

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Details

Status Registered

Legal form CIO

Registered 2016-09-09

Register [View on the Charity Commission register](#)

Contact

Address Gillingham Baptist Church
Green Street
Gillingham
Kent
ME7 5TJ

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Website www.gillinghambaptistchurchkent.org.uk

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.

Activities: We undertake religious activities in accordance with the Christian Faith, holding services and mid-week activities for children, young people & adults also providing nurturing & support. We also run a Christian Debt Centre, coffee mornings and a Lunch Club. Various Community Groups use our premises including people with learning disabilities, cookery classes, Pre School and mental health needs.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Medway

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£359,439	£188,731	-	-
2023-12-31	£232,050	£177,904	-	-
2022-12-31	£213,389	£169,902	-	-
2021-12-31	£249,598	£169,734	-	-
2020-12-31	£205,439	£151,850	-	-

Trustees

Name	Role	Appointed
Rev STEPHEN GREASLEY	Chair	2016-09-09
Bernard William Thomas Pinner		2025-11-18
Cynthia Gloria Nicholls		2023-11-21
Dr Ayodeji Olusegun Ibitoye		2025-11-18
Dr Simon Collins		2022-11-15
Helen Clare Holloway		2018-11-20
Ishaku Bature		2024-11-19
John David Lownds		2022-11-15
Judith Carr		2025-11-18
Nicola Jane Lownds		2022-11-15
Robert Charles Phipps		2025-11-18
Romane Raphael Khelawan		2022-11-15
Sharon Margaret Greasley		2022-11-15
Sumnima Rai		2025-09-01

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Accounts

GILLINGHAM BAPTIST CHURCH [GBC]

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS**

FOR THE YEAR ENDING 31 DECEMBER 2024

CHARITABLE INCORPORATED ORGANISATION: 1169112

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Keith Victor Sturrock, CAT, MloL, ACMA, CGMA, 48 Rede Wood Road, Barming, Maidstone, Kent. ME16 9HR
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale. WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire. OX11 8RT

MANAGING TRUSTEES

All Managing Trustees must be members of the Church. The Leadership Team during 2024 comprised:

Stephen Greasley	Minister	
Simon Collins	Elder	Elected 15 November 2022
Raphael Khelawan	Elder	Elected 15 November 2022
Niki Lownds	Elder	Elected 15 November 2022
Stephen Carr	Deacon	Re-elected 16 November 2021/Retired 19 November 2024
Rachel Davey	Deacon	Elected 15 November 2022
Sharon Greasley	Deacon	Elected 15 November 2022
Helen Holloway	Deacon	Re-elected 16 November 2021 & 19 November 2024
John Lownds	Deacon	Elected 15 November 2022
Penelope Wyatt	Deacon	Elected 15 November 2022
Lyn Alimodian	Deacon	Elected 21 November 2023
Cynthia Nicholls	Deacon	Elected 21 November 2023
Isaac Bature	Deacon	Elected 19 November 2024

ANNUAL REPORT FOR 2023

1. CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It became first registered as a charity on 18 April 1965.

On 9 September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is 'The Charitable Incorporated Organisation Constitution' as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission. The latest version was updated by Gillingham Baptist Church and approved by the Charity Commission in 2021.

2. CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

3. ORGANISATIONAL STRUCTURE

As of 2024, the Church employs one Minister full-time, one part-time Administrator, one Debt-Centre Manager, one Family Outreach Worker, one part-time Parish Nurse (see 3.1), one part-time Site Manager and one part-time Cleaner.

3.1 THE BRIDGE BAPTIST CHURCH

On 1 December 2024 a merger was formally recorded between the Bridge North Gillingham Baptist Church and Gillingham Baptist Church. This work was carried out between the two Churches, the Baptist Union and Anthony Collins Solicitors and was placed onto the Charity Commission Register of Merged Charities on 11 December 2024. As part of this merger Gillingham Baptist Church agreed to continue the employment of the Bridge Parish Nurse as part of a new mandate agreed with Parish Nurse Ministries UK. The merger also saw the transfer of assets and liabilities including property known locally as Bridge House. Details regarding this property and the accounts of the Bridge North Gillingham Baptist Church can be found in the financial review and accounts (section 9) within this report.

4. MEMBERSHIP

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

In 2024 the Church continued to see significant growth in Church membership with 18 new members joining including 3 on transfer from the Bridge Baptist Church. The membership at the end of December 2024 stood at 191.

