, fully insured against fire, and that public and employer's liability insurance are in place.
- The Charity Trustees are jointly and severally responsible for the financial administration of the Church.

Charity Trustees' Meetings

The trustees meet together at least every two months. These meetings include prayer and worship as well as strategic planning and vision sharing. Meetings are characterised by mutual accountability, love for God and each other as well as service to the church and community. Elders and Pastor also meet as a sub-group to discuss pastoral and prayer concerns and to seek God for vision.

Deacons are appointed to specific tasks and cover various responsibilities. There are also appointed Team and Small Group Leaders, covering specific ministries which include adults, children and young people, the provision of music, audio visual, maintenance and administration.

OBJECTIVES AND PRINCIPAL ACTIVITIES

The Vision of Pembury Baptist Church is to know Jesus and to make Him known and our Purpose is to advance the Kingdom of God to the glory of Jesus' name.

We are a Jesus-centred and Spirit-filled local church that seeks to serve the wider community of Pembury and beyond through the love of Jesus and good deeds done in His name.

ACHIEVEMENTS AND PERFORMANCE

Delivery, Outcomes and Public Benefit

Pembury Baptist Church (PBC) seeks to meet the Purpose through a number of strategic activities. Our Community Projects are detailed below, and we hold weekly Sunday public services to encounter God through worship, prayer, studying the Bible and fellowship. Numerous small groups and prayer gatherings also occur weekly/fortnightly/monthly for mutual encouragement and edification, some still on Zoom during 2022. There were also men's and women's events. During 2022 we began a monthly reflection service, saw a dedication and baptism, hosted different visiting speakers including a missionary from India and Ukrainian refugees.

This Annual Report gives an oversight of the various Church organisations and activities. In our capacity as Trustees, we give our grateful thanks to all who have served by giving their time and/or money for the purposes of God's Kingdom through PBC.

We also acknowledge with thanks the work of the members of our staff and leadership team (both paid and voluntary) who have worked hard during this past year. Much has been achieved and as Trustees we know some of the stresses that come through their commitment to the work of the church. Our Pastor, Rev Dan Foster continues to bring God's word in a fresh and relevant way by the power of the Holy Spirit. Coming out of the pandemic we continued to live-stream our Sunday services and for this we are extremely grateful for our audio-visual team led by deacon Alistair Hill, and supported by deacon Tracy Gregory.

September saw the appointment of our new full-time **Youth and Children's Worker** Nichola How who quickly became involved in Sunday School, Community Projects, enhancing existing projects and starting new ones (see below). She found her feet wonderfully and has become a fantastic asset to the life of the church.

Community Projects

Our Pastor Dan Foster and others continue to work with **HOPE**, a Pembury Churches Together initiative. Hope initiated the Pembury **Community Larder** housed at PBC. In 2022 HOPE Pembury Churches Together began meeting again regularly to pray and plan for village events. As well as joint services for Good Friday, Remembrance and Christmas (the latter two alongside the Parish Council), we participated in celebrating the Queen's Platinum Jubilee at the recreation ground in May, serving tea, coffee and cake to many hundreds in attendance. We again delivered 50+ hampers at Christmas to those in need from the village and beyond thanks to the generosity of those who contributed.

Tuesday Club (formerly Day Centre) caters for thirty to forty seniors each week during term time. This is being led by Hilary Leigh who has a team of willing volunteers who cook and care. Those who attend enjoy lunch, snacks and fellowship together, quizzes and colouring, as well as listening to a faith-based 'thought for the day'. Hilary and her team offer vital pastoral support to those who come.

Little Rascals that caters for tiny tots, pre-schoolers and their carers is run by Christine Lane and a willing team of volunteers meeting on Wednesday mornings during term time; they have craft activities, refreshments and action songs. Prayers are said and it is an opportunity to invite families to other events such as Messy Church. As the only toddler group in the village it is an invaluable resource and always popular, often oversubscribed.

Blend is an after school youth café that takes place every Friday 4-6pm term time and offers a space for Pembury's young people to enjoy milkshakes, smoothies and snacks as well as pool, table tennis, conversation, basketball (outside) and lots of other activities. Our new youth worker Nichola took over running this from September and introduced an Xbox that was a real success.

Kingdom Café, is run by our Hospitality Deacon Tracy Gregory and her team of volunteers. It was open every Thursday and Friday from 9am to 4.30pm, offering free tea, coffee and cake, also lunch time snacks as well as warmth and hospitality. All are welcome and an increasing number from Pembury and beyond have been appreciating the warm welcome and relaxed atmosphere. Each month a different charity is supported through donations made at the café.

Messy Church started again in December with a hugely successful Christmas-themed session led by Nichola How that saw many families attending.

Our **ECO Team** met regularly to plan how we as a church can have a positive impact on the environment.

Pastor Dan Foster was going into **Pembury Primary School** each month to deliver assemblies and children's worker Nichola How began these too. Dan was volunteering as a chaplain at **Tunbridge Wells Hospital** in Pembury, visiting various patients as requested.

Overseas and Home Mission

The church supports a number of UK-based and overseas mission activities: We partner with **Open Doors**, through the Nijmans, supporting the persecuted church through financial support and prayer. The church gives throughout the year to various **BMS World Mission** appeals which included the 'Goodland project their Harvest Appeal in 2022. Our Christmas offerings in 2022 went to **Crisis** at Christmas. The church supported Benjamin Francis who became our **BMS World Mission** link partner in 2022. Also in Mozambique is **Project Moz**, an organization that helps orphaned children and coordinates community work. We also gave to **Spurgeons Children's Charity** in 2022. In November we had a visit from Steve & Jean Hughes to which we gave a donation for **A Rocha Trust**, a Christian Conservation Charity. We give regularly to SEBA – Home Mission and we gave to various Charities money donated at our twice weekly Kingdom Café. We were visited by representatives of **CE Partners** who spoke of their ministry to Ukrainian refugees and we gave a one-off gift to them.

Rental Income

We continued to receive rental income for the Red Cottage during 2022. Our current tenants have been there since June 2017.

Membership

The Church members met six times during 2022 these were in person but linked by Zoom. At the Special Church Meeting in October we changed the Constitution to allow hybrid meetings whereby zoom attendees are considered fully 'present' and thus are able to vote. The meeting on 12th July was our AGM. During the year we welcomed in 8 new members, 5 left membership and one member went to be with Jesus; leaving the number of members on 31st December 2022 at 81.

FINANCIAL REVIEW

The Trustees have noted the following salient features in the accounts:

- The General Fund giving by members and friends and the Gift Aid amounts in 2022 is up on previous years. Again this is due to the generosity of giving from members and friends despite the rising cost of living. Also the income for Hall Hire rose in comparison to the two previous years due to Covid-19 restrictions being lifted.
- Gifts earmarked for Mission activities totalled £24,786 (2021 £14,926), this includes the tithe from the General Fund of £12,470 (2021 £11,317) and an extra £12,316 (2021 £3,609) this includes a full year of Kingdom Cafe donations and gifts for Open Doors, BMS: Harvest & Ukraine Appeals and Crisis our Christmas offerings.
- Other Donations were sent to BMS: World Mission, Spurgeons, SEBA, Project Moz and BU Home Mission. Donations given at Kingdom Cafe include Alzheimer's Research, Demelza House, KSS Air Ambulance, Ronald McDonald, Tearfund, Red Cross-Ukraine Appeal, MacMillan and Crisis at Christmas Appeal.
- There was a General Fund surplus of £466 (2022 £893) for the year after designated transfers of £5,000 to the Building Fund and a further £500 was added to our Mission Tithe making it £12,970 in total.
- Unrestricted Income Funds (Reserves) have increased to £139,487 from £133,643 in 2021.
- The General Fund balance amounts to £91,343 (2021 £90,877), this is considered adequate for the *foreseeable future.*
- The introduction of FRS 102 in 2015 resulted in a change in accounting policy relating to the carrying value of tangible assets, details of which are given in note 1 (f) on page 14.

The increase in 2022 overheads to £121,142 (2021 £90,096), is due to repainting of church external windows, taking on an extra staff member from September 2022 and replacing all carpets in the Red Cottage. It also includes the costs for a full year of Kingdom Cafe and an end of Covid-19 restrictions Party in September. We again expect to have extensive maintenance costs in 2023, both known and unknown. The Cyclical Repair Fund at the end of 2022 stands at £23,000 to help cover these future costs.

The total staff salary costs (see page 16) amount to £50,241 (2021 £42,561), the difference is due to staff increases; thanks again to the Government there are zero National Insurance costs in 2022. These costs consist of the Salary and Pension contributions for one full time pastor, one full time (4 months) youth worker and one part time staff member.

Grants are made by the Church from its Mission Fund in support of those Christian mission societies and individuals who are committed to Christian Mission or are in training for future Christian work, both in the UK and abroad. Grants from the Church Fellowship Fund of £263 (2021 £425) were given to individuals suffering hardship or financial needs within the community to meet their needs.

A Grant of £500 was received for Kingdom Café from Kent County Council (KCC) as it resumed twice weekly in 2022. We received a grant of £810.96 from the Hardship Fund of Pembury Parish Council (PPC) to supply shelving for the Larder to be moved into part of the Crèche building on the back car park, making it easier to access by all concerned. The amount of £318 left over from the Kent County Council grant for BLEND - Youth Café in 2020 helped purchase equipment in 2021/2022 when it commenced fully. Grants of £200 each for Blend, Tuesday Club and Little Rascals were received during the 2022 year from the Pavilion Café housed in Pembury Recreation Ground.

The additions during the year to Fixed Assets (page 15) include 2 x 75" TV's, Wall brackets, Tables and Sofas, 50" TV, Dell laptop for Youth worker, Vax cordless cleaner, CCTV blink camera and 4 Fire Tablets.

The detailed reports of the Church and its organisations, its officers and Team Leaders, plus further detailed Financial Report are available in separate documents.

Reserves Policy
The Trustees aim to maintain free reserves in the General Fund at a level which equates to more than approximately three months of unrestricted charitable expenditure. This provides sufficient funds to cover ministry, management and administration for such a period.

Risk Management
The Trustees have identified and examined the major risks which the Charity faces and confirm that procedures have been established to mitigate those risks. In particular the policy relating to vulnerable adults and children is regularly reviewed. This now includes safeguarding personal details which comply with the General Data Protection Regulation introduced in May 2018. Training was given in Health and Safety, First Aid and Food Hygiene. All policies continue to be reviewed on an on-going basis. The leadership continue to carry out systematic risk assessment in financial, statutory, legal and operational areas. During the pandemic this has included Covid-19 risk assessments for every activity.

We have referred to the Charity Commission's guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Address
1 Romford Road, Pembury, Tunbridge Wells, Kent TN2 4HT

Independent Examiner
N M Gower-Smith FCA, Gower-Smith & Co, Chartered Accountants
Grosvenor Lodge, 72 Grosvenor Road, Tunbridge Wells, Kent TN1 2AZ

Bankers
Lloyds Bank Plc – 82 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1RP

Baptist Union Corporation Limited – Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon OX11 8RT

Trustees' Responsibilities
The Trustees of the charity are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 4th July 2023 and signed on their behalf by

Mrs D J Beard, Trustee

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Pembury Baptist Church for the year ended 31 December 2022, which are set out on pages 6 to16.

RESPONSIBILITIES AND BASIS OF REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

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

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts did not accord with the accounting records; or

3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

I have no 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.

