

# Life Community Baptist Church

## Report and Accounts

year ended 30 September 2023

**LIFE COMMUNITY BAPTIST CHURCH  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

ADDRESS FOR CORRESPONDENCE	10 Willow Road Horsham West Sussex RH12 4UN
GOVERNING DOCUMENT	CIO registration December 2014
CHARITY REGISTRATION NUMBER	1159548
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Peter Dibdin Sarah Hill (Secretary) Julie Capas (Treasurer) John Coleman Maureen Coleman Patrick Hill Sarah Williams - resigned 29th February 2024
CUSTODIAN TRUSTEES	The Baptist Union Corporation Ltd
BANKERS	CAF Bank Lloyds Bank Baptists Together Deposit Account
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**LIFE COMMUNITY BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 30 September 2023.

**Objects of the charity**

The charity, which is a church, is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are the advancement of the Christian faith and education at home and overseas.

**Summary of the charity's main activities and achievements**

2023 marked the 30th Anniversary of our first service as Littlehaven Fellowship, which later became LIFE Community Baptist Church. Much has changed over those thirty years, but our commitment to following Jesus and sharing the gospel message has been a constant throughout. In celebration of this occasion, we hosted a BBQ at the Phoenix and shared memories of LIFE over the years. We also produced an anniversary booklet with a potted history of our church over the last 30 years.

Throughout the year, we have been getting used to the new rhythm of gathering together on Sundays. The LIFE in the Community activities of Café Conversations and the Walk, Talk and Pray have enabled us to gather in the heart of our community. Our Sharing Life Meals have enabled us to invite others to join us as we share food, communion and a whole life message around the table. The meals have been a great blessing, as we've welcomed friends and family in this loving and shared experience. We've seen non-church friends and family coming along, drawn our fringe closer and had people make contact through our website.

Services continue on the second and fourth Sundays of the month, with an intentional whole life focus expressed through sung worship, prayer and Biblical teaching. For these services, people are able to join together onsite at the Phoenix Club, live on zoom or catch up on demand via our website.

In December 2022, our church was granted an Eco Church Bronze Award as we increase our environmental awareness and make a positive impact towards caring for God's creation.

At the start of 2023, we launched Branch 217 at the Manse on the 2nd Sunday – a different style of church specifically focusing on helping children through encountering God, nurturing and supporting each other to grow in faith, and helping all of us to make a difference.

In September 2023, we began an envisioning review to evaluate our progress, looking at what has gone well, what hasn't worked as well as we hoped, what lessons we've learned and what changes we need to make as we move forward.

We have two Life Groups and a Discipleship Group. These small groups help us journey together and grow to become more like Christ, as we explore the Bible, discuss contemporary issues and pray for one another. The groups meet either in a home, online via Zoom, or a hybrid combination of both.

The number of Church members throughout the year has remained at 29. We also have a number non-members who regularly attend our Sunday gatherings and small groups.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year, income increased by £1,515 to £46,489 and expenditure decreased by £4,219 to £50,212. As a result, the cash held by the charity decreased by £3,723 to £25,540.

We have again applied for a Home Mission Church Growth Grant from the South Eastern Baptist Association (SEBA) for the year 2024, which has been approved to the sum of £5,700 (a 5% decrease from the previous year). We understand that SEBA's standard practice is to provide a minimum of three years funding, decreasing 5% per annum.

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £25,000 (which equates to about 6 months of unrestricted expenditure) so that the charity could continue to operate should income and/or expenditure vary adversely. At the year end, the charity held unrestricted funds of £25,540 and is complying with its reserves policy.

### **Governance**

The Church is governed by a leadership team (all trustees) who currently meet once a month to set policy and review the activities of the Church.

### **Responsibilities of trustees**

Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Approval**

This report was approved by the trustees and signed on their behalf by:

REV PETE DIBDIN  
Rev. Peter Dibdin

Date: 26/04/2024

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF  
LIFE COMMUNITY BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Life Community Baptist Church ('the charity') for the year ended 30 September 2023 on pages 5 to 8 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 29/04/2024

**LIFE COMMUNITY BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

	Notes	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		34,433	0	0	34,433	36,245
Gift aid receipts		6,993	0	0	6,993	8,094
Miscellaneous (HCT Refund)		0	0	0	0	405
SEBA Growth Grant		4,500	0	0	4,500	0
Interest		564	0	0	564	230
<b>Total receipts</b>		<b>46,489</b>	<b>0</b>	<b>0</b>	<b>46,489</b>	<b>44,974</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	47,622	0	0	47,622	49,471
Grants paid in relation to charitable activities undertaken by others	3	2,570	0	20	2,590	4,960
<b>Total payments</b>		<b>50,192</b>	<b>0</b>	<b>20</b>	<b>50,212</b>	<b>54,431</b>
Net of receipts / (payments) before transfers		-3,703	0	-20	-3,723	-9,458
Transfers between funds	5	0	0	0	0	0
<b>Net movement in funds</b>		<b>-3,703</b>	<b>0</b>	<b>-20</b>	<b>-3,723</b>	<b>-9,458</b>
Cash funds as at last year end		29,243	0	20	29,263	38,721
<b>Cash funds at this year end</b>	A	<b>25,540</b>	<b>0</b>	<b>0</b>	<b>25,540</b>	<b>29,263</b>

The notes on pages 7-8 form part of these accounts.