5. GOVERNANCE

The Church Members' Meeting normally takes place six times per year and has overall responsibility for the Church. In accordance with the Constitution, members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Church Leadership Team and are responsible for the Church's work and witness, and the financial and legal aspects of the CIO. All Church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in the Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by an appropriate majority, the Church seeks to work by consensus wherever possible.

5.1 GOVERNANCE - TEAMS

Governance of the Church has been maintained by monthly in-person meetings of the Trustees (the Church Leadership Team). As permitted by the Church Constitution, our Church Leadership Team is supported by 4 teams. This includes the Finance Team (including Health and Safety), Safeguarding Team, Pastoral Team and Mission Team. All these have agreed Terms of Reference and Trustees are appointed to each to ensure visibility and consistency in decision making.

5.1.1 FINANCE TEAM (INCLUDING HEALTH AND SAFETY)

Our Finance Team meets approximately 3 times a year. It is involved in setting a budget each October, and advising the Leadership Team on expenditure on health and safety and improvements to the premises.

The financial results for the year are set out in the accompanying accounts.

In 2024 the Church Members' Meeting agreed a new Health and Safety Policy that will be reviewed annually. Our Fire Alarm Evacuation Procedure was updated again to ensure that the building could be evacuated if an emergency was to occur. A fire alarm evacuation drill also took place after a Sunday service.

Food Hygiene training has been offered to members and users of the Kitchen within the Church.

Finally, all annual services took place e.g. PAT tests, fire extinguishers, lift inspections, and gas boiler.

5.1.2 SAFEGUARDING TEAM

The Church operates systems to ensure that all Trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks on new and existing volunteers were carried out through 2024 and no incidences were reported.

The Trustees continue to recognise their responsibilities for safeguarding children and adults at risk within the Church. This includes the reading of the annual safeguarding statement during the Church AGM. Additional Safeguarding training for all relevant staff and volunteers (run by the South East Baptist Association) has been arranged for Spring 2025. Future training dates are kept under review for new staff and volunteers wishing to step into roles that require DBS clearance.

5.1.3 PASTORAL TEAM

The Pastoral team met in September 2024 to make recommendations for the revision of the membership roll. The team went through the whole membership list and raised relevant pastoral issues where appropriate.

5.1.4 MISSION TEAM

In 2024 there were 5 members of the Church on the Mission Team, including three trustees. During 2024, the Church financially supported the following organisations:

Mission Aviation Fellowship	£5000
Baptist Missionary Society	£4400
South-East Baptist Association	£5500
Family Trust	£1600
Compassion (Wilkensen Joseph education sponsorship in Haiti)	£500
Good News for Everyone	£300
African Pastors Fellowship	£200.

We also provided the church Family Outreach Worker with £2200 of funding, and Mark and Sarah Newnham, our MAF missionaries in Kenya with £800.

All of the above funding support was agreed through by the church members meeting. We used the £1000 of unallocated funding to support:

- Medway Volunteer Workshop with £250 towards their costs of refurbishing tools and sewing machines to send to Africa,
- £250 for Samaritan's Purse appeal for Sudan,
- £100 to support church member Sarah Rai during a visit to churches in India,
- £200 for the BMS Lebanon Crisis Appeal (an additional sum was donated to this appeal from an offering raised at the church carol service,
- Bread of Life Bakery Project in Strood, Medway with £200.

5.2 POLICY DEVELOPMENT AND REVIEW

Throughout 2024, the Trustees have reviewed, maintained and developed a wide range of policies in line with requirements outlined by the Charity Commission and Baptist Union. This includes:

- Health and Safety Policy (May 2024)
- Cyber Security Management
- Anti-Bullying and Harassment (May 2024)
- Equal Opportunities (February 2024)
- Lone Working (July 2024)
- Volunteering (April 2024)
- Whistleblowing (July 2024)
- Complaints (July 2024)
- Environmental (July 2024)
- Social Media (March 2024)
- Managing Conflicts of Interest (May 2024)

Work also commenced on an 'Employee Handbook' to take account of future employment legislation in 2025. This is subject to further guidance and instruction from the Baptist Union. There were no breaches to the GBC UK-GDPR policy that needed to be reported to the ICO or other regulatory bodies.

5.2.1 POLICY DEVELOPMENT FRAMEWORK

A policy development framework remains in place. This keeps all Trustees up to date where policies are required or must be reviewed. Further updates and new policy developments have been prioritised for 2025-2026. This includes the use of Mobile Messaging services (WhatsApp).

6 OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. The Church continues to publish a monthly community newsletter online to promote the work we do. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with him as living Lord.