N M Gower-Smith, FCA
Gower-Smith & Co
Chartered Accountants
Grosvenor Lodge
72 Grosvenor Road
Tunbridge Wells
Kent TN1 2AZ

10 July 2023

BALANCE SHEET — 31ST DECEMBER 2022

		2022 £		2021 £
FIXED ASSETS				
Tangible assets (page 15, note 2)		1,877,625		1,874,172
Investments (page 15, note 2)		300,000		300,000
		2,177,625		2,174,172
Debtors - Short term				
Tax recoverable	5,948		4,976	
Sundry debtors	1,875		287	
Prepaid expenses (training)	515		1,020	
	8,338		6,283	
Cash and bank balances				
Baptist Union deposit	5,242		5,162	
Cash at bank	166,819		162,120	
Cash in hand	93		109	
	172,154		167,391	
TOTAL CURRENT ASSETS	180,492		173,674	
Less: CREDITORS				
Amounts falling due within one year				
Accrued expenditure	1,750		1,125	
Other creditors	973		2,108	
Mission	774		240	
	3,497		3,473	
NET CURRENT ASSETS		176,995		170,201
NET ASSETS		£2,354,620		£2,344,373
Financed by:				
UNRESTRICTED INCOME FUNDS				
General Fund (pages 8 & 9)	91,343		90,877	
Building Fund (page 10)	7,726		2,726	
Cyclical Repairs Fund (page 10)	23,000		23,000	
Organisation Funds (page 11)	2,418		2,040	
Future Ministry Fund (page 13)	15,000		15,000	
		139,487		133,643
RESTRICTED INCOME FUNDS				
Organisation Funds (page 11)	0		0	
Fellowship Fund (page 11)	1,354		1,617	
Mission Fund (page 12)	2,300		1,507	
Other Restricted Funds (page 12)	463		808	
Future Ministry Fund (page 13)	25,000		25,000	
Community Larder (page 13)	7,490		6,725	
Communities Fund (page 13)	901		901	
		37,508		36,558
UNRESTRICTED CAPITAL FUND (page 10)		13,463		10,010
REVALUATION RESERVE (page 10)		2,164,162		2,164,162
		£2,354,620		£2,344,373

Approved by the Trustees on 4th July 2023 and signed on their behalf by:

Mrs D J Beard - Trustee and Treasurer

INCOME AND EXPENDITURE	Unrestricted						Restricted						2022	2021
	General	Cyclical Repairs page 10	Organisat -ions page 11	Other Funds page 10/13	Capital Fund page 10	Revaluation Reserve page 10	Organisat -ions page 11	Community Larder page 13	Mission Fund page 12	Communities Funds page 13	Fellowship Fund page 11	Other Funds page 12/13	Total	Total
INCOME														
Donations and legacies														
Offerings and donations received	103,075	0	3,147	0	0	0	0	5,733	12,316	0	0	1,277	125,548	107,164
Tax refunds	21,626												21,626	17,997
Grants Received	0							0					0	2,000
Investment income	92												92	13
Charitable activities														
Hire of halls	2,972												2,972	1,456
Other income	3,866												3,866	547
Other														
Rents receivable	11,400												11,400	11,400
Total	143,031	0	3,147	0	0	0	0	5,733	12,316	0	0	1,277	165,504	140,577
EXPENDITURE														
Charitable activities														
Ministry - Senior Pastor	41,500												41,500	38,188
Children & Youth Ministry	9,342												9,342	217
Community Projects	0												0	0
Organisation expenses	0		2,769									1,622	4,391	1,602
Property costs	28,841												28,841	17,454
Property costs relating to rented property	4,530												4,530	2,507
Administration and other expenses	29,428												29,428	25,927
Depreciation of furniture and equipment	6,401												6,401	4,653
Donations made	0						0	4,968	24,493		263		29,724	19,091
Independent examination fee	1,100												1,100	1,150
Total	121,142	0	2,769	0	0	0	0	4,968	24,493	0	263	1,622	155,257	110,789
OTHER RECOGNISED GAINS/(LOSSES)														
Gains on revaluation of Investments						0							0	0
NET INCOME/(EXPENDITURE)	21,889	0	378	0	0	0	0	765	-12,177	0	-263	-345	10,247	29,788
TRANSFERS BETWEEN FUNDS														
To Mission Fund (page 12)	-12,970								12,970				0	0
Transfer to Capital Fund (page 10)	-3,453				3,453								0	0
Transfer to Future Ministry fund (page 13)	0			0									0	0
Transfer to Cyclical Maintenance fund (page 10)	0	0											0	0
Transfer to Building Fund (page 10)	-5,000	0		5,000										
Revaluation reserve surplus (page 10)	0												0	0
NET MOVEMENT IN FUNDS	466	0	378	5,000	3,453	0	0	765	793	0	-263	-345	10,247	29,788
FUND BALANCES, b/fwd at 1st January 2022	90,877	23,000	2,040	17,726	10,010	2,164,162	0	6,725	1,507	901	1,617	25,808	2,344,373	2,314,585
FUND BALANCES, c/fwd at 31st Dec 2022	£91,343	£23,000	£2,418	£22,726	£13,463	£2,164,162	£0	£7,490	£2,300	£901	£1,354	£25,463	£2,354,620	£2,344,373

Total unrestricted income funds £139,487

Total restricted income funds £37,508

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

GENERAL FUND (Unrestricted)
being the general purposes fund

	2022 £	2021 £
INCOME		
Offerings	103,075	95,170
Tax refunds on covenants and gift aid	21,626	17,997
Legacy Received	0	0
Interest Received	92	13
Hire of halls	2,972	1,456
Rent receivable	11,400	11,400
Other Income		
Community Projects	548	252
Social & other events	20	0
Men's Ministry	870	125
Grants & Gifts	1,040	0
Sale of books	124	170
Cycle to work scheme	1,264	0
TOTAL INCOME FOR THE YEAR	143,031	126,583
EXPENDITURE		
Ministry		
Pastor - Stipend	27,720	27,440
- NI	0	0
- Light heat rates council tax	5,357	4,844
- Pension contributions	3,078	3,034
- Telephone	548	545
- Books	289	136
- Manse property expenses	712	409
Other ministry expenses including travel and conferences	3,546	1,380
Visiting speakers	250	400
	41,500	38,188
Childrens & Youth Ministry Leader - Salary	7,028	0
- NI	0	0
- Light heat rates council tax	0	0
- Pension contributions	148	0
- Telephone	209	0
- Travel and other expenses	85	0
	7,470	0
Materials used for services	241	84
Youth intern salary and NI	0	0
Promiseland & childrens work	725	0
Youth work incl. Blend (Xbox & subs)	906	133
	1,872	217
Church property costs		
Light and heat	8,173	7,121
Rates	193	363
Telephone	1,852	1,708
Insurance	5,062	4,987
Repairs and maintenance	13,561	3,275
Costs relating to rented property	4,530	2,507
Depreciation of Furniture & Equipment	6,401	4,653
	39,772	24,614
Carried forward	£90,614	£63,019

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

GENERAL FUND (Cont) (Unrestricted)		2022 £	2021 £
Brought forward		90,614	63,019
Adminstration and other expenses			
Administration secretary - salary	12,092		11,917
- NI	0		0
- Pension	175		170
Church activities and catering	6,883		1,511
Cleaning and laundry	1,806		2,149
Duplicating, printing, stationery and postage	1,746		978
Website, software & IT costs incl.Advertising	2,703		5,520
Church flowers	116		225
Other professional fees	727		467
Bank charges	288		204
Music copyright	593		562
Sundries	438		476
Training & Courses	97		719
Affiliation fees and other subscriptions	601		824
Community Projects - Outreach	113		0
Men's ministry	1,050		205
Independent Examiner's fee	1,100		1,150
		30,528	27,077
TOTAL EXPENDITURE FOR THE YEAR		121,142	90,096
NET INCOME/EXPENDITURE before fund transfers		21,889	36,487
DESIGNATED TRANSFERS TO/FROM OTHER FUNDS			
Transfer to/from Capital Fund	(page 10)	-3,453	723
Transfer to Mission Fund	(page 12)	-12,970	-11,317
Transfer to/from Cyclical Fund	(page 10)	0	-15,000
Transfer to/from Building Fund	(page 10)	-5,000	0
Transfer to/from Future Ministry Fund	(page 13)	0	-10,000
		-21,423	-35,594
NET MOVEMENT IN GENERAL FUND		466	893
BALANCE at 1st January 2022, brought forward		90,877	89,984
BALANCE at 31st December 2022, carried forward		91,343	£90,877

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

CAPITAL FUND (Unrestricted) representing tangible fixed assets	2022 £	2021 £
Transfer (to) from General Fund	3,453	-723
BALANCE at 1st January 2022, brought forward	10,010	10,733
BALANCE at 31st December 2022, carried forward	£13,463	£10,010

The Trustees were unable to establish the original cost of the properties and therefore no cost is included in the capital fund.

REVALUATION RESERVE (Unrestricted) representing land and buildings revalued surplus		
Revaluation of Investment Property	0	0
Transfer from Capital Fund	0	0
BALANCE at 1st January 2022, brought forward	2,164,162	2,164,162
BALANCE at 31st December 2022, carried forward	£2,164,162	£2,164,162

BUILDING FUND (Unrestricted) for new building projects		
INCOME		
Designated transfer from General Fund	5,000	0
EXPENDITURE		
Expenses	0	0
NET INCOME/EXPENDITURE	5,000	0
BALANCE at 1st January 2022, brought forward	2,726	2,726
BALANCE at 31st December 2022, carried forward	£7,726	£2,726

CYCLICAL REPAIRS FUND (Unrestricted) for major repairs programmes (not annual and recurring expenditure)		
INCOME		
Designated transfer from General Fund	0	15,000
EXPENDITURE		
Transfer to General Fund	0	0
NET INCOME/EXPENDITURE	0	15,000
BALANCE at 1st January 2022, brought forward	23,000	8,000
BALANCE at 31st December 2022, carried forward	£23,000	£23,000

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

FELLOWSHIP FUND (Restricted) for those in particular need	2022 £	2021 £
INCOME		
Total receipts	0	1275
EXPENDITURE		
Donations made to individuals in need	-263	-425
NET INCOME/EXPENDITURE	-263	850
BALANCE at 1st January 2022, brought forward	1,617	767
BALANCE at 31st December 2022, carried forward	£1,354	£1,617

ORGANISATION FUNDS TUESDAY CLUB (Unrestricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total unrestricted receipts	1,799	459
Gift/Grant Received	200	0
Total unrestricted receipts	1,999	459
EXPENDITURE		
Total expenditure	-1,998	-642
NET INCOME/EXPENDITURE	1	-183
Contribution to Hall Refurbishment	0	0
BALANCE at 1st January 2022, brought forward	1,882	2,065
BALANCE at 31st December 2022, carried forward	£1,883	£1,882

ORGANISATION FUNDS TUESDAY CLUB (Restricted) *formerly known as the Day Centre for the over 60's*		
INCOME		
Total restricted receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2022, brought forward	0	0
BALANCE at 31st December 2022, carried forward	£0	£0

ORGANISATION FUNDS LITTLE RASCALS (Unrestricted) for parents, carers and their babies and toddlers (0-4)		
INCOME		
Total receipts	948	281
Gift/Grant Received	200	0
Total receipts	1,148	281
EXPENDITURE		
Total expenditure	-771	-247
NET INCOME/EXPENDITURE	377	34
BALANCE at 1st January 2022, brought forward	158	124
BALANCE at 31st December 2022, carried forward	£535	£158

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

MISSION FUND (Restricted) for the support of mission whether home or overseas	Number of Grants	2022 £	2021 £
INCOME			
Donations received at Kingdom Cafe - Children in Need in 2021		0	541
Donations received at Kingdon Cafe - Hospice in the Weald in 2021		0	589
Gifts received for Project Moz - Blanket Appeal in 2021		0	160
Gifts Received for Christmas 2021Appeal for Tearfund		0	730
Gifts received BMS: UKRAINE Appeal		1,311	0
Donations received at January Kingdon Cafe - Scouts and Guides		539	0
Donations received at February Kingdom Cafe for Emerge Advocacy Project		511	0
Donations received at March/April Kingdom Cafe - Red Cross, Ukraine Appeal		1,688	0
Donations received at May Kingdom Cafe for Ronald McDonald House		691	0
Donations received at June Kingdom Cafe - Demelza House		644	0
Donations received at July Kingdom Cafe - KSS Air Ambulance		820	0
Donations Received at August Kingdom Cafe + Gifts for Ukraine Appeal Via King Will (o/s year-end)		842	0
Donations received at September Kingdom Cafe for Alzheimers Research UK		1,000	0
Donations received at September Saturday Kingdom Cafe for MacMillan		168	350
Donations received at October Kingdom Cafe - Bubbles Sensory Cafe		795	0
Donations received at November Kingdom Cafe for Tearfund + Quiz night		909	268
Donations received at December Kingdom Cafe + Christmas Crisis Appeal		1,368	0
Gifts received (2022 BMS: Harvest Goodland Project (2021 - I will stand)		870	971
Gifts received for Open Doors		160	0
		12,316	3,609
Designated transfer from General Fund		12,470	11,317
Extra Transfer at yearend to Mission		500	0
TOTAL INCOME		25,286	14,926
EXPENDITURE			
Specified gifts:			
Donations made to or on behalf of individuals for mission:			
Children in Need		0	541
Hospice in the Weald		0	589
Project Moz - Blanket Appeal		0	160
Gifts Received for Christmas 2021 Appeal for Tearfund		0	730
Gifts received BMS: UKRAINE Appeal		1,311	0
Donations received at January Kingdon Cafe - Scouts and Guides		539	0
Donations received at February Kingdom Cafe for Emerge Advocacy Project		511	0
Donations received at March/April Kingdom Cafe - Red Cross, Ukraine Appeal		1,688	0
Donations received at May Kingdom Cafe for Ronald McDonald House		691	0
Donations received at June Kingdom Cafe - Demelza House		644	0
Donations received at July Kingdom Cafe - KSS Air Ambulance		820	0
Donations received at September Kingdom Cafe for Alzheimers Research UK		1,000	0
Donations received at September Saturday Kingdom Cafe for MacMillan		168	350
Donations received at October Kingdom Cafe - Bubbles Sensory Cafe		795	0
Donations received at November Kingdom Cafe for Tearfund + Quiz night		909	268
Donations received at December Kingdom Cafe - & 2022 Christmas Crisis Appeal		1,368	0
Gifts received (2022 BMS: Harvest Goodland Project (2021 - I will stand)		870	971
Gifts received for Open Doors		160	0
		11,474	3,609
Allocated from designated transfer:			
Donations made to or on behalf of individuals for mission:			
Werner & Hennie Nijman	1	1,000	2,000
Ukraine Appeal (via HSiobhan via King Will)	1	500	0
David Flynn on behalf of Cochabamba -Bolivia	1	900	0
Donations made to organisations for Christian ministry, relief and development:			
A Rocha Trust	1	500	0
BU Home Mission	1	2,000	2,000
BMS World Mission - UKRAINE Appeal	1	1,507	0
BMS World Mission - Ben Francis: Link Partner	2	1,500	2,000
BMS World Mission - Harvest Appeal	1	512	0
Central European Partners - Ukraine	1	1,000	0
Hospice in the Weald		0	500
Open Doors	1	500	0
Project Moz (including Blanket Appeal in 2021)	1	2,000	2,400
SEBA (South Eastern Baptist Association)	1	500	300
Spurgeons Children's Charity	1	500	500
Tearfund		0	577
Tunbridge Wells Churches - Winter Shelter		0	300
TWYFC (Tunbridge Wells Youth For Christ)		0	500
UCB Notes	1	100	120
		13,019	11,197
TOTAL EXPENDITURE		24,493	14,806
NET INCOME/EXPENDITURE		793	120
BALANCE at 1st January 2022, brought forward		1,507	1,387
BALANCE at 31st December 2022, carried forward		2,300	1,507

