

# Life Community Baptist Church

## Report and Accounts

year ended 30 September 2024

**LIFE COMMUNITY BAPTIST CHURCH**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

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 - term ended on 24th June 2024 Maureen Coleman Patrick Hill Sarah Williams - resigned on 29th February 2024
CUSTODIAN TRUSTEES	The Baptist Union Corporation Ltd
BANKERS	CAF Bank Lloyds Bank Baptists Together Deposit Account
INDEPENDENT EXAMINER	Sarah Crispin ACA 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 2024**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 30 September 2024.

**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**

Looking back over the last year, there is much to give thanks to the Lord for. We have journeyed together as a church family, meeting together on Sundays, in small groups and in fellowship throughout the week. It has been a privilege to share the love of Jesus through every day frontline mission opportunities. It has been a blessing to break bread with guests at the monthly Sharing LIFE Meals. The Lord opened the door for new missional opportunities through calling Pete, our minister, into the role of Development Co-Ordinator for Horsham Churches Together, a role in which he now serves 2 days a week alongside serving at LIFE for 3 days week. The Lord has been faithful, and will continue to be faithful, as we walk in his ways and follow the leading of the Holy Spirit.

Through his role with Horsham Churches Together, Pete has regular contact with the council, churches, charities and community organisations, creating opportunities for mission and ministry throughout our community. This whole life approach puts us in contact with a significant number of non-Christians to whom we can demonstrate the love of Jesus and talk with about the gospel. God has used this to open doors for Pete to build active relationships with Horsham District Council, our local MP, local churches, and partner charities throughout Horsham. In addition to giving Pete a significant visible role within the town, this partnership will enable LIFE members to be more actively involved in joint mission and outreach.

Pete was also in contact with Horsham parliamentary candidates as he organised the Horsham hustings for the 2024 general election, enabling Christians to ask their next Member of Parliament challenging questions about poverty, justice, environment and championing the next generation.

Anna Pisani also works for Horsham Churches Together as the administrator, producing the weekly HCT Notices and heading up the contact point at HCT events.

In December 2023, LIFE led carol singing with the members of the Phoenix Stroke Club, whose building we hire on a Sunday morning. We also led an evening of carol singing at a local retirement home. Additionally, we also took part in the Horsham Churches Together carol service in the town centre on a heaving market day, with Pete taking part in the service and members from LIFE being involved in the stewarding.

On Good Friday 2024, Pete (with his Horsham Churches Together hat on) organised the Good Friday service in the town centre, with LIFE providing stewards and sound engineers. Ministers from several different churches in Horsham District took part, and musicians from Trafalgar Road Baptist Church led the sung worship. Over 300 people gathered around the bandstand in the Carfax and after the event, we heard stories from those who gave their lives to Jesus.

In July 2024, LIFE setup and help to run the Horsham Churches Together stall at the community Funday Sunday event, which gave us opportunities to meet new people and talk about Jesus. Pete taking on work with Horsham Churches Together closely aligns with our churches approach of partnering with other churches for mission and outreach.

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 can join together onsite at the Phoenix Club, live on Zoom or catch up on demand via our website.

On the first Sunday of the month, 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. On the third Sunday, 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.

Our monthly children's group meeting started in 2023 has continued and our children enjoy this group very much. Branch 217 meets at the Manse on the 2nd Sunday offering 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.

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 dropped by one to 28. We also have several 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 £3,329 to £49,819 and expenditure decreased by £836 to £49,377. As a result, the cash held by the charity increased by £442 to £25,982.

We applied again for a Home Mission Church Growth Grant from the South Eastern Baptist Association (SEBA) for the year 2025. The amount approved for 2024 of £5,700 was reduced in March 2024 to £4,290 due to our minister reducing his working days for LIFE from 4 to 3 days per week. The amount approved for 2025 was £3,105 (a 5% decrease from the previous year). We understand that SEBA's funding programme will be changing for 2026 with their new initiative "Partners in Mission". We await further details.

### **Reserves policy**

Due to our minister's reduced stipend, the trustees determined that the charity should aim to hold unrestricted cash of no less than £22,000 (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 year end, the charity held unrestricted funds of £25,982 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:

*P Dibdin*

[P Dibdin \(Jun 3, 2025 12:33 GMT+1\)](#)

Rev. Peter Dibdin

Date: Jun 3, 2025

**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 2024 on pages 6 to 9 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.