Central to the work of the Church is the provision of regular public services of Christian worship. We also provide a full children's programme during Sunday morning services. However, we also host a wide range of weekly activities. This includes a parents/carers toddlers group, Boys' Brigade and Girls' Association, home groups, a coffee morning, and a craft club. During 2024 we continued with our half night of prayer events and our mid-week Bible study group. In December we also held our second event celebrating the work of all our volunteers. The Church continues to sponsor a Debt Centre, and we have a Family Outreach Worker in the community (although this role was furloughed in the summer of 2024 due to long term staff illness). In addition, the premises are rented out to various outside groups, some meeting regularly and others are for single events.

During 2024 we launched a 'Teams' initiative as a way of increasing wider participation of the membership into the life of the church. This came out of a recognition of the different gifts available within the congregation as a whole. Some new teams were started such as an accessibility team and an environmental team. Others were re-launched like the social media team. While others (e.g. hospitality and stewarding teams) were enhanced as new people came forward to serve. We hope to build on this programme and structure throughout 2025

7 ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the Church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

7.1 SERVICES

The Church holds regular Sunday morning services. Throughout the year this has included Baptismal services as well as regular all age worship, morning worship and Communion services. We have had guest speakers including returning missionaries as well as organisations such as Tearfund, Teen Challenge and the Prison Fellowship. In April, for the Church Anniversary, Nathan Gordon from Sittingbourne Baptist Church came to speak and we all enjoyed a celebratory lunch afterwards.

As a community based organisation we are also delighted that a number of our congregation are invited to speak at other local Churches and venues. All our services are live-streamed to Facebook and we are taking steps to include You Tube in 2025. A BSL Level 3 communicator also continues to provide signing (usually on the 3rd Sunday in each month).

In 2024 there were 2 funeral services, 10 Baptisms and 1 wedding.

7.2 CHILDREN'S CHURCH

Children's Church has had another positive year with the numbers reflecting the growth in new families attending the Church. In September a number of JAM Busters moved up to DJs and a number of DJ's moved up to school year 7 and into Junior Bible Class.

JAM Busters serves school years' reception to Y2 and DJ's serves Y3-6. Sessions include Bible stories or themes, praying, videos, crafts and games.

We continue to develop our Children's Church syllabus. The weekly theme has a Bible passage and key points to be shared with the children. Both groups follow the same outline but apply the activities etc. to suit the different age groups. This has been welcomed by the leaders and helpers and means that children from the same family in different groups are learning the same stories. This will continue to be developed and will eventually provide a 3/4 year syllabus.

Both groups took part in the pop-up Christmas Nativity service. They also enjoyed a Christmas party together.

7.3 JUNIOR BIBLE CLASS (SCHOOL YEARS 7-8)

Time throughout the year was spent finishing the Youth Alpha Course that had started the previous September. We also met with other young people from Medway at a joint event and had a day out at the sea. Overall the young people were keen to pray, take action from the various topics discussed and connected well together.

7.4 BIBLE CLASS (SCHOOL YEARS 9-13)

Throughout the year we've had 42 different young people join us at least once. Typical attendance is 15 - 22 young people each week.

We do a mixture of Bible studies and topic-based subjects. For most of 2024 we worked our way through the book of Genesis. We seek to encourage young people to question why the Bible teaches what it does, rather than just accept its teachings at face value, thereby hopefully owning it for themselves. We seek to help young people explore how to apply the Bible's teachings to their own lives.

Several of our current and former members now undertake other roles in the church such as door stewarding, drumming, playing the organ, helping with the visuals/IT or with the younger Junior Church groups. This notion of servanthood is something we are keen to develop, and as a group we take responsibility for serving refreshments after the Sunday morning service once a month.

7.5 OTHER GROUPS

Outside of the regular Sunday activities, the Church provides other groups and activities for children, young people and adults.

7.5.1 THE BOYS' BRIGADE AND GIRLS' ASSOCIATION

The Boys' Brigade and Girls' Association meets on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children's faith and citizenship. Numbers during 2024 remain steady but not at the levels seen pre-pandemic. We have 24 regular attendees in total.

7.5.2 HOME GROUPS

Home Groups normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship.

7.5.3 BOLD AND BEAUTIFUL – WOMENS' MINISTRY

'Bold and Beautiful' is the name for Gillingham Baptist Church's Womens' Ministry.

Our first event of 2024 took place in May. It was a morning of fabulous and inspiring testimonies of faith, sharing breakfast and a time of sung worship. It was a very uplifting and encouraging morning.

In October 2024 we held another event on the subject of 'Living Sacrifice' and how we can ensure we have the right heart posture and live our lives wholeheartedly for the Lord. We were also delighted to welcome a group from Twydall Evangelical.