The transfer of £12,970 (2021 £11,317) from the General Fund to the Mission Fund represents the Tithe of 10% based on offerings with tax recovered and an extra £500 at the year-end

OTHER RESTRICTED FUNDS (Restricted) being monies given or designated for other specific needs		
INCOME		
Gifts/Grant received	995	840
Paid into these funds	282	
	1,277	
EXPENDITURES		
Paid out from these funds	-1,622	-713
NET INCOME/EXPENDITURE	-345	127
BALANCE at 1st January 2022, brought forward	808	681
BALANCE at 31st December 2022, carried forward	463	808

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2022

	2022 £	2021 £
COMMUNITY PROJECTS FUND (Restricted)		
Community Larder		
INCOME		
Total receipts	4,172	5,530
Grant received	1,561	2,000
Total receipts	5,733	7,530
EXPENDITURE		
Total expenditure	-4,968	-3,860
NET INCOME/EXPENDITURE	765	3,670
BALANCE at 1st January 2022, brought forward	6,725	3,055
BALANCE at 31st December 2022, carried forward	£7,490	£6,725
COMMUNITIES FUND (Restricted)		
Ex Ashburnham (2009 Church Weekend Away)		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2022, brought forward	901	901
BALANCE at 31st December 2022, carried forward	£901	£901
FUTURE MINISTRY FUND (Restricted)		
Children,Youth & Families Worker		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2022, brought forward	25,000	25,000
BALANCE at 31st December 2022, carried forward	£25,000	£25,000
FUTURE MINISTRY FUND (Unrestricted)		
Children,Youth & Families Worker		
INCOME		
Designated transfer from General Fund	0	10,000
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	10,000
BALANCE at 1st January 2022, brought forward	15,000	5,000
BALANCE at 31st December 2022, carried forward	£15,000	£15,000

1 ACCOUNTING POLICIES

(a) Basis of Preparation and Assessment of Going Concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

Pembury Baptist Church constitutes a public benefit entity as defined by FRS 102.

The members of PBC consider that there are no material uncertainties about the church's ability to continue as a going concern.

(b) Fund structure

Unrestricted funds represent the funds that are not subject to a restriction regarding their use and are available for the general purposes of the Church. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose. Restricted funds have been given to the Church for a particular purpose. The purposes of the restricted funds are noted in the accounts.

(c) Income recognition

All income is recognised once the Church has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. *Income tax recoverable on Gift Aid donations is recognised when claimable.*

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Rental income from the letting of Church premises is accounted for when earned. Other income is accounted for when received.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the Church.

Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination.

(e) Charitable activities

The expenditure on charitable activities includes operating and administrative costs including governance costs as shown in the notes.

(f) Tangible fixed assets and depreciation

The land and buildings were introduced into the accounts at 31 December 2012 at open market valuation prepared by Messrs Bracketts, Chartered Surveyors. It was the aim of the Trustees to have a professional valuation carried out in 2021, this will now take place in 2022. The policy has been for the Trustees to regularly review the value of the land and buildings and adjust in the Balance Sheet accordingly. No depreciation was provided on land and buildings. In accordance with FRS 102, the value has been brought forward as the carrying value. No depreciation is provided as an impairment review is prepared annually by the Trustees. Any diminution in value below the carrying value is charged to the Statement of Financial Activities.

The investment property will be part of the professional valuation by Bracketts, Chartered Surveyors in 2023.

3 STAFF

During the year the Church had the following full and part-time staff.

	Number of employees	
	2022	2021
Full time - pastor	1	1
Full time - youth and childrens worker	1	0
Part time - office administrator	1	1
	3	2

Details of remuneration of the above are disclosed on pages 8 and 9. No member of staff was paid in excess of £60,000. Also the church enjoyed the benefit of a considerable number of volunteers working in various capacities.

During 2022, the Church considers its key management personnel to be the Elders, Deacons and Pastor as Trustees. The total employment benefits including pension contributions of the key management personnel were £30,798 (2021 £30,474).

Staff Costs, for all staff comprise:

	2022	2021
	£	£
Total remuneration	46,840	39,357
National Insurance contributions	0	0
Pension contributions	3,401	3,204
Total staff costs	£50,241	£42,561

The Church contributed to the personal pension schemes of both employees. The assets of the schemes are held separately from those of the Church in independently administered funds. Employer contributions payable by the Church amounted to £3,401 (2021 £3,204).

4 TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee has received any remuneration during the year, with the exception of the Pastor, who is a trustee ex officio.

During the year, one trustee received £507 in reimbursement of travel expenses incurred in the furtherance of the work of the charity.

Expenditure of £95 (2021 £535) for work relating to the rebranding of the church and a new logo was paid to a company of which Mr A Hill is a director. Expenditure of £328 was placed with CPO for leaflets. "CPO is a trading name of Yeomans Press LTD" of which Mr A Hill is a director. Both were conducted under normal commercial terms.

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted	Restricted	Total
Fixed assets	2,177,625	0	2,177,625
Current assets	143,484	37,008	180,492
Current liabilities	(2,723)	(774)	(3,497)
Fund balance at 31 December 2021	£2,318,386	£36,234	£2,354,620

APPENDIX

PEMBURY BAPTIST CHURCH

FIVE YEAR STATISTICS for the year ended 31ST DECEMBER 2022

	2018 £	2019 £	2020 £	2021 £	2022 £
INCOME (excluding organisations and property revaluation, but including capital movements)					
Total General Fund income and tax repayments	103,088	101,481	109,792	113,167	124,701
Legacy Received	*2,000*	0	*0*	0	0
Gift Day (General & Restricted Funds) incl tax repayment	0	0	0	0	0
Gifts received for Mission Fund	3,518	3,204	4,812	3,609	12,316
Fellowship Fund gifts received	220	405	202	1,275	0
Hire of halls, rent and sundry income	18,750	18,892	13,168	13,403	17,198
Building Fund income and deposit interest	47	55	56	13	92
Restricted funds income (including grants)	0	3,529	29,475	2,000	3,201
	127,623	127,566	157,505	133,467	157,508
EXPENSES (excluding organisations)					
General Fund expenses	124,001	131,931	98,238	90,096	121,142
Fellowship Fund payments	300	500	1,805	425	263
Mission Fund gifts	13,598	14,227	17,162	14,806	24,493
	137,899	146,658	117,205	105,327	145,898
Number of church members	82	78	76	79	81
Average weekly General Fund giving	£1,982	£1,952	£2,111	£2,176	£2,398

This statement does not form part of the financial statements and is for information only

PEMBURY BAPTIST CHURCH

England & Wales - Charity number 1148719

Accounts

PEMBURY BAPTIST CHURCH

Registered Charity number 1148719

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2021

1 Romford Road
Pembury
Tunbridge Wells
Kent TN2 4HT

CONTENTS

Page	
1 - 4	Report of the Trustees
5	Report of the Independent Examiner
6	Balance Sheet
7	Statement of Financial Activities
8 - 9	General Fund
10	Capital Fund Revaluation Reserve Building Fund Cyclical Repairs Fund
11	Fellowship Fund Organisation Funds
12	Mission Fund Other Restricted Funds
13	Community Projects Funds
14 -16	Notes to the Financial Statements
Appendix	Statistical summary

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2021

The Elders, Deacons and Pastor as Managing Trustees, present their annual report and financial statements for the year ended 31st December 2021. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church

Pembury Baptist Church is an independent Church affiliated to the Baptist Union of Great Britain and the South Eastern Baptist Association (SEBA) and is a member of the Evangelical Alliance.

The Church is governed through its Trust Deed and Constitution and the doctrinal position is 'that which is generally understood to be Protestant and Evangelical and is solely based upon the Old and New Testament'. Membership is open to all who profess repentance towards God and faith in the Lord Jesus Christ, and whose lives bear evidence of their Christian profession. The Governing Constitution was:

- Adopted at a Special Church Members Meeting on 19th June 2012
- Registered by the Charity Commission on 28th August 2012 under charity number 1148719.
- Amended at a Special Church Members Meeting on 15th May 2018
- Re-registered with the Charity Commission in May 2018.
- Amended at a Special Church Members Meeting on the 28th January 2020
- Re-registered with the Charity Commission in February 2020
- Amended at a Special Church Members' Meeting on 18th May 2021
- Re-registered with the Charity Commission on 28th May 2021

Charity Trustees

At a Special Church Members' Meeting held on 28 January 2020, the Constitution was altered to include Deacons with the Elders as Managing Trustees. The reason for this was to spread the load of leadership and broaden the team, reflecting different gifts and responsibilities. The Charity Trustees, who served from 1st January 2020 to the date of signature of this report, were:

Rev Dan Foster – Pastor

Mrs Daphne Beard – Elder &Treasurer
Mr Richard Beeching – Elder until the AGM on13th July 2021
Mr Sam Moore – Elder
Mr Robert Smith – Elder

Mrs Diane Harris – Deacon
Mr Alistair Hill – Deacon
Mrs Tracy Gregory – Deacon

Appointment of Charity Trustees

Trustees (with the exception of the Minister) are appointed by a Church Members' Meeting for one term of three years with the opportunity to be nominated for one further three year term, apart from the Treasurer who may continue to serve beyond the six year limit. Appointment is undertaken by a process that is public, clear and open so that all Church Members are enabled to prayerfully consider who should be appointed.

Responsibilities of the Charity Trustees

- The Charity Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting.
- The Charity Trustees are responsible for keeping the site in an appropriate state of repair, fully insured against fire, and that public and employer's liability insurance are in place.
- The Charity Trustees are jointly and severally responsible for the financial administration of the Church.

Charity Trustees' Meetings

The trustees meet together at least every two months. These meetings include prayer and worship as well as strategic planning and vision sharing. Meetings are characterised by mutual accountability, love for God and each other as well as service to the church and community. Elders and Pastor also meet as a sub-group to discuss pastoral and prayer concerns and to seek God for vision.

Deacons are appointed to specific tasks and cover various responsibilities. There are also appointed Team and Small Group Leaders, covering specific ministries which include adults, children and young people, the provision of music, audio visual, maintenance and administration.

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2021

OBJECTIVES AND PRINCIPAL ACTIVITIES

The Vision of Pembury Baptist Church is to know Jesus and to make Him known and our Purpose is to advance the Kingdom of God to the glory of Jesus' name.

We are a Jesus-centred and Spirit-filled local church that seeks to serve the wider community of Pembury and beyond through the love of Jesus and good deeds done in His name.

ACHIEVEMENTS AND PERFORMANCE

Delivery, Outcomes and Public Benefit

Pembury Baptist Church (PBC) seeks to meet the Purpose through a number of strategic activities. Our Community Projects are detailed below, and we hold weekly Sunday public services to encounter God through worship, prayer, studying the Bible and fellowship. Numerous small groups and prayer gatherings also occur weekly/fortnightly/monthly for mutual encouragement and edification, some on Zoom during 2021. In addition there are men's and women's events. During 2021 a Youth Alpha took place, also a Bible and a Prayer course were held and all were well attended.

This Annual Report gives an oversight of the various Church organisations and activities. In our capacity as Trustees, we give our grateful thanks to all who have served by giving their time and/or money for the purposes of God's Kingdom through PBC.

We also acknowledge with thanks the work of the members of our staff and leadership team (both paid and voluntary) who have worked hard during this past year. Much has been achieved and as Trustees we know some of the stresses that come through their commitment to the work of the church. Our Pastor, Rev Dan Foster continues to bring God's word in a fresh and relevant way by the power of the Holy Spirit. A big "thank you" is due to Deacon Alistair Hill and Tracy Gregory, who now we are back meeting in person on a Sunday morning, continue to live stream our Sunday services. Thank you too to our dedicated musicians for leading us in worship through the past two years when things at times were far from normal and for months there was no 'live' congregation to encourage them.

We acknowledge our dependence on God and thank him for all He has led us through during what has been at times a stressful and challenging year both physically and financially.

Community Projects

Our Pastor Dan Foster continues to work with **Hope**, a Pembury Churches Together initiative. Hope initiated the Pembury **Community Larder** housed at PBC. During 2020 because of COVID-19 we became the HUB for the Pembury Village. Although the church was closed the Hub and Larder remained open all through the year and continued to regularly give support and food to those in need in the area. We again delivered 50+ hampers at Christmas to those in need from the village and beyond. The generosity of everyone involved in this ministry which includes many people, not just in Pembury, who give financially to the Larder Fund, some monthly by standing order. To these and those who regularly donate food items, on behalf of all who benefit from your generosity THANK YOU!!