*Sarah Crispin*  
Sarah Crispin (Jun 5, 2025 13:07 GMT+1)

Sarah Crispin ACA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jun 5, 2025

**LIFE COMMUNITY BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
<b><i>Income receipts</i></b>						
Donations		36,325	0	0	36,325	34,433
Gift aid receipts		7,864	0	0	7,864	6,993
SEBA Growth Grant		4,953	0	0	4,953	4,500
BU Savings Acc Interest		678	0	0	678	564
<b><i>Total receipts</i></b>		<u>49,819</u>	<u>0</u>	<u>0</u>	<u>49,819</u>	<u>46,489</u>
<b><i>Payments</i></b>						
Payments in relation to charitable activities undertaken directly	2	46,981	0	0	46,981	47,622
Grants paid in relation to charitable activities undertaken by others	3	2,396	0	0	2,396	2,590
<b><i>Total payments</i></b>		<u>49,377</u>	<u>0</u>	<u>0</u>	<u>49,377</u>	<u>50,212</u>
Net of receipts / (payments) before transfers		442	0	0	442	-3,723
Transfers between funds	5	0	0	0	0	0
<b>Net movement in funds</b>		<u>442</u>	<u>0</u>	<u>0</u>	<u>442</u>	<u>-3,723</u>
Cash funds as at last year end		25,540	0	0	25,540	29,263
<b>Cash funds at this year end</b>	A	<u>25,982</u>	<u>0</u>	<u>0</u>	<u>25,982</u>	<u>25,540</u>

The notes on pages 8-9 form part of these accounts.

**LIFE COMMUNITY BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Unrestricted Funds		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
<b>A Cash funds</b>					
Held at banks (CAF and Lloyds)	10,256	0	0	10,256	10,492
Notice deposits	15,725	0	0	15,725	15,048
	<b>25,982</b>	<b>0</b>	<b>0</b>	<b>25,982</b>	<b>25,540</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	4,297	0	0	4,297	4,019
Tenancy deposit	1,792	0	0	1,792	1,792
	<b>6,088</b>	<b>0</b>	<b>0</b>	<b>6,088</b>	<b>5,811</b>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Fee for Independent Examination	696	0	0	696	660
<b>Total</b>	<b>696</b>	<b>0</b>	<b>0</b>	<b>696</b>	<b>660</b>
<b>D Assets retained for charity's own use</b>				2024 value	2023 value
				£	£
Equipment				11,000	11,000
				<b>11,000</b>	<b>11,000</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 P Dibdin date Jun 3, 2025  
P Dibdin [Jun 3, 2025 12:33 GMT+1]  
 Rev. Peter Dibdin

The notes on pages 8-9 form part of these accounts.



**LIFE COMMUNITY BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**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.

	Unrestricted Funds		Restricted	Total	Total
	General funds	Designated funds	Funds	2024	2023
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
<i><b>Ministry:</b></i>					
Stipend	15,738	0	0	15,738	17,375
Employer Pension	2,091	0	0	2,091	2,447
Accommodation costs (Rent/Council Tax/Water)	23,498	0	0	23,498	22,177
Ministerial Expenses	423	0	0	423	696
Telephone	441	0	0	441	410
Hire of hall	2,243	0	0	2,243	2,212
Visiting Preacher Fees	80	0	0	80	80
Catering	51	0	0	51	88
<i><b>Support and Administration:</b></i>					
Mission, Youth, Training	275	0	0	275	0
Office expenses (Zoom Subscription)	156	0	0	156	144
Insurance, licenses and other fees	1,043	0	0	1,043	1,077
Independent examination	696	0	0	696	600
SEBA Subscription/Training	28	0	0	28	108
Baptist Union Subscription	160	0	0	160	149
Other costs (gifts and bank charges)	60	0	0	60	60
	<u>46,981</u>	<u>0</u>	<u>0</u>	<u>46,981</u>	<u>47,622</u>

**3 Grants and gifts paid to others**

Organisations:					
Moldova Charity	0	0	0	0	20
SEBA Home Mission Fund	1,680	0	0	1,680	1,635
Horsham Churches Together	186	0	0	186	180
Local Charities	500	0	0	500	700
Other organisations (less than £500)	30	0	0	30	55
Individuals:	0	0	0	0	0
	<u>2,396</u>	<u>0</u>	<u>0</u>	<u>2,396</u>	<u>2,590</u>

**LIFE COMMUNITY BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**4 Transactions with related parties**

Peter Dibdin served as a church leader and received gross pay of £15,738 [2023: £17,375] 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 £23,498 [2023: £22,177] 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 30Sep2023	Receipts	Payments	Transfers	Balance at 30Sep2024
	£	£	£	£	£
General funds	25,540	49,819	-49,377		25,982
	25,540	49,819	-49,377	0	25,982
Total funds	25,540	49,819	-49,377	0	25,982

**6 The Baptist Pension Scheme**

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, however a nominal monthly contribution of £1 to the DB Scheme was taken from August 2022. In November 2024, the Baptist Pension Scheme announced that the defined contributions buy out was complete and the scheme had a surplus. The £1 per month contribution to the plan therefore ceased after the October 2024 contribution.