7.5.4 STRONG AND COURAGEOUS – MENS' MINISTRY

'Strong and Courageous' is the new Mens' Ministry at Gillingham Baptist Church. During 2024 Strong & Courageous met 4 times with an average attendance of 15 people. A breakfast, as well as 3 dinners, were organised with speakers coming along to share their testimonies. This event is popular and well supported, with God's blessing it will continue for many years to come.

7.5.5 HALF NIGHT OF PRAYER

Our intention is to cultivate a culture of fervent prayer, spiritual intimacy, and unity within the congregation of GBC as we seek God's guidance, provision, and blessings for our fellowship, community and beyond.

The meetings were held on Friday evenings from 7:00 - 10:00 pm at Church. These gatherings provided sacred spaces for individuals to come together in worship, supplication, and intercession, lifting the needs of our Church, our community, and the world.

Each prayer meeting was centred around specific prayer themes, such as revival, reconciliation, missions, and social justice. By focusing our prayers on targeted areas, we aimed to deepen our spiritual discernment and alignment with God's purposes.

Looking ahead, we are committed to deepening and expanding the impact of our Extended Prayer Meeting and hope to get more engagement from members of the congregation.

These Prayer Meetings have been a vital expression of our commitment to seeking God, experiencing His Presence, and participating in His redemptive work in the world. We are deeply grateful for the dedication and devotion of all who have contributed to this ministry, and we look forward to the continued growth and fruitfulness of our Prayer Community in the coming year.

7.5.6 BIBLE STUDY – MID WEEK

Our mission is to foster spiritual growth, fellowship, and understanding of the Word of God among members and friends of our congregation through the study and discussion of the Bible.

Throughout 2024 we continued to meet fortnightly on Wednesday evenings at Church. Throughout the year, we conducted regular weekly Bible study sessions providing opportunities for members to delve deeper into scripture, discuss its relevance to their lives,

and grow in their faith. Attendance was between 15 to 20 persons per meeting and is concluded with a time prayer.

Looking ahead, we are committed to further enriching the spiritual lives of our members and expanding our outreach efforts. We will continue explore specific topics and books of the Bible in depth.

The past year has been very encouraging and a deepening sense of community within the mid-week Bible Study Group. We are grateful for the unwavering support of our members, volunteers, and leadership team. As we move forward, we remain steadfast in our commitment to studying God's word, nurturing spiritual growth, and serving others with love and compassion.

7.5.7 'STEPS' (PARENTS/CARERS AND TODDLER GROUP)

Our weekly Toddler group, Steps, meets on Monday mornings throughout school term time. Around 12 -15 parents/carers attend each week with their pre-school children. The majority of these are from the local community rather than the church congregation. Play is central to the morning although we do try to provide a craft activity and a time of singing each week. There is always an excellent atmosphere with children looking forward to coming.

7.5.8 FRIENDSHIP MORNING (COFFEE SHOP)

Friendship morning meets term time on Wednesday mornings. It is open to anyone for whatever period they wish to stay. It is run by a team of 11 volunteers, some of whom help on a rota basis. Some residents from the local Kent Autistic Trust attend for short periods with carers. Attendance averages 20 -30. A proportion of attendees are long term unemployed and may have special needs or have poor educational backgrounds.

A short talk takes place, and a hymn or song is sung. Sometimes a piece of classical music is played. Prayer requests are popular and result in one line type prayers to God by a leader. Assistance is given to those needing help completing forms. A listening ear and friendship is provided to anyone. It also provides a place for those visiting the CAP debt counselling appointments.

7.5.9 THE ALPHA COURSE

During 2024 the Church ran 5 Alpha Courses running on Monday mornings and Tuesday evenings. A follow up discipleship group has been held fortnightly to encourage growth and ask questions. About 20 guests have attended with 3 members subsequently baptised. Some are now attending a Church.

7.5.10 CRAFT TIME

Craft time meets every other Thursday during school term time. 2024 has seen a decline in attendees. Two craft leaders resigned, and we now have only two groups with teachers, they are knitting/crochet and lace making. Membership stands at 28. We continue to support members through encouragement, chatting and, with those who request it, prayer. Each meeting also has a five-minute gospel talk. No outings were arranged in the last year but a Christmas lunch was available and was welcomed by members.

7.5.11 LUNCH CLUB

Lunch club only met a couple of times in 2024. Attendees for the meal usually are drawn from the Wednesday Friendship morning along with a core of regular people from the community. A 'thought for the day' often accompanies the meal.