Tuesday Club (formerly Day Centre) caters for thirty to forty seniors each week during term time. This is being led by Hilary Leigh who has a team of willing volunteers who cook and care. Those who attend enjoy food and fellowship together, quizzes and keep fit exercises as well as a number of outings each year. Hilary and her team offer pastoral support to those who come. The reopening on the 14th September was greeted with much delight from all who come.

Little Rascals that caters for tiny tots, pre-schoolers and their carers is run by a willing team of volunteers meeting on Wednesday mornings during term time; they have craft activities, refreshments and action songs. As the only toddler group in the village it is an invaluable resource. This reopened in the summer of 2021 after being closed in March 2020.

Blend is an after school youth café that opened its doors in our youth hut from September 2021. It takes place every Friday 4-6pm and offers a space for Pembury's young people to enjoy milkshakes, smoothies and snacks as well as pool, table tennis, conversation and lots of other activities.

Kingdom Café, run by our Hospitality Deacon Tracy Gregory and her team. In October 2021 it reopened with the same format but different days and hours. It is now open every Thursday and Friday from 9am to 4.30pm. It offers free tea, coffee and cake, also lunch time snacks as well as warmth and hospitality. All are welcome and many from Pembury and beyond have been appreciating the warm welcome and relaxed atmosphere. Each month a different charity is supported through donations made at the café.

Pastor Dan Foster was going into **Pembury Primary School** each month to deliver assemblies and was volunteering as a chaplain at **Tunbridge Wells Hospital** in Pembury, visiting the orthopaedic ward. Both these activities ceased due to COVID-19 in March 2020, though he was then able to provide video assemblies to the school, on call telephone support as volunteer chaplain at the hospital and later into 2021 became a bank chaplain at the hospital, physically going in once a week.

Overseas and Home Mission

The church supports a number of UK-based and overseas mission activities: We partner with **Open Doors**, supporting the persecuted church through financial support and prayer. The church gives throughout the year to various **BMS World Mission** appeals which included I Will Stand – our Harvest Appeal in 2021. Our Christmas 2021 at PBC went to **Tearfund.** The church supported the Barrell family, who were **BMS World Mission** link missionaries based in Maputo, Mozambique, up until they returned to the UK in 2020 and sadly had to leave BMS in 2021. Also in Mozambique is **Project Moz**, a organization that helps orphaned children and coordinates community work and in 2021 we supported their appeal for blankets for children. We also gave to Spurgeons Children's Charity in 2021. During the year we had visitors from TWYFC (Tunbridge Wells Youth for Christ) to which we gave a donation. We have also given regularly each year to Tunbridge Wells Churches – Winter Shelter.

Rental Income

We continued to receive rental income for the Red Cottage during 2021. Our current tenants have been there since June 2017.

Membership

The Church members met six times during 2021 all were on Zoom due to Covid restrictions still being in place. We had two in March, one in September and one in November. On the 18th May we had a Special Church Members Meeting and on the 13th July we had our AGM. During the year we welcomed in five new members and two members went to be with Jesus; leaving the number of members on 31st December 2021 at 79.

FINANCIAL REVIEW

The Trustees have noted the following salient features in the accounts:

- The General Fund giving by members and friends and the Gift Aid amounts in 2021 is up on previous years. This again is due to the generosity of giving from members and friends despite restrictions. Other community projects were curtailed from taking place due to Covid-19 in the Church and Halls thus other income is lower.
- Gifts earmarked for Mission activities totalled £14,926 (2020 £15,791), this includes the tithe from the General Fund of £11,317 (2020 £10,979) and an extra £3,609 (£4,812) which includes support for Project Moz-Blanket Appeal, BMS: World Mission Harvest Appeal and Tearfund from our Christmas offerings.
- Other Donations were sent to BMS: World Mission, Spurgeons, TWYFC, SEBA and BU Home Mission. Donations given at Kingdom Cafe were for Children in Need, Hospice in the Weald, MacMillan and Tearfund.
- There was a General Fund surplus of £893 (2020 £785) for the year after designated transfers including £15,000 to the Cyclical Repair Fund and £10,000 (£5,000 2020) to the Future Ministry Fund set up in 2020.
- Unrestricted Income Funds (Reserves) have increased to £133,643 from £107,899 in 2020.
- The General Fund balance amounts to £90,877 (2020 £89,984), and this is considered adequate for the foreseeable future.
- The introduction of FRS 102 in 2015 resulted in a change in accounting policy relating to the carrying value of tangible assets, details of which are given in note 1 (f) on page 14.

The decrease in 2021 overheads to £90,096 (2020 £98,238), is mainly due to the large outlay on building maintenance in 2020. As we expect to have extensive outlay in 2022, which includes a reputable company scheduled to repaint all the Church sanctuary windows and re-stain the high apex of the Church entrance in the spring. As a result of both known and unknown forthcoming expenses, and our intention to re-build the Cyclical Repair Fund to cover future costs we transferred a further £15,000 at the 31st December 2021 so the balance stands at £23,000 (2020 £8,000).

The total staff salary costs (see page 16) amount to £42,561 (2020 £41,102), the difference is due to staff increases; thanks again to the Government there are zero National Insurance costs in 2021. These costs therefore consist of just the Salary and Pension contributions for one full time pastor and one part time member of staff.

Grants are made by the Church from its Mission Fund in support of those Christian mission societies and individuals who are committed to Christian Mission or are in training for future Christian work, both in the UK and abroad. Grants from the Church Fellowship Fund are given to those suffering hardship or financial needs within the community. This year as COVID-19 restrictions continued a total of £425 (2020 £1,805) was given to individuals to meet their needs.

A Grant of £169.99 was received from Pembury Parish Council (PPC) this was specifically to replace the refrigerator in the Church kitchen for use of Kingdom Café when it commenced twice weekly in October 2021. We received a grant of £1,000 from Tesco's 'blue tokens' known as Groundwork, as well as £1,000 from Pembury Parish Council for the Larder. The amount of £318 left over from the Kent County Council grant for BLEND -Youth Café in 2020 helped purchase table tennis equipment in 2021and 2022.

The additions during the year to Fixed Assets (page 15) include a Dell PC for the Admin Office as well as a stage box, camera and microphones to enhance our Sunday morning services.

The detailed reports of the Church and its organisations, its officers and Team Leaders, plus further detailed Financial Report are available in separate documents.

Reserves Policy
The Trustees aim to maintain free reserves in the General Fund at a level which equates to more than approximately three months of unrestricted charitable expenditure. This provides sufficient funds to cover ministry, management and administration for such a period.

Risk Management
The Trustees have identified and examined the major risks which the Charity faces and confirm that procedures have been established to mitigate those risks. In particular the policy relating to vulnerable adults and children is regularly reviewed. This now includes safeguarding personal details which comply with the General Data Protection Regulation introduced in May 2018. Training was given in Health and Safety, First Aid and Food Hygiene. All policies continue to be reviewed on an on-going basis. The leadership continue to carry out systematic risk assessment in financial, statutory, legal and operational areas. During the pandemic this has included Covid-19 risk assessments for every activity.

We have referred to the Charity Commission's guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Address
1 Romford Road, Pembury, Tunbridge Wells, Kent TN2 4HT

Independent Examiner
N M Gower-Smith FCA, Gower-Smith & Co, Chartered Accountants
Grosvenor Lodge, 72 Grosvenor Road, Tunbridge Wells, Kent TN1 2AZ

Bankers
Lloyds Bank Plc – 82 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1RP

Baptist Union Corporation Limited – Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon OX11 8RT

Trustees' Responsibilities
The Trustees of the charity are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 14th June 2022 and signed on their behalf by

Mrs D J Beard, Trustee

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Pembury Baptist Church for the year ended 31 December 2021, which are set out on pages 6 to16.

RESPONSIBILITIES AND BASIS OF REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

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

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts did not accord with the accounting records; or

3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

I have no 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.

N M Gower-Smith, FCA
Gower-Smith & Co
Chartered Accountants
Grosvenor Lodge
72 Grosvenor Road
Tunbridge Wells
Kent TN1 2AZ

Dated 20th June 2022

BALANCE SHEET 31ST DECEMBER 2021

		2021 £		2020 £
FIXED ASSETS				
Tangible assets (page 15, note 2)		1,874,172		1,874,895
Investments (page 15, note 2)		300,000		300,000
		2,174,172		2,174,895
CURRENT ASSETS				
Debtors - Short term				
Tax recoverable	4,976		4,606	
Sundry debtors	287		1,093	
Prepaid expenses (training)	1,020		0	
	6,283		5,699	
Cash and bank balances				
Baptist Union deposit	5,162		5,151	
Cash at bank	162,120		133,542	
Cash in hand	109		69	
	167,391		138,762	
TOTAL CURRENT ASSETS	173,674		144,461	
Less: CREDITORS				
Amounts falling due within one year				
Accrued expenditure	1,125		3,736	
Other creditors	2,108		1,035	
Mission	240		0	
	3,473		4,771	
NET CURRENT ASSETS		170,201		139,690
NET ASSETS		£2,344,373		£2,314,585
Financed by:				
UNRESTRICTED INCOME FUNDS				
General Fund (pages 8 & 9)	90,877		89,984	
Building Fund (page 10)	2,726		2,726	
Cyclical Repairs Fund (page 10)	23,000		8,000	
Organisation Funds (page 11)	2,040		2,189	
Future Ministry Fund (page 13)	15,000		5,000	
		133,643		107,899
RESTRICTED INCOME FUNDS				
Organisation Funds (page 11)	0		0	
Fellowship Fund (page 11)	1,617		767	
Mission Fund (page 12)	1,507		1,387	
Other Restricted Funds (page 12)	808		681	
Future Ministry Fund (page 13)	25,000		25,000	
Community Larder (page 13)	6,725		3,055	
Communities Fund (page 13)	901		901	
		36,558		31,791
UNRESTRICTED CAPITAL FUND (page 10)		10,010		10,733
REVALUATION RESERVE (page 10)		2,164,162		2,164,162
		£2,344,373		£2,314,585

Approved by the Trustees 14th June 2022 and signed on their behalf by:

Mrs D J Beard - Trustee and Treasurer

INCOME AND EXPENDITURE	Unrestricted						Restricted						2021	2020
	General	Cyclical Repairs page 10	Organisat -ions page 11	Other Funds page 10/13	Capital Fund page 10	Revaluation Reserve page 10	Organisat -ions page 11	Community Larder page 13	Mission Fund page 12	Communities Funds page 13	Fellowship Fund page 11	Other Funds page 12/13	Total	Total
INCOME														
Donations and legacies														
Offerings and donations received	95,170	0	740	0	0	0	0	5,530	3,609	0	1,275	840	107,164	128,258
Tax refunds	17,997												17,997	17,879
Grants Received	0							2,000					2,000	4,793
Investment income	13												13	26
Charitable activities														
Hire of halls	1,456												1,456	1,509
Other income	547												547	409
Other														
Rents receivable	11,400												11,400	11,275
Total	126,583	0	740	0	0	0	0	7,530	3,609	0	1,275	840	140,577	164,149
EXPENDITURE														
Charitable activities														
Ministry - Senior Pastor	38,188												38,188	36,426
Children & Youth Ministry	217												217	563
Community Projects	0												0	80
Organisation expenses	0		889									713	1,602	3,894
Property costs	17,454												17,454	30,675
Property costs relating to rented property	2,507												2,507	2,165
Administration and other expenses	25,927												25,927	23,044
Depreciation of furniture and equipment	4,653												4,653	4,215
Donations made	0						0	3,860	14,806		425		19,091	23,376
Independent examination fee	1,150												1,150	1,070
Total	90,096	0	889	0	0	0	0	3,860	14,806	0	425	713	110,789	125,508
OTHER RECOGNISED GAINS/(LOSSES)														
Gains on revaluation of Investments						0							0	50,000
NET INCOME/(EXPENDITURE)	36,487	0	-149	0	0	0	0	3,670	-11,197	0	850	127	29,788	88,641
TRANSFERS BETWEEN FUNDS														
To Mission Fund (page 12)	-11,317								11,317				0	0
Transfer to Capital Fund (page 10)	723				-723								0	0
Transfer to Future Ministry fund (page 13)	-10,000			10,000									0	0
Transfer to Cyclical Maintenance fund (page 10)	-15,000	15,000											0	0
Revaluation reserve surplus (page 10)	0												0	0
NET MOVEMENT IN FUNDS	893	15,000	-149	10,000	-723	0	0	3,670	120	0	850	127	29,788	88,641
FUND BALANCES, b/fwd at 1st January 2021	89,984	8,000	2,189	7,726	10,733	2,164,162	0	3,055	1,387	901	767	25,681	2,314,585	2,225,944
FUND BALANCES, c/fwd at 31st Dec 2021	£90,877	£23,000	£2,040	£17,726	£10,010	£2,164,162	£0	£6,725	£1,507	£901	£1,617	£25,808	£2,344,373	£2,314,585

Total unrestricted income funds £133,643

Total restricted income funds £36,558

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

GENERAL FUND (Unrestricted) being the general purposes fund	2021 £	2020 £
INCOME		
Offerings	95,170	91,913
Tax refunds on covenants and gift aid	17,997	17,879
Legacy Received	0	0
Interest Received	13	26
Hire of halls	1,456	1,509
Rent receivable	11,400	11,275
Other Income		
Community Projects	252	215
Social & other events	0	10
Men's Ministry	125	0
Insurance Claim & Grants	0	0
Sale of books	170	184
TOTAL INCOME FOR THE YEAR	126,583	123,011