**LIFE COMMUNITY BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	funds	2023	2022
	funds	funds			
	£	£	£	£	£
<b>A Cash funds</b>					
Held at banks (CAF and Lloyds)	10,492	0	0	10,492	14,779
Notice deposits	15,048	0	0	15,048	14,484
	<b>25,540</b>	<b>0</b>	<b>0</b>	<b>25,540</b>	<b>29,263</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	4,019	0	0	4,019	3,549
Tenancy deposit	1,792	0	0	1,792	1,792
	<b>5,811</b>	<b>0</b>	<b>0</b>	<b>5,811</b>	<b>5,341</b>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Fee for Independent Examination	600	0	0	600	660
<b>Total</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>600</b>	<b>660</b>
<b>D Assets retained for charity's own use</b>				2023	2022
				value	value
				£	£
Equipment				11,000	10,000
				<b>11,000</b>	<b>10,000</b>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by REV PETE DIBDIN date 24/04/2024  
 -----  
 Rev. Peter Dibdin

The notes on pages 7-8 form part of these accounts.

**LIFE COMMUNITY BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General funds	Designated funds	Funds	2023	2022
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
<b>Ministry:</b>					
Stipend	17,375	0	0	17,375	16,486
Employer Pension	2,447	0	0	2,447	4,833
Accommodation costs (Rent/Council Tax/Water)	22,177	0	0	22,177	21,237
Ministerial Expenses	696	0	0	696	787
Telephone	410	0	0	410	379
Hire of hall	2,212	0	0	2,212	2,448
Visiting Preacher Fees	80	0	0	80	0
Training	0	0	0	0	185
Catering	88	0	0	88	0
<b>Support and Administration:</b>					
Administrative Salary	0	0	0	0	942
Office expenses	144	0	0	144	0
Insurance, licenses and other fees	1,077	0	0	1,077	1,024
Independent examination	600	0	0	600	660
SEBA Subscription/Training	108	0	0	108	28
Baptist Union Subscription	149	0	0	149	147
Other costs (gifts and bank charges)	60	0	0	60	490
	<u>47,622</u>	<u>0</u>	<u>0</u>	<u>47,622</u>	<u>49,646</u>

**3 Grants and gifts paid to others**

Organisations:

African Orphanage Project (Home of Peace)	0	0	0	0	325
African Project (Rural Pastors)	0	0	0	0	300
Moldova Charity	0	0	20	20	1,365
SEBA Home Mission Fund	1,635	0	0	1,635	2,625
Horsham Churches Together	180	0	0	180	120
Local Charities	700	0	0	700	0
Other organisations (less than £500)	55	0	0	55	50
Individuals:	0	0	0	0	0
	<u>2,570</u>	<u>0</u>	<u>20</u>	<u>2,590</u>	<u>4,785</u>



**LIFE COMMUNITY BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**4 Transactions with related parties**

Peter Dibdin served as a church leader and received gross pay of £17,375 [2022: £16,944] for serving in that capacity, not for serving as a trustee. These payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £22,177 [2022: £21,237] in respect of the provision of accommodation (which is customary for ministers) for Peter Dibdin, a trustee, so that they could better perform their duties.

No other trustee received any payment of expenses other than reimbursement of expenditure incurred by them on behalf of the church.

**5 Movement of funds**

	Balance at 30Sep2022	Receipts	Payments	Transfers	Balance at 30Sep2023
	£	£	£	£	£
General funds	29,243	46,489	-50,192		25,540
	<u>29,243</u>	<u>46,489</u>	<u>-50,192</u>	<u>0</u>	<u>25,540</u>
Restricted funds					
Moldova Fund	20	0	-20	0	0
	<u>20</u>	<u>0</u>	<u>-20</u>	<u>0</u>	<u>0</u>
Total funds	<u>29,263</u>	<u>46,489</u>	<u>-50,212</u>	<u>0</u>	<u>25,540</u>

The Moldova Fund relates to donations given for the support of the Church in Malcoci, Moldova.

**6 The Baptist Pension Scheme**

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.