7.5.12 BRUNCH CLUB

No Brunch Clubs took place in 2024.

7.5.13 PRE-SCHOOL COFFEE

Even though the Salvation Army Pre-School left the Church premises in 2023 a group of parents/carers continued to meet at Church on a Friday morning during 2024.

7.5.14 GOOD NEWS at TEN

Good News at 10 is a weekday group that has met fortnightly at Church during 2024 for Bible study. Around 12 people meet on each occasion. Topics covered in the studies include 'The Letter of James' (Practical Christianity) and 'Forgiveness' (and how to forgive yourself). Each study is interactive with members regularly contributing to the discussions. A time of prayer rounds off each session.

8 HELP AND SUPPORT FOR THE LOCAL COMMUNITY

8.1 CHRISTIANS AGAINST POVERTY (CAP DEBT CENTRE)

The Christians Against Poverty (CAP) Debt Centre has now been going for over 11 years. In 2024 we helped around 50 families. We also hosted a range of activities throughout the year. This included 2 evangelistic meals in January and taking a large group to Churches Together in Medway Christmas Connect. Many clients have attended Alpha. We had picnics over the summer and a beach day in September which was enjoyed by those who came. We also distributed 60 Christmas hampers to CAP clients and others in need as well as about 150 gift bags including an advent booklet to current and past clients..

We have seen 3 people make commitments over the year, including 1 child. Three clients have been baptised (including one at another church). We have had 7 folks start to join us regularly at GBC on Sundays, 6 of whom were Christians who were mostly not attending another fellowship.

Volunteers have been essential in keeping in contact with clients, loving them, sharing Jesus, helping practically and hosting them when they come to events or sitting with them when they come to church.

8.1 FAMILY OUTREACH WORKER (FOW)

At the start of 2024 our Family Outreach Worker (FOW) continued to work in partnership with St Mary Magdalene Church on Gillingham Green to deliver a number of activities. This included a Tuesday coffee morning and a toddlers group. The FOW role was furloughed in 2024 due to staff illness but the hope is that this role will resume later in 2025.

8.2 THE CHURCH PREMISES

The Church premises have been used throughout 2024 by various organisations/groups and individuals from the local community. These included:

- Ballroom & Latin Dancing Classes: Our main hall is used every Saturday for private dancing lessons.
- Romanian Church: This growing community gather for a service together on a Saturday evening.
- African Church: Gather for a service on a Sunday afternoon.
- Bulgarian Church: Gather for a service on Sunday afternoons.
- Christ Embassy held a prayer meeting on a Thursday evening.
- The Prayer room is used on a Tuesday & Wednesday evening and Saturdays for tuition.
- A summer holiday club was held for a week in the Main Hall.
- Healthy Early Years had a training day in the Lighthouse Hall.
- The Electoral Services at Medway Council held Polling Station days in May and July in the Main Hall.
- Various private events.

9 FINANCIAL REVIEW

9.1 INCOME AND EXPENDITURE

We have an increasing membership and the offerings from members and attendees have continued to rise. Rent is slowly increasing; we have 3 other churches meeting here and the hall has been used for elections, dance classes and training sessions.

Running costs have also increased, mainly due to the cost of gas (for which we had a new contract) and electricity.

Despite setting a negative budget for the year, there was a final surplus of £6,240 in the general fund.

We were able to replace the lighting in one hall with LED lights and to replace a window that was inconvenient to use and had become cracked.

9.2 CAP (CHRISTIANS AGAINST POVERTY)

CAP has continued to be funded by members of the congregation and other supporters, including d by regular donations from 2 other local churches. The monthly donation to CAP headquarters is paid from the general funds. Kent Community Foundation Trust gave us a grant of £10,000 in November which will cover the expenses for much of 2025.

9.3 FOW (FAMILY OUTREACH WORKER)

FOW has been supported by donations, a grant of £6000 from the Kent Community Foundation and £2,200 transferred from the general fund as part of the mission outreach. Unfortunately, our FOW worker needed hospital treatment and has been on statutory sick leave since the start of September. The post will be kept open until she is able to return and the money left in the fund will be frozen until then.

9.4 LOAN REPAYMENTS

We have continued to pay back £25,000 per annum of the loan from the Baptist Building CIO. Contributions are still being paid by members of the congregation, and the church contributes from the general fund. The loan is due to be repaid in 2029, but we are on track to repay the final amount in 2025.

9.5 PENSION FUND

The scheme has been bought out by Just Group, who will administer the pensions of those who have made DB contributions. We no longer have to pay extra contributions.