EXPENDITURE				
Ministry				
Pastor - Stipend	27,440		26,400	
- NI	0		0	
- Light heat rates council tax	4,844		4,554	
- Pension contributions	3,034		2,938	
- Telephone	545		601	
- Books	136		99	
- Manse property expenses	409		865	
Other ministry expenses including travel and conferences	1,380		719	
Visiting speakers	400		250	
		38,188		36,426
Childrens & Youth Ministry Leader - Salary	0		0	
- NI	0		0	
- Light heat rates council tax	0		0	
- Pension contributions	0		0	
- Telephone	0		0	
- Travel and other expenses	0		0	
		0		0
Materials used for services	84		67	
Youth intern salary and NI	0		0	
Promiseland & childrens work	0		214	
Youth work	133		282	
		217		563
Community Projects				
- Salary	0		0	
- NI	0		0	
- Pension contributions	0		0	
- Expenses	0		80	
		0		80
Church property costs				
Light and heat	7,121		4,140	
Rates	363		411	
Telephone	1,708		1,675	
Insurance	4,987		5,162	
Repairs and maintenance	3,275		19,287	
Costs relating to rented property	2,507		2,165	
Depreciation of Furniture & Equipment	4,653		4,215	
		24,614		37,055
Carried forward		£63,019		£74,124

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

GENERAL FUND (Cont) (Unrestricted)		2021 £		2020 £
Brought forward		63,019		74,124
Adminstration and other expenses				
Administration secretary - salary	11,917		11,602	
- NI	0		0	
- Pension	170		162	
Church activities and catering	1,511		595	
Cleaning and laundry	2,149		1,970	
Duplicating, printing, stationery and postage	978		995	
Website, software & IT costs incl.Advertising	5,520		4,790	
Church flowers	225		95	
Other professional fees	467		461	
Bank charges	204		177	
Music copyright	562		740	
Sundries	476		444	
Training & Courses	719		373	
Affiliation fees and other subscriptions	824		583	
Community Projects - Apples of Gold	0		57	
Men's ministry	205		0	
Independent Examiner's fee	1,150		1,070	
		27,077		24,114
TOTAL EXPENDITURE FOR THE YEAR		90,096		98,238
NET INCOME/EXPENDITURE before fund transfers		36,487		24,773
DESIGNATED TRANSFERS TO/FROM OTHER FUNDS				
Transfer to/from Capital Fund	(page 10)	723		-9
Transfer to Mission Fund	(page 12)	-11,317		-10,979
Transfer from Tuesday Club	(page 11)	0		0
Transfer to/from Cyclical Fund	(page 10)	-15,000		-8,000
Transfer to/from Future Ministry Fund	(page 13)	-10,000		-5,000
		-35,594		-23,988
NET MOVEMENT IN GENERAL FUND		893		785
BALANCE at 1st January 2021, brought forward		89,984		89,199
BALANCE at 31st December 2021, carried forward		£90,877		£89,984

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

CAPITAL FUND (Unrestricted) representing tangible fixed assets	2021 £	2020 £
Transfer (to) from General Fund	-723	9
BALANCE at 1st January 2021, brought forward	10,733	10,724
BALANCE at 31st December 2021, carried forward	£10,010	£10,733

The Trustees were unable to establish the original cost of the properties and therefore no cost is included in the capital fund.

REVALUATION RESERVE (Unrestricted) representing land and buildings revalued surplus		
Revaluation of Investment Property	0	50,000
Transfer from Capital Fund	0	0
BALANCE at 1st January 2021, brought forward	2,164,162	2,114,162
BALANCE at 31st December 2021, carried forward	£2,164,162	£2,164,162

BUILDING FUND (Unrestricted) for new building projects		
INCOME		
Receipts	0	30
EXPENDITURE		
Expenses	0	0
NET INCOME/EXPENDITURE	0	30
BALANCE at 1st January 2021, brought forward	2,726	2,696
BALANCE at 31st December 2021, carried forward	£2,726	£2,726

CYCLICAL REPAIRS FUND (Unrestricted) for major repairs programmes (not annual and recurring expenditure)		
INCOME		
Designated transfer from General Fund	15,000	8,000
EXPENDITURE		
Transfer to General Fund	0	0
NET INCOME/EXPENDITURE	15,000	8,000
BALANCE at 1st January 2021, brought forward	8,000	0
BALANCE at 31st December 2021, carried forward	£23,000	£8,000

PEMBURY BAPTIST CHURCH

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

FELLOWSHIP FUND (Restricted) for those in particular need	2021 £	2020 £
INCOME		
Total receipts	1275	202
Grant received	0	1000
Total receipts	1,275	1202
EXPENDITURE		
Donations made to individuals in need	-425	-1805
NET INCOME/EXPENDITURE	850	-603
BALANCE at 1st January 2021, brought forward	767	1,370
BALANCE at 31st December 2021, carried forward	£1,617	£767

ORGANISATION FUNDS TUESDAY CLUB (Unrestricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total unrestricted receipts	459	1,260
EXPENDITURE		
Total expenditure	-642	-2,315
NET INCOME/EXPENDITURE	-183	-1,055
Contribution to Hall Refurbishment	0	0
BALANCE at 1st January 2021, brought forward	2,065	3,120
BALANCE at 31st December 2021, carried forward	£1,882	£2,065

ORGANISATION FUNDS TUESDAY CLUB (Restricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total restricted receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2021, brought forward	0	0
BALANCE at 31st December 2021, carried forward	£0	£0

ORGANISATION FUNDS LITTLE RASCALS (Unrestricted) for parents, carers and their babies and toddlers (0-4)		
INCOME		
Total receipts	281	152
EXPENDITURE		
Total expenditure	-247	-47
NET INCOME/EXPENDITURE	34	105
BALANCE at 1st January 2021, brought forward	124	19
BALANCE at 31st December 2021, carried forward	£158	£124

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

MISSION FUND (Restricted)
for the support of mission whether home or overseas

	Number of Grants	2021 £	2020 £
INCOME			
Donations received at Kingdom Cafe - Children in Need		541	0
Donations received at Kingdon Cafe - Hospice in the Weald		589	0
Donations received at Kingdom Cafe for MacMillan		350	464
Donations received at Kingdom Cafe for Tearfund		268	0
Gifts received - Tearfund Christmas Appeal		730	663
Gifts received (2020 BMS: Leprosy Appeal)		0	900
Gifts received (2020 BMS: Operation Chad)		0	2,785
Gifts received (2021 BMS: Harvest Appeal - I will stand)		971	0
Gifts received for Project Moz - Blanket Appeal		160	0
		3,609	4,812
Designated transfer from General Fund		11,317	10,979
TOTAL INCOME		14,926	15,791
EXPENDITURE			
Specified gifts:			
Donations made to or on behalf of individuals for mission			
Gifts received (2021 BMS: Harvest Appeal - I will stand)	2	971	0
BMS World Mission (Leprosy 2020)		0	900
BMS World Mission (Operation Chad)		0	2,785
Children in Need	1	541	0
Hospice in the Weald	1	589	0
MacMillan	1	350	464
Project Moz - Blanket Appeal	1	160	0
Tearfund - Christmas Appeal 2021	1	998	663
		3,609	4,812
Allocated from designated transfer:			
Donations made to or on behalf of individuals for mission			
Werner & Hennie Nijman	2	2,000	1,000
Donations made to organisations for Christian ministry, relief and development:			
BU Home Mission	1	2,000	2,000
BMS World Mission (Operation Chad 2020)	1	2,000	1,000
BMS World Mission (Leprosy Appeal in 2020)		0	1,000
BMS World Mission (Coronavirus Appeal)		0	1,000
Hospice in the Weald	1	500	0
Open Doors		0	600
Project Moz incl. Blanket Appeal in 2021	2	2,400	2,000
SEBA	1	300	1,250
Spurgeons Children's Charity	1	500	500
Tearfund	1	577	0
Tunbridge Wells Churches - Winter Shelter	1	300	300
TWYFC (Tunbridge Wells Youth For Christ)	1	500	0
UCB Notes	1	120	100
World in Need		0	1,600
		11,197	12,350
TOTAL EXPENDITURE		14,806	17,162
NET INCOME/EXPENDITURE		120	-1,371
BALANCE at 1st January 2021, brought forward		1,387	2,758
BALANCE at 31st December 2021, carried forward		1,507	1,387

The transfer of £11,317 (2020 £10,979) from the General Fund to the Mission Fund represents the Tithe of 10% based on offerings with tax recovered

OTHER RESTRICTED FUNDS (Restricted)
being monies given or designated for other specific needs

INCOME		
Gifts/Grant received	840	1,793
EXPENDITURES		
Paid out from these funds	-713	-1,532
NET INCOME/EXPENDITURE	127	261
BALANCE at 1st January 2021, brought forward	681	420
BALANCE at 31st December 2021, carried forward	808	681

FUND ACCOUNTS for the year ended 31ST DECEMBER 2021

	2021 £	2020 £
COMMUNITY PROJECTS FUND (Restricted) Community Larder		
INCOME		
Total receipts	5,530	4,889
Grant received	2,000	2,000
Total receipts	7,530	6,889
EXPENDITURE		
Total expenditure	-3,860	-4,409
NET INCOME/EXPENDITURE	3,670	2,480
BALANCE at 1st January 2021, brought forward	3,055	575
BALANCE at 31st December 2021, carried forward	£6,725	£3,055
COMMUNITIES FUND (Restricted) Ex Ashburnham (2009 Church Weekend Away)		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2021, brought forward	901	901
BALANCE at 31st December 2021, carried forward	£901	£901
FUTURE MINISTRY FUND (Restricted) Children,Youth & Families Worker		
INCOME		
Total receipts	0	25,000
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	£0	25,000
BALANCE at 1st January 2021, brought forward	25,000	0
BALANCE at 31st December 2021, carried forward	£25,000	£25,000
FUTURE MINISTRY FUND (Unrestricted) Children,Youth & Families Worker		
INCOME		
Designated transfer from General Fund	10,000	5,000
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	10,000	5,000
BALANCE at 1st January 2021, brought forward	5,000	0
BALANCE at 31st December 2021, carried forward	£15,000	£5,000

1 ACCOUNTING POLICIES

(a) Basis of Preparation and Assessment of Going Concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

Pembury Baptist Church constitutes a public benefit entity as defined by FRS 102.

The members of PBC consider that there are no material uncertainties about the church's ability to continue as a going concern.

(b) Fund structure

Unrestricted funds represent the funds that are not subject to a restriction regarding their use and are available for the general purposes of the Church. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose. Restricted funds have been given to the Church for a particular purpose. The purposes of the restricted funds are noted in the accounts.

(c) Income recognition

All income is recognised once the Church has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. Income tax recoverable on Gift Aid donations is recognised when claimable.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Rental income from the letting of Church premises is accounted for when earned. Other income is accounted for when received.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the Church.

Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination.

(e) Charitable activities

The expenditure on charitable activities includes operating and administrative costs including governance costs as shown in the notes.

(f) Tangible fixed assets and depreciation

The land and buildings were introduced into the accounts at 31 December 2012 at open market valuation prepared by Messrs Bracketts, Chartered Surveyors. It was the aim of the Trustees to have a professional valuation carried out in 2021, this will now take place in 2022. The policy has been for the Trustees to regularly review the value of the land and buildings and adjust in the Balance Sheet accordingly. No depreciation was provided on land and buildings. In accordance with FRS 102, the value has been brought forward as the carrying value. No depreciation is provided as an impairment review is prepared annually by the Trustees. Any diminution in value below the carrying value is charged to the Statement of Financial Activities.

The investment property will be part of the professional valuation by Bracketts, Chartered Surveyors in 2022.

Furniture and equipment held at 31st December 1999 continue to be shown at valuation and together with subsequent items purchased individually over £250 are depreciated at 10% per annum on a reducing balance basis. Other items of equipment are being depreciated at rates estimated to write off their cost over three or four years as appropriate on a straight line basis.

(g) **Realised and unrealised gains and losses**
All gains and losses are taken to the statement of financial activities as they arise. Unrealised gains and losses are calculated as the difference between fair value at the year end and their carrying value.

(h) **Pensions policy**
The cost of the pension contributions are included within charitable activity costs and these are accounted for on the basis of contributions payable in the year. The church has no liability beyond making its contributions and paying across deductions for the employee's contributions. The Church therefore has no liability for final pension provision of its staff.

2 FIXED ASSETS

Fixed assets

Tangible Assets - Land and buildings:
The Church is the beneficial owner of the following assets, the legal title to which is held by the Baptist Union Corporation Limited, as Custodian Trustee.

	2021	2020
	£	£
At open market valuation (Last professional valuation undertaken by Bracketts, Chartered Surveyors in 2012)	1,864,162	1,864,162
Revaluation surplus	0	0
Total Land and buildings	£1,864,162	£1,864,162

These properties, comprising the church, church halls and manse have been revalued at Trustees' valuation, with regard to relevant property indexes.

Furniture and equipment:		
At valuation in 1999 and subsequent cost	84,202	79,978
Additions during the year (at cost)	3,930	4,224
Cost of disposals during the year	0	0
Valuation or cost, carried forward	88,132	84,202
Accumulated Depreciation, brought forward	73,469	69,254
Depreciation for the year	4,653	4,215
Adjustment on disposals	0	0
Total Depreciation, carried forward	78,122	73,469
Total Furniture and equipment	£ 10,010	£ 10,733
Total Tangible Assets	£1,874,172	£1,874,895
Investment Property:		
At open market valuation (Last valued by Bracketts, Chartered Surveyors, in 2012)	300,000	250,000
Revaluation surplus, at Trustees' valuation	0	50,000
Total Investment Property	£300,000	£300,000
TOTAL FIXED ASSETS	£2,174,172	£2,174,895

3 STAFF

During the year the Church had the following full and part-time staff.

	Number of employees	
	2021	2020
Full time - pastor	1	1
Part time - office administrator	1	1
	2	2

Details of remuneration of the above are disclosed on pages 8 and 9. No member of staff was paid in excess of £60,000. Also the church enjoyed the benefit of a considerable number of volunteers working in various capacities.

During 2021, the Church considers its key management personnel to be the Elders, Deacons and Pastor as Trustees. The total employment benefits including pension contributions of the key management personnel were £30,474 (2020 £29,338).

Staff Costs, for all staff comprise:

	2021	2020
	£	£
Total remuneration	39,357	38,002
National Insurance contributions	0	0
Pension contributions	3,204	3,100
Total staff costs	£42,561	£41,102

The Church contributed to the personal pension schemes of both employees. The assets of the schemes are held separately from those of the Church in independently administered funds. Employer contributions payable by the Church amounted to £3,204 (2020 £3,100).

4 TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee has received any remuneration during the year, with the exception of the Pastor, who is a trustee ex officio.

During the year, one trustee received £390 in reimbursement of travel expenses incurred in the furtherance of the work of the charity.

Expenditure of £535 (2020 £2,200) for work relating to the rebranding of the church and a new logo was paid to a company of which Mr A Hill is a director. The order was place on normal commercial terms prior to Mr Hill being appointed a trustee on 29th September 2020.

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted	Restricted	Total
Fixed assets	2,174,172	0	2,174,172
Current assets	137,116	36,558	173,674
Current liabilities	(3,233)	(240)	(3,473)
Fund balance at 31 December 2021	£2,308,055	£36,318	£2,344,373

APPENDIX

PEMBURY BAPTIST CHURCH

FIVE YEAR STATISTICS for the year ended 31ST DECEMBER 2021

	2017 £	2018 £	2019 £	2020 £	2021 £
INCOME (excluding organisations and property revaluation, but including capital movements)					
Total General Fund income and tax repayments	94,720	103,088	101,481	109,792	113,167
Legacy Received	6,992	2,000	0	0	0
Gift Day (General & Restricted Funds) incl tax repayment	0	0	0	0	0
Gifts received for Mission Fund	2,297	3,518	3,204	4,812	3,609
Fellowship Fund gifts received	200	220	405	202	1,275
Hire of halls, rent and sundry income	20,586	18,750	18,892	13,168	13,403
Building Fund income and deposit interest	31	47	55	56	13
Restricted funds income (including grants)	0	0	3,529	29,475	2,000
	124,826	127,623	127,566	157,505	133,467
EXPENSES (excluding organisations)					
General Fund expenses	80,904	124,001	131,931	98,238	90,096
Fellowship Fund payments	100	300	500	1,805	425
Mission Fund gifts	13,489	13,598	14,227	17,162	14,806
	94,493	137,899	146,658	117,205	105,327
Number of church members	103	82	78	76	79
Average weekly General Fund giving	£1,822	£1,982	£1,952	£2,111	£2,176

This statement does not form part of the financial statements and is for information only

PEMBURY BAPTIST CHURCH

England & Wales - Charity number 1148719

Accounts

PEMBURY BAPTIST CHURCH

Registered Charity number 1148719

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2020

1 Romford Road
Pembury
Tunbridge Wells
Kent TN2 4HT

PEMBURY BAPTIST CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

CONTENTS

Page	
1 - 4	Report of the Trustees
5	Report of the Independent Examiner
6	Balance Sheet
7	Statement of Financial Activities
8 - 9	General Fund
10	Capital Fund Revaluation Reserve Building Fund Cyclical Repairs Fund
11	Fellowship Fund Organisation Funds
12	Mission Fund Other Restricted Funds
13	Community Projects Funds
14 -16	Notes to the Financial Statements
Appendix	Statistical summary

REPORT OF THE MANAGING TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2020

The Elders, Deacons and Pastor as Managing Trustees, present their annual report and financial statements for the year ended 31st December 2020. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church

Pembury Baptist Church is an independent Church affiliated to the Baptist Union of Great Britain and the South Eastern Baptist Association (SEBA) and is a member of the Evangelical Alliance.

The Church is governed through its Trust Deed and Constitution and the doctrinal position is 'that which is generally understood to be Protestant and Evangelical and is solely based upon the Old and New Testament'. Membership is open to all who profess repentance towards God and faith in the Lord Jesus Christ, and whose lives bear evidence of their Christian profession. The Governing Constitution was:

- Adopted at a Special Church Members Meeting on 19th June 2012
- Registered by the Charity Commission on 28th August 2012 under charity number 1148719.
- Amended at a Special Church Members Meeting on 15th May 2018
- Re-registered with the Charity Commission in May 2018.
- Amended at a Special Church Members Meeting on the 28th January 2020
- Re-registered with the Charity Commission in February 2020
- Amended at a Special Church Members' Meeting on 18th May 2021
- Re-registered with the Charity Commission on 28th May 2021

Charity Trustees

At a Special Church Members' Meeting held on 28 January 2020, the Constitution was altered to include Deacons with the Elders as Managing Trustees. The reason for this was to spread the load of leadership and broaden the team, reflecting different gifts and responsibilities. The Charity Trustees, who served from 1st January 2020 to the date of signature of this report, were:

Rev Dan Foster – Pastor

Mrs Daphne Beard – Elder &Treasurer
Mr Richard Beeching – Elder until the AGM on13th July 2021
Mr Sam Moore – Elder
Mr Robert Smith – Elder

Mrs Diane Harris – Deacon Appointed trustee at the AGM on 29th September 2020
Mr Alistair Hill – Deacon Appointed trustee at the AGM on 29th September 2020
Mrs Tracy Gregory – Deacon Appointed trustee at the AGM on 29th September 2020

Appointment of Charity Trustees

Trustees (with the exception of the Minister) are appointed by a Church Members' Meeting for one term of three years with the opportunity to be nominated for one further three year term, apart from the Treasurer who may continue to serve beyond the six year limit. Appointment is undertaken by a process that is public, clear and open so that all Church Members are enabled to prayerfully consider who should be appointed.

Responsibilities of the Charity Trustees

- The Charity Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting.
- The Charity Trustees are responsible for keeping the site in an appropriate state of repair, fully insured against fire, and that public and employer's liability insurance are in place.
- The Charity Trustees are jointly and severally responsible for the financial administration of the Church.

Charity Trustees' Meetings

The trustees meet together at least every two months. These meetings include prayer and worship as well as strategic planning and vision sharing. Meetings are characterised by mutual accountability, love for God and each other as well as service to the church and community. Elders and Pastor also meet as a sub-group to discuss pastoral and prayer concerns and to seek God for vision.

Deacons are appointed to specific tasks and cover various responsibilities. There are also appointed Team and Small Group Leaders, covering specific ministries which include adults, children and young people, the provision of music, audio visual, maintenance and administration.

OBJECTIVES AND PRINCIPAL ACTIVITIES

The Vision of Pembury Baptist Church is to know Jesus and to make Him known and our Purpose is to advance the Kingdom of God to the glory of Jesus' name.

We are a Jesus-centred and Spirit-filled local church that seeks to serve the wider community of Pembury and beyond through the love of Jesus and good deeds done in His name.

ACHIEVEMENTS AND PERFORMANCE

Delivery, Outcomes and Public Benefit

Pembury Baptist Church (PBC) seeks to meet the Purpose through a number of strategic activities. Our Community Projects are detailed below, and we hold weekly Sunday public services to encounter God through worship, prayer, studying the Bible and fellowship. Numerous small groups and prayer gatherings also occur weekly/fortnightly/monthly for mutual encouragement and edification, many on Zoom during 2020. In addition there are men's and women's events. During 2020 an Alpha course and a follow-up course were held and these were both well attended.

The Annual Report gives an oversight of the various Church organisations and activities. In our capacity as Trustees, we give our grateful thanks to all who have served by giving their time and/or money for the purposes of God's Kingdom through PBC.

We also acknowledge with thanks the work of the members of our staff and leadership team (both paid and voluntary) who have worked hard during this past year. Much has been achieved and as Trustees we know some of the stresses that come through their commitment to the work of the church. Our Pastor, Rev Dan Foster continues to bring God's word in a fresh and relevant way by the power of the Holy Spirit; even as is the case now our Sunday Morning Services are streamed live via YouTube. A big "thank you" is due to Deacon Alistair Hill, who was instrumental (with new equipment) in bringing services to us live, via our television's, laptops, tablets and iPhones.

We acknowledge our dependence on God and thank him for all He has led us through during what has been at times a stressful and challenging year both physically and financially.

Community Projects

Our Pastor Dan Foster continues to work with **Hope**, a Pembury Churches Together initiative. Hope initiated the Pembury **Community Larder** housed at PBC. During 2020 because of COVID-19 we became the HUB for the Pembury Village. Although the church was closed the Hub and Larder remained open all through the year and continued to regularly give support and food to those in need in the area. We again delivered 50+ hampers at Christmas to those in need from the village and beyond. The generosity of everyone involved in this ministry which includes many people, not just in Pembury, who give financially to the Larder Fund, some monthly by direct debit. To these and those who regularly donate food items, on behalf of all who benefit from your generosity THANK YOU!! In 2020 we received a Grant from Kent Community Trust to be used to help support the work of the Larder and those in need in the community.

Tuesday Club (formerly Day Centre) caters for thirty to forty seniors each week during term time. This is being led by Hilary Leigh who has a team of willing volunteers who cook and care. Those who attend enjoy food and fellowship together, quizzes and keep fit exercises as well as a number of outings each year. Hilary and her team offer pastoral support to those who come. Sadly due to COVID-19 the Club was closed from March onwards in 2020 and remains so.

Little Rascals that caters for tiny tots, pre-schoolers and their carers is run by a willing team of volunteers meeting on Wednesday and Thursday mornings during term time; they have craft activities, refreshments and action songs. As the only toddler group in the village it is an invaluable resource. This too was closed from March due to COVID-19 to date.

Messy Church taking place monthly at two different venues, namely St Peter's Church and Pembury Baptist Church this is now an international event started by BRF (Bible Reading Fellowship) – and is a different way of being church, exploring different themes through craft, storytelling, praying and singing and finishing with a free lunch. Many local families regularly attend – usually around 25-30 in number. This remains closed to date due to Covid-19.

Apples of Gold is an outreach into various Care Homes in the local area through which church members (led by our administrator Jennifer Roberts) lead interactive worship services. This too has been curtailed since March 2020.

Kingdom Café, run by our Hospitality Deacon Tracy Gregory, usually takes place monthly and offers tea, coffee and cake. It took place in January and February 2020 only due to COVID; apart from a special Outdoors event in aid of MacMillan.

Pastor Dan Foster was going into **Pembury Primary School** each month to deliver assemblies and was volunteering as a chaplain at **Tunbridge Wells Hospital** in Pembury, visiting the orthopaedic ward. Both these activities ceased due to COVID-19 in March 2020, though he was then able to provide video assemblies to the school and on call telephone support as volunteer chaplain at the hospital.

Overseas Mission

The church supports a number of UK-based and overseas mission activities: We partner with **Open Doors**, supporting the persecuted church through financial support and prayer. The church gives throughout the year to various **BMS World Mission** appeals that included Operation Chad and Leprosy appeal in 2020.The church supports the Barrell family, a **BMS World Mission** link missionary, based in Maputo, Mozambique, although in 2020 they had to return to the UK. Also in Mozambique is **Project Moz**, a organization that helps orphaned children and coordinates community work. Currently their appeal is for blankets for children. We also gave to Spurgeons Children's Charity and Tearfund in 2020. In February we had Robert Mulumbi, a visiting speaker from **World in Need,** a local charity in Crowborough, East Sussex.

Rental Income

We continued to receive rental income for the Red Cottage during 2020. Our current tenants have been there since June 2017.

Membership

The Church members met only twice during the year, due to COVID-19, one in January physically and the other by Zoom, that being the AGM in September. During the year we welcomed in one new member. Two members resigned due to relocating and one member went home to glory; leaving the number of members on 31st December 2020 at 76.

FINANCIAL REVIEW

The Trustees have noted the following salient features in the accounts:

- The General Fund giving by members and friends including Gift Aid in 2020 is up on the previous year. This is mainly due to the generosity of members increased giving in the light of COVID-19 restrictions curtailing community projects from taking place in the Church and Halls which previously has generated other income.
- Gifts earmarked for Mission activities totalled £15,791 (2019 £13,352), this includes the tithe from the General Fund of £10,979 and an extra £4,812 which includes support for BMS: Operation Chad and Leprosy Appeals.
- Other Donations were sent to World in Need, a local based Charity in Crowborough, Project Moz, BMS with our Mission Partners Mark & Susanna Barrell in Mozambique, Open Doors, Spurgeons, SEBA Home Mission. Donations were given at a Kingdom Cafe for MacMillan and also an evening event online for Tearfund.
- There was a General Fund surplus of £785 (2019 £42) for the year after designated transfers including £8,000 to the Cyclical Repair Fund and £5,000 to a newly set up Future Ministry Fund. An additional £25,000 in restricted donations was received for this newly established fund.
- Unrestricted Income Funds (Reserves) have increased to £107,899 from £95,034 in 2019. The General Fund balance amounts to £89,984 (2019 £89,199) and this is considered adequate for the foreseeable future.
- The introduction of FRS 102 in 2015 resulted in a change in accounting policy relating to the carrying value of tangible assets, details of which are given in note 1 (f) on page 14.