2 other members of staff qualified for an auto-enrolment pension; one accepted and is enrolled in a Nest pension; the other declined.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDING 31ST DECEMBER 2024

		<u>2024</u>			<u>Total</u>	<u>2023</u>
		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>		<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	
Income & Endowments						
Donations & Legacies	25	159,219	0	171,227	330,447	
Investment Income	26	0	5,413	0	5,413	
Charitable Activities	27	453	0	4,985	5,438	
Other Income	28	770	0	6,971	7,741	
Trading Activities	29	8,852	0	1,548	10,400	
Total Receipts		169,295	5,413	184,731	359,439	
Expenditure						
Charitable Activities	13, 15 18-22	140,433	4,908	43,443	188,784	
Total Expenditure		140,433	4,908	43,443	188,784	
Net Income/Expenditure for the year before gains/losses of Fixed Assets		28,861	505	141,288	170,655	
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	
Net Income before transfer		28,861	505	141,288	170,655	
Transfer Between Funds		-34,656	20,700	13,956	0	
Net Income before other recognised losses		-5,795	21,205	155,244	170,655	
Gains/Losses on Deferred Benefit Pension Scheme	5	0	0	0	0	
Net Movement of Funds		-5,795	21,205	155,244	170,655	
Reconciliation of Funds						
Total Funds brought forward		33,564	62,053	507,580	603,197	
Total Funds carried forward		27,769	83,258	662,824	773,852	

GILLINGHAM BAPTIST CHURCH**BALANCE SHEET AT 31st DECEMBER 2024**

	<u>Note</u>	<u>2024</u>		<u>2023</u>	
<u>Fixed Assets</u>		£	£	£	£
Tangible Fixed Assets	23	<u>715,381</u>		<u>606,990</u>	
<u>Current Assets</u>					
Bank	6	26,722		24,153	
Baptist Union Corporation	7	148,139		112,226	
Cash	8	250		557	
Prepayments	9	7,425		6,350	
Debtors	10	7,548		6,608	
		<u>190,083</u>		<u>149,894</u>	
<u>Current Liabilities</u>					
Accruals & Creditors	11	1,611		1,186	
Loans falling due within one year	12	25,000		25,000	
		<u>26,611</u>		<u>26,186</u>	
<u>Net current Assets</u>					
		<u>163,473</u>		<u>123,708</u>	
Loans falling due after one year	12	105,000		127,500	
		<u>105,000</u>		<u>127,500</u>	
<u>Net Assets excluding Pension Liability</u>					
		<u>773,854</u>		<u>603,198</u>	
Defined Benefit Pension liability	5				
<u>Total Net Assets</u>					
		<u>773,854</u>		<u>603,198</u>	
<u>Charity Funds</u>					
	14				
Unrestricted		27,769		33,564	
Designated		83,258		62,053	
Endowment		0		0	
Restricted		662,824		507,580	
Total Funds		<u>773,852</u>		<u>603,197</u>	

The Notes on Pages (14-25) form an integral part of the accounts.

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years

PA & Audio equipment

5 years

The church bought a new camera and a large screen for the downstairs hall (The Lighthouse) which has been added to Fixtures and Fittings and therefore depreciation.

3 Reserves

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 Related Charities

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers’ Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme’s assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

The scheme has been bought out by Just, who will administer the pensions of those who have made DB contributions; those with benefits in the DC plan will have them administered by Broadstone and looked after by the Trustee of the Scheme. No DC plan savings will be transferred to Just. When the DB Plan transitions to Just, the DC Plan will continue to be run as the Baptist Pension Scheme.

The minister contributes at a rate of 8% of pensionable income. This includes an element for accommodation, usually the notional value of a manse. The employer contributes an additional 10% of pensionable income. From this 6% is credited to the minister’s pension account and the remaining 4% is used to pay for insurance (lump sum death benefit and income protection benefit) and administration costs.

The employer contribution rate will remain at 10% of Pensionable Income. As before, 6% of this employer contribution goes direct to the member’s DC pension pot. The other 4% covers the cost of income protection insurance, life assurance and the expenses of running the Scheme. The overall operational costs of the Scheme will reduce once the DB Plan has been bought-out but those costs that are currently shared between the DB and DC Plans will all have to be met from the DC Plan. In addition, the cost of increased life assurance benefits (see below) needs to be met. We believe the 4% allowance will cover the costs under the revised set up but this will clearly be kept under close review.

Elizabeth Clark and Ruth Millard qualified for auto-enrolment into a government pension scheme this year. Elizabeth accepted and started payments into a NEST pension in January 2025. She pays 4% of income over 6250 the church pays 3%. 1% is added by the government as a tax rebate. She went on to statutory sick pay on 1st September 2024 and her contributions were reduced. Her sick pay ceases in March 2025

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>	<u>2023</u>
6 Bank	£	£
GBC	17,134.00	14,152
Steps (held in GBC bank)	278.00	338
Boys' Brigade	8,832.00	8,991
Flowers held in GBC bank)	22.00	75
Craft	346.00	501
Lunch (held in GBC bank)	110.00	96
	26,722	24,153
7 Baptist Union		
General Funds	148,139	112,226
	148,139	112,226
8 Cash		
GBC (Petty Cash)	16	365
STEPS – Cash	61	21
Boys' Brigade	43	25
Lunch Club	50	81
Craft Time	1	14
Flowers	78	51
	250	557
9 Prepayments		
Bridge Insurance Brokers	6,713	0
Business Stream		26
BNP Paribas	457	457
Virgin Media	10	10
Medway Council	245	229
	7,425	722
10 Debtors		e
HMRC	6,967	6,608
rents	486	0
lunch club	95	
	7,548	6,608
11 Accruals		
Total – Gas	840	605
British Gas Lite (electricity)	592	341
Co-operative Bank - charge card	66	69
Kent County Supplies (KCS)	97	172
CAP Pension refund	16	
	1,611	1,186

2023

12 Loans Outstanding

Accounts Repayable

Within one year

After one year

Thank you Offering (10% of loan)

	Baptist Building Fund	2024Total	Baptist Building Fund
	25,000	25,000	25,000
	87,500	87,500	112,500
	17,500	17,500	15,000
	<hr/> 105,000	<hr/> 105,000	<hr/> 127,500
	<hr/> 130,000	<hr/> 130,000	<hr/> 152,500

Notes to the Accounts

13 Organisations

	2024			2023		
	Unrestricted	Restricted	Total	Unrest- -ricted	Restricted	Total
Brigades	£	£	£	£	£	£
Opening Balance	0	9,016	9,016	0	9,642	9,642
Income	0	2,737	2,737	0	2,656	2,656
Gift Aid (under GA in SOFA)		0			0	
Expenditure	0	2,169	2,169	0	1,921	1,921
Transfer of Funds to GBC	0	710	710	0	1,360	1,360
Closing Balance	0	8,875	8,875	0	9,016	9,016
Craft Time						
Opening Balance	0	515	515	0	703	703
Income	0	667	667	0	921	921
Expenditure	0	685	685	0	910	910
Transfer of Funds to Gen.	0	150	150	0	200	200
Closing Balance	0	347	347	0	515	514
STEPS						
Opening Balance	0	359	359	0	267	267
Income	0	214	214	0	249	249
Expenditure from Cash/bank	0	131	131	0	158	158
Expenditure from Bank	0	104	104	0	0	0
Closing Balance	0	338	338	0	359	359
Lunch Club						
Opening Balance	0	181	181	0	116	116
Income	0	581	581	0	873	873
Expenditure	0	503	503	0	808	808
Transfer to General	0	0	0	0	0	0
Closing Balance	0	258	258	0	181	181
Bold and Beautiful						
Opening balance	0	0	0			
Income	0	200	200			
Expenditure	0	94	94			
Closing balance	0	106	106			

Strong and Courageous

Opening balance	0	0	0
Income	0	145	145
Expenditure	0	0	0
Closing balance	0	145	145

Totals

Opening Balance	0	10,071	10,071	0	10,728	10,728
Income	0	4,545	4,545	0	4,699	4,699
Expenditure	0	3,686	3,686	0	3,800	3,800
Transfers Out	0	860	860	0	1,560	1,560
Closing Balance	0	10,070	10,070	0	10,067	10,067

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

14 Restricted, Designated & Unrestricted Funds

		<u>2024</u>			<u>2023</u>
	General	Unrestricted	Designated	Restricted	Total
	£	£	£	£	£
Land & Buildings – GBC	0	0	0	600,000	600,000
Land & Buildings – Manse	0	0	0	0	0
Fixtures & Fittings	0	0	0	18,870	6,989
Manse Proceeds	0	0	0	0	0
General	42,504	0	0	0	42,504
Pension Deficit	0	0	0	0	0
Project Sensory Room	0	0	0	0	0
Project 2 (for Loan Repayments)	0	0	64,794	-87,523	-22,729
Loans to be Repaid	0	0	0	130,000	130,000
Flowers	0	0	0	130	130
Mission	0	0	0	1,128	1,128
Christians Against Poverty(CAP)	0	0	1,714	8,876	10,590
CAP Smile	0	0	0	1,837	1,837
Family Outreach Worker	0	0	0	3,418	3,418
Church Family Fund	0	0	0	425	425
Holiday	0	0	0	0	0