The decrease in overheads in 2020 is mainly due to the considerable repair and maintenance work carried out in 2019. Costs in 2020 include replacing the windows and doors in both the Crèche and Youth Hut outbuildings. Both buildings were newly painted on the outside and the back office was re-decorated, as well as further updating of the large hall. The roof covering the small annexe to the church was replaced as well as the small window. Emergency lighting was installed in the Hall Corridor. A number of trees were removed at the front of the church to enable a new fence to be erected. The surrounding door frame to the main Hall entrance was also replaced. We continue our intention to re-build the Cyclical Repair Fund and as at 31st December 2020 the balance stands at £8,000 transferred this year (2019 nil).

The total staff salary costs (see page 16) amount to £41,102 (2019 £41,008), which is only slightly more than the previous year thanks to the Government and zero National Insurance costs in 2020. These costs therefore consist of just the Salary and Pension contributions for one full time pastor and one part time member of staff from 2019 to date.

Grants are made by the Church from its Mission Fund in support of those Christian mission societies and individuals who are committed to Christian Mission or are in training for future Christian work, both in the UK and abroad. Grants from the Church Fellowship Fund are given to those suffering hardship or financial needs within the community. This year with the greater need due to COVID-19 a total of £1,805 (2019 £500) was given to individuals to meet their needs.

A Grant of £3,000 was received from Kent Community Fund (KCF) this was restricted for use in The Larder and Community. It was divided between the Larder £2,000 and the Fellowship Fund £1,000. Another Grant for £1,793 was received from Kent County Council for the use of Youth work (BLEND Youth Café) yet to be started due to COVID. Only £1,475 was spent in 2020 leaving £318 to be carried forward to 2021.

The additions during the year to Fixed Assets (page 15) include the equipment needed to live stream Sunday services, because of Covid-19 closing churches. These include a Camcorder, Camera, Studio Lights, Monitors, and a Dell PC.

The detailed reports of the Church and its organisations, its officers and Team Leaders, plus further detailed Financial Report are available in separate documents.

Reserves Policy
The Trustees aim to maintain free reserves in the General Fund at a level which equates to more than approximately three months of unrestricted charitable expenditure. This provides sufficient funds to cover ministry, management and administration for such a period.

Risk Management
The Trustees have identified and examined the major risks which the Charity faces and confirm that procedures have been established to mitigate those risks. In particular the policy relating to vulnerable adults and children is regularly reviewed. This now includes safeguarding personal details which comply with the General Data Protection Regulation introduced in May 2018. Training was given in Health and Safety, First Aid and Food Hygiene. All policies continue to be reviewed on an on-going basis. The leadership continue to carry out systematic risk assessment in financial, statutory, legal and operational areas. During the pandemic this has included Covid-19 risk assessments for every activity.

We have referred to the Charity Commission's guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Address
1 Romford Road, Pembury, Tunbridge Wells, Kent TN2 4HT

Independent Examiner
N M Gower-Smith FCA, Gower-Smith & Co, Chartered Accountants
Grosvenor Lodge, 72 Grosvenor Road, Tunbridge Wells, Kent TN1 2AZ

Bankers
Lloyds Bank Plc – 82 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1RP

Baptist Union Corporation Limited – Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon OX11 8RT

Trustees' Responsibilities
The Trustees of the charity are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 8th July 2021 and signed on their behalf by

Mrs D J Beard, Trustee

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PEMBURY BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Pembury Baptist Church for the year ended 31 December 2020, which are set out on pages 6 to16.

RESPONSIBILITIES AND BASIS OF REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

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

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts did not accord with the accounting records; or

3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

I have no 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.

N M Gower-Smith, FCA
Gower-Smith & Co
Chartered Accountants
Grosvenor Lodge
72 Grosvenor Road
Tunbridge Wells
Kent TN1 2AZ

8th July 2021

BALANCE SHEET 31ST DECEMBER 2020

		2020 £		2019 £
FIXED ASSETS				
Tangible assets (page 15, note 2)		1,874,895		1,874,886
Investments (page 15, note 2)		300,000		250,000
		2,174,895		2,124,886
CURRENT ASSETS				
Debtors - Short term				
Tax recoverable	4,606		4,197	
Sundry debtors	1,093		2,591	
Prepaid expenses (Insurance)	0		1,258	
	5,699		8,046	
Cash and bank balances				
Baptist Union deposit	5,151		5,134	
Cash at bank	133,542		90,225	
Cash in hand	69		120	
	138,762		95,479	
TOTAL CURRENT ASSETS	144,461		103,525	
Less: CREDITORS				
Amounts falling due within one year				
Accrued expenditure	3,736		995	
Other creditors	1,035		1,472	
	4,771		2,467	
NET CURRENT ASSETS		139,690		101,058
NET ASSETS		£2,314,585		£2,225,944
Financed by:				
UNRESTRICTED INCOME FUNDS				
General Fund (pages 8 & 9)	89,984		89,199	
Building Fund (page 10)	2,726		2,696	
Cyclical Repairs Fund (page 10)	8,000		0	
Organisation Funds (page 11)	2,189		3,139	
Future Ministry Fund (page 13)	5,000		0	
		107,899		95,034
RESTRICTED INCOME FUNDS				
Organisation Funds (page 11)	0		0	
Fellowship Fund (page 11)	767		1,370	
Mission Fund (page 12)	1,387		2,758	
Other Restricted Funds (page 12)	681		420	
Future Ministry Fund (page 13)	25,000		0	
Community Larder (page 13)	3,055		575	
Communities Fund (page 13)	901		901	
		31,791		6,024
UNRESTRICTED CAPITAL FUND (page 10)		10,733		10,724
REVALUATION RESERVE (page 10)		2,164,162		2,114,162
		£2,314,585		£2,225,944

Approved by the Trustees on 8th July 2021 and signed on their behalf by:

Mrs D J Beard - Trustee

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

INCOME AND EXPENDITURE	Unrestricted						Restricted						2020	2019
	General	Cyclical Repairs page 10	Organisat -ions page 11	Other Funds page 10/13	Capital Fund page 10	Revaluation Reserve page 10	Organisat -ions page 11	Community Larder page 13	Mission Fund page 12	Communities Funds page 13	Fellowship Fund page 11	Other Funds page 12/13	Total	Total
INCOME														
Donations and legacies														
Offerings and donations received	91,913	0	1,412	30	0	0	0	4,889	4,812	0	202	25,000	128,258	95,240
Tax refunds	17,879												17,879	17,214
Grants Received	0							2,000			1,000	1,793	4,793	0
Investment Income	26												26	55
Charitable activities														
Hire of halls	1,509												1,509	5,146
Other income	409												409	6,175
Other														
Rents receivable	11,275												11,275	11,100
Total	123,011	0	1,412	30	0	0	0	6,889	4,812	0	1,202	26,793	164,149	134,930
EXPENDITURE														
Charitable activities														
Ministry - Senior Pastor	36,426												36,426	37,856
Children & Youth Ministry	563												563	1,193
Community Projects	80												80	70
Organisation expenses	0		2,362									1,532	3,894	9,476
Property costs	30,675												30,675	59,945
Property costs relating to rented property	2,165												2,165	5,155
Administration and other expenses	23,044												23,044	20,796
Depreciation of furniture and equipment	4,215												4,215	4,161
Donations made	0						0	4,409	17,162		1,805		23,376	15,574
Independent examination fee	1,070												1,070	1,000
Total	98,238	0	2,362	0	0	0	0	4,409	17,162	0	1,805	1,532	125,508	155,226
OTHER RECOGNISED GAINS/(LOSSES)														
Gains on revaluation of Investments						50,000							50,000	0
NET INCOME/(EXPENDITURE)	24,773	0	-950	30	0	50,000	0	2,480	-12,350	0	-603	25,261	88,641	-20,296
TRANSFERS BETWEEN FUNDS														
To Mission Fund (page 12)	-10,979								10,979				0	0
Transfer to Capital Fund (page 10)	-9				9								0	0
Transfer to Future Ministry fund (page 13)	-5,000			5,000									0	0
Transfer to Cyclical Maintenance fund (page 10)	-8,000	8,000											0	0
Revaluation reserve surplus (page 10)	0												0	0
NET MOVEMENT IN FUNDS	785	8,000	-950	5,030	9	50,000	0	2,480	-1,371	0	-603	25,261	88,641	-20,296
FUND BALANCES, b/fwd at 1st January 2020	89,199	0	3,139	2,696	10,724	2,114,162	0	575	2,758	901	1,370	420	2,225,944	2,246,240
FUND BALANCES, c/fwd at 31st Dec 2020	£89,984	£8,000	£2,189	£7,726	£10,733	£2,164,162	£0	£3,055	£1,387	£901	£767	£25,681	£2,314,585	£2,225,944

Total unrestricted income funds £107,899

Total restricted income funds £31,791

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

GENERAL FUND (Unrestricted) being the general purposes fund		2020 £		2019 £	
INCOME					
Offerings			91,913		84,267
Tax refunds on covenants and gift aid			17,879		17,214
Interest Received			26		55
Hire of halls			1,509		5,146
Rent receivable			11,275		11,100
Other Income					
Community Projects			215		856
Social & other events			10		130
Men's Ministry			0		1,490
Insurance Claim & Grants			0		3,529
Sale of books			184		170
TOTAL INCOME FOR THE YEAR			123,011		123,957
EXPENDITURE					
Ministry					
Pastor - Stipend		26,400		25,795	
- NI		0		599	
- Light heat rates council tax		4,554		5,202	
- Pension contributions		2,938		2,874	
- Telephone		601		478	
- Books		99		195	
- Manse property expenses		865		810	
Other ministry expenses including travel and conferences		719		1,123	
Visiting speakers		250		780	
			36,426		37,856
Materials used for services		67		355	
Promiseland & childrens work		214		444	
Youth work incl. Blend Cafe in 2020		282		394	
			563		1,193
Community Projects					
- Expenses		80		70	
			80		70
Church property costs					
Light and heat		4,140		5,901	
Rates		411		478	
Telephone		1,675		1,567	
Insurance		5,162		4,855	
Repairs and maintenance		19,287		4,375	
Costs relating to rented property		2,165		5,156	
Hall Re-roofing and Porch in 2019		0		42,768	
Depreciation of Furniture & Equipment		4,215		4,161	
			37,055		69,261
Carried forward			£74,124		£108,380

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

GENERAL FUND (Cont)	(Unrestricted)		2020 £		2019 £
Brought forward			74,124		108,380
Adminstration and other expenses					
Administration secretary - salary		11,602		11,400	
- NI		0		103	
- Pension		162		237	
Church activities and catering		595		1,408	
Cleaning and laundry		1,970		1,966	
Duplicating, printing, stationery and postage		995		1,496	
Website, software & IT costs incl.Advertising		4,790		849	
Church flowers		95		94	
Other professional fees		461		487	
Bank charges		177		184	
Music copyright		740		460	
Sundries		444		630	
Training & Courses		373		334	
Affiliation fees and other subscriptions		583		757	
Community Projects - Apples of Gold		57		391	
Men's ministry		0		1,755	
Independent Examiner's fee		1,070		1,000	
			24,114		23,551
TOTAL EXPENDITURE FOR THE YEAR			98,238		131,931
NET INCOME/(EXPENDITURE) before fund transfers			24,773		-7,974
DESIGNATED TRANSFERS TO/FROM OTHER FUNDS					
Transfer to/from Capital Fund	(page 10)		-9		2,664
Transfer to Mission Fund	(page 12)		-10,979		-10,148
Transfer from Tuesday Club	(page 11)		0		500
Transfer to/from Cyclical Fund	(page 10)		-8,000		15,000
Transfer to Future Ministry Fund	(page 13)		-5,000		0
			-23,988		8,016
NET MOVEMENT IN GENERAL FUND			785		42
BALANCE at 1st January 2020, brought forward			89,199		89,157
BALANCE at 31st December 2020, carried forward			£89,984		£89,199

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

CAPITAL FUND (Unrestricted) representing tangible fixed assets	2020 £	2019 £
Transfer (to) from General Fund	9	-2,664
BALANCE at 1st January 2020, brought forward	10,724	13,388
BALANCE at 31st December 2020, carried forward	£10,733	£10,724

The Trustees were unable to establish the original cost of the properties and therefore no cost is included in the capital fund.

REVALUATION RESERVE (Unrestricted) representing land and buildings revalued surplus		
Revaluation of Investment Property	50,000	0
BALANCE at 1st January 2020, brought forward	2,114,162	2,114,162
BALANCE at 31st December 2020, carried forward	£2,164,162	£2,114,162

BUILDING FUND (Unrestricted) for new building projects		
INCOME		
Receipts	30	0
EXPENDITURE		
Expenses	0	0
NET INCOME/EXPENDITURE	30	0
BALANCE at 1st January 2020, brought forward	2,696	2,696
BALANCE at 31st December 2020, carried forward	£2,726	£2,696

CYCLICAL REPAIRS FUND (Unrestricted) for major repairs programmes (not annual and recurring expenditure)		
INCOME		
Designated transfer from General Fund	8,000	0
EXPENDITURE		
Transfer to General Fund	0	-15,000
NET INCOME/EXPENDITURE	8,000	-15,000
BALANCE at 1st January 2020, brought forward	0	15,000
BALANCE at 31st December 2020, carried forward	£8,000	£0

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

FELLOWSHIP FUND (Restricted) for those in particular need	2020 £	2019 £
INCOME		
Total receipts	202	405
Grant received	1,000	0
Total receipts	1,202	405
EXPENDITURE		
Donations made to individuals in need	-1,805	-500
NET INCOME/EXPENDITURE	-603	-95
BALANCE at 1st January 2020, brought forward	1,370	1,465
BALANCE at 31st December 2020, carried forward	£767	£1,370

ORGANISATION FUNDS TUESDAY CLUB (Unrestricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total unrestricted receipts	1,260	5,437
EXPENDITURE		
Total expenditure	-2,315	-6,192
NET INCOME/EXPENDITURE	-1,055	-755
Contribution to Hall Refurbishment	0	-500
BALANCE at 1st January 2020, brought forward	3,120	4,375
BALANCE at 31st December 2020, carried forward	£2,065	£3,120

ORGANISATION FUNDS TUESDAY CLUB (Restricted) formerly known as the Day Centre for the over 60's		
INCOME		
Total restricted receipts	0	0
EXPENDITURE		
Total expenditure	0	-440
NET INCOME/EXPENDITURE	0	-440
BALANCE at 1st January 2020, brought forward	0	440
BALANCE at 31st December 2020, carried forward	£0	£0

ORGANISATION FUNDS LITTLE RASCALS (Unrestricted) for parents, carers and their babies and toddlers (0-4)		
INCOME		
Total receipts	152	762
EXPENDITURE		
Total expenditure	-47	-869
NET INCOME/EXPENDITURE	105	-107
BALANCE at 1st January 2020, brought forward	19	126
BALANCE at 31st December 2020, carried forward	£124	£19

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

MISSION FUND (Restricted) for the support of mission whether home or overseas	Number of Grants	2020 £	2019 £
INCOME			
Gifts received (Spurgeons Children's Charity)		0	610
Gifts received (Tearfund 2020) (Disaster in 2019)		663	221
Gifts received (Open Doors)		0	1,012
Gifts received (DEC - Disasters Emergency Committee)		0	1,068
Gifts received (BMS: Leprosy Appeal)		900	0
Gifts received (BMS: Operation Chad)		2,785	0
Donations received at Kingdom Cafe for MacMillan		464	293
		4,812	3,204
Designated transfer from General Fund		10,979	10,148
TOTAL INCOME		15,791	13,352
EXPENDITURE			
Specified gifts:			
Donations made to or on behalf of individuals for mission:			
Open Doors 2019 (Werner & Hennie Nijman 2018)		0	1,012
DEC - Disasters Emergency Committee)		0	1,068
BMS World Mission (Operation Chad)	1	2,785	0
MacMillan	1	464	0
Tearfund	1	663	0
Spurgeons Children's Charity		0	610
BMS World Mission (Leprosy 2020)	1	900	0
Tearfund Disaster		0	221
Charitable donations from Kingdom Cafe		0	293
		4,812	3,204
Allocated from designated transfer:			
Donations made to or on behalf of individuals for mission:			
Werner & Hennie Nijman	1	1,000	1,000
Donations made to organisations for Christian ministry, relief and development:			
Gambian Projects Overseas		0	2,000
World in Need	2	1,600	0
DEC - Disasters Emergency Committee)		0	1,033
Project Moz	1	2,000	2,000
BU Home Mission	1	2,000	2,000
BMS World Mission (Linked with M & S Barrell in 2019)		0	1,000
BMS World Mission (Leprosy Appeal in 2020)	1	1,000	0
SEBA	2	1,250	250
Messy Church Appeal		0	100
Tunbridge Wells Churches - Winter Shelter	1	300	300
UCB Notes	1	100	50
BMS World Mission (Coronavirus Appeal)	1	1,000	0
TWYFC (Tunbridge Wells Youth For Christ)		0	300
BMS World Mission (Operation Chad)	1	1,000	0
Spurgeons Children's Charity	1	500	390
Open Doors	1	600	600
		12,350	11,023
TOTAL EXPENDITURE		17,162	14,227
NET EXPENDITURE		-1,371	-875
BALANCE at 1st January 2020, brought forward		2,758	3,633
BALANCE at 31st December 2020, carried forward		1,387	2,758

The transfer of £10,979 (2019 £10,148) from the General Fund to the Mission Fund represents the Tithe of 10% based on offerings with tax recovered.

OTHER RESTRICTED FUNDS (Restricted) being monies given or designated for other specific needs		
INCOME		
Gifts/Grant received	1,793	811
EXPENDITURES		
Paid out from these funds	-1,532	-660
NET INCOME/EXPENDITURE	261	151
BALANCE at 1st January 2020, brought forward	420	269
BALANCE at 31st December 2020, carried forward	681	420

FUND ACCOUNTS for the year ended 31ST DECEMBER 2020

	2020 £	2019 £
COMMUNITY PROJECTS FUND (Restricted) Community Larder		
INCOME		
Total receipts	4,889	354
Grant received	2,000	0
Total receipts	6,889	354
EXPENDITURE		
Total expenditure	-4,409	-407
NET INCOME/EXPENDITURE	2,480	-53
BALANCE at 1st January 2020, brought forward	575	628
BALANCE at 31st December 2020, carried forward	£3,055	£575
COMMUNITIES FUND (Restricted) Ex Ashburnham (2009 Church Weekend Away)		
INCOME		
Total receipts	0	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	0	0
BALANCE at 1st January 2020, brought forward	901	901
BALANCE at 31st December 2020, carried forward	£901	£901
FUTURE MINISTRY FUND (Restricted) Children,Youth & Families Worker		
INCOME		
Total receipts	25,000	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	25,000	0
BALANCE at 1st January 2020, brought forward	0	0
BALANCE at 31st December 2020, carried forward	£25,000	£0
FUTURE MINISTRY FUND (Unrestricted) Children,Youth & Families Worker		
INCOME		
Designated transfer from General Fund	5,000	0
EXPENDITURE		
Total expenditure	0	0
NET INCOME/EXPENDITURE	5,000	0
BALANCE at 1st January 2020, brought forward	0	0
BALANCE at 31st December 2020, carried forward	£5,000	£0

1 ACCOUNTING POLICIES

(a) Basis of Preparation and Assessment of Going Concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

Pembury Baptist Church constitutes a public benefit entity as defined by FRS 102.

The members of PBC consider that there are no material uncertainties about the church's ability to continue as a going concern.

(b) Fund structure

Unrestricted funds represent the funds that are not subject to a restriction regarding their use and are available for the general purposes of the Church. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose. Restricted funds have been given to the Church for a particular purpose. The purposes of the restricted funds are noted in the accounts.

(c) Income recognition

All income is recognised once the Church has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. Income tax recoverable on Gift Aid donations is recognised when claimable.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank.

Rental income from the letting of Church premises is accounted for when earned. Other income is accounted for when received.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the Church.

Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination.

(e) Charitable activities

The expenditure on charitable activities includes operating and administrative costs including governance costs as shown in the notes.

(f) Tangible fixed assets and depreciation

The land and buildings were introduced into the accounts at 31 December 2012 at open market valuation prepared by Messrs Bracketts, Chartered Surveyors. It is the aim of the Trustees to have a professional valuation carried out by the end of 2021. The policy has been for the Trustees to regularly review the value of the land and buildings and adjust in the Balance Sheet accordingly. No depreciation was provided on land and buildings. In accordance with FRS 102, the value has been brought forward as the carrying value. No depreciation is provided as an impairment review is prepared annually by the Trustees. Any diminution in value below the carrying value is charged to the Statement of Financial Activities.

The investment property has been revalued to a figure determined by the Trustees, which was felt to reflect similar properties in the vicinity, an increase of £50,000.

Furniture and equipment held at 31st December 1999 continue to be shown at valuation and together with subsequent items purchased individually over £250 are depreciated at 10% per annum on a reducing balance basis. Other items of equipment are being depreciated at rates estimated to write off their cost over three or four years as appropriate on a straight line basis.

(g) Realised and unrealised gains and losses

All gains and losses are taken to the statement of financial activities as they arise. Unrealised gains and losses are calculated as the difference between fair value at the year end and their carrying value.

(h) Pensions policy

The cost of the pension contributions are included within charitable activity costs and these are accounted for on the basis of contributions payable in the year. The church has no liability beyond making its contributions and paying across deductions for the employee's contributions. The Church therefore has no liability for final pension provision of its staff.

2 FIXED ASSETS

Fixed assets

Tangible Assets - Land and buildings:
The Church is the beneficial owner of the following assets, the legal title to which is held by the Baptist Union Corporation Limited, as Custodian Trustee.

	2020	2019
	£	£
At open market valuation (Last professional valuation undertaken by Bracketts, Chartered Surveyors in 2012)	1,864,162	1,864,162
Revaluation surplus	0	0
Total Land and buildings	£1,864,162	£1,864,162

These properties, comprising the church, church halls and manse have been revalued at Trustees' valuation, with regard to relevant property indexes.

Furniture and equipment:		
At valuation in 1999 and subsequent cost	79,978	78,481
Additions during the year (at cost)	4,224	1,497
Cost of disposals during the year	0	0
Valuation or cost, carried forward	84,202	79,978
Accumulated Depreciation, brought forward	69,254	65,093
Depreciation for the year	4,215	4,161
Adjustment on disposals	0	0
Total Depreciation, carried forward	73,469	69,254
Total Furniture and equipment	£ 10,733	£ 10,724
Total Tangible Assets	£1,874,895	£1,874,886
Investment Property:		
At open market valuation (Last valued by Bracketts, Chartered Surveyors, in 2012)	250,000	250,000
Revaluation surplus, at Trustees' valuation	50,000	0
Total Investment Property	£300,000	£250,000
TOTAL FIXED ASSETS	£2,174,895	£2,124,886

3 STAFF

During the year the Church had the following full and part-time staff.

	Number of employees	
	2020	2019
Full time - pastor	1	1
Part time - office administrator	1	1
	2	2

Details of remuneration of the above are disclosed on pages 8 and 9. No member of staff was paid in excess of £60,000. Also the church enjoyed the benefit of a considerable number of volunteers working in various capacities.

During 2020, the Church considers its key management personnel to be the Elders, Deacons and Pastor as Trustees. The total employment benefits including pension contributions of the key management personnel were £29,338 (2019 £29,268).

Staff Costs, for all staff comprise:

	2020	2019
	£	£
Total remuneration	38,002	37,195
National Insurance contributions	0	702
Pension contributions	3,100	3,111
Total staff costs	£41,102	£41,008

The Church contributed to the personal pension schemes of both employees. The assets of the schemes are held separately from those of the Church in independently administered funds. Employer contributions payable by the Church amounted to £3,100 (2019 £3,111).

4 TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee has received any remuneration during the year, with the exception of the Pastor, who is a trustee ex officio.

During the year, one trustee received £240 in reimbursement of travel expenses incurred in furtherance of the work of the charity.

Expenditure of £2,200 on the rebranding of the church and a new logo was paid to a company of which Mr A Hill is a director. The order was place on normal commercial terms prior to Mr Hill being appointed a trustee on 29th September 2020.

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted	Restricted	Total
Fixed assets	2,174,895	0	2,174,895
Current assets	112,670	31,791	144,461
Current liabilities	(4,771)	(0)	(4,771)
Fund balance at 31 December 2020	£2,282,794	£31,791	£2,314,585

APPENDIX

PEMBURY BAPTIST CHURCH

FIVE YEAR STATISTICS for the year ended 31ST DECEMBER 2020

	2016 £	2017 £	2018 £	2019 £	2020 £
INCOME (excluding organisations and property revaluation, but including capital movements)					
Total General Fund income and tax repayments	129,778	94,720	103,088	101,481	109,792
Legacy Received	0	6,992	2,000	0	0
Gift Day (General & Restricted Funds) incl tax repayment	246	0	0	0	0
Gifts received for Mission Fund	2,112	2,297	3,518	3,204	4,812
Fellowship Fund gifts received	260	200	220	405	1,202
Hire of halls, rent and sundry income	18,525	20,586	18,750	18,892	13,193
Building Fund income and deposit interest	37	31	47	55	26
Restricted funds income	0	0	0	3,529	29,475
	150,958	124,826	127,623	127,566	158,500
EXPENSES (excluding organisations)					
General Fund expenses	121,103	80,904	124,001	131,931	98,238
Fellowship Fund payments	140	100	300	500	1,805
Mission Fund gifts	16,302	13,489	13,598	14,227	17,162
	137,545	94,493	137,899	146,658	117,205
Number of church members	114	103	82	78	76
Average weekly General Fund giving	£2,496	£1,822	£1,982	£1,952	£2,111

This statement does not form part of the financial statements and is for information only