Brunch Club	0	0	798	798	797
Organisations	0	0	9,840	9,840	10,067
B-B			106	106	
Borstal Baptist Church			2,200	2,200	
Bridge			733	733	
S-C			145	145	
Bridge House proceeds			96,511	96,511	
	42,504	66,508	787,493	796,810	603,198

New Funds this year:

B-B	Bold and Beautiful. A women's group
BBC	Borstal Baptist Church. This church closed this year and transferred remaining funds to us
Bridge	Bridge church merged with GBC and we have taken on their assets and liabilities
S-C	Strong and Courageous. A men's group

**GILLINGHAM BAPTIST
CHURCH**

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2024</u>			<u>Total</u>	<u>2023</u>
	<u>Unrestrict- ed</u>	<u>Designat- ed</u>	<u>Restrict- ed</u>		<u>Total</u>
Salaries	51,982	0	21,728	73,710	66,287
DBS Check	38	0	0	38	76
Sub-Contractor	0	0	0	0	0
Pension Contributions	3,621	0	98	3,720	6,056
Pension Deficit	0	0	0	0	12
Manse Expenses	8,980	0	0	8,980	8,609
	64,622	0	21,826	86,448	81,040

The Church started the year with 7 employees and finished the year with 6- A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £30,779

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The Church also provides phone & Internet. (Shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue until the end of 2024. The holder has been on statutory sick pay since September 1st, which will finish in March 2025. The money and the post will then be frozen for the time being.

In November 2024 we took on responsibility for a Parish Nurse, previously employed by Bridge North Gillingham Baptist Church. At the moment she is paid from the rental of rooms in Bridge House.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans	<u>2024</u>	<u>2023</u>
	£	£
Baptist Building Fund Balance b/f	152,500	175,000
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>130,000</u>	<u>152,500</u>

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund an extra payment will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £20,000

	<u>2024</u>	<u>2023</u>
Baptist Union: Balance b/f	0	0
Interest Accrued (in SOFA exp)	0	0
Repayments	0	0
Balance of Loan	<u>0</u>	<u>0.00</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

This loan has now been repaid.

17 Christians Against Poverty Expenditure	<u>2024</u>			<u>2023</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£
75 Salary (shown under salaries)	0	11,057	11,057	10,336
Fees (shown under finance fees)		138	138	126
	<u>0</u>	<u>11,195</u>	<u>11,195</u>	<u>10,462</u>
Expenses shown under CAP				
Contribution to CAP HQ	6,300	0	6,300	6,300
Smile	0	789	789	963
		1,993	1,993	2,609
Other CAP Expenditure	<u>6,300</u>	<u>2,781</u>	<u>9,081</u>	<u>9,872</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could be more easily identified.

At the start of 2023 money was transferred from the general fund to CAP designated as required. During this year and 2024 other grants were received from Kent Community Foundation so that salary and expenses are paid from restricted funds; the payment to CAP HQ is from designated funds.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>				<u>2023</u>			
	Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	£		£	£	£		£	£
18 Other Activities								
Children's Church	0	0	0	0	424	0	0	424
Youth Work	10	0	0	10	48	0	0	48
Conferences & Training	74	0	0	74	940	0	0	940
Travel	364	0	100	464	468	0		468
Visiting Preachers	185	0	0	185	160	0	0	160
Outreach	665	0	0	665	1,142	0	0	1,142
Borstal expenses	0	0	200	200				
Thank You Gifts	0	0	0	0	25	0	0	25
	1,298	0	300	1,598	3,207	0	0	3,207
19 Upkeep of Church Premises								
Repairs & Maintenance	15,967	0	0	15,966	12,233	0		12,233
Water Rates	379	0	0	379	190	0	0	190
Heat & Light	13,478	0	0	13,478	10,441	0	0	10,441
Insurance & Valuation	5,633	0	53	5,685	5540.00	0	0	5,540
	35,457	0	53	35,509	28,404	0	0	28,404
20 Administration								
Telephone	752	0	22	774	612	0	0	612
Printing	2,605	0	0	2,605	2,162	0	0	2,162
Office Supplies	716	0	0	716	916	0	111	1,027
Publicity	0	0	0	0	0	0	0	0
Legal Expenses	6,763	0	0	6,763		0	0	0
Finance Fees	756	0	299	1,055	627	42	210	879

Membership Fees	1,236	0	260	1,496	1,035	0	0	1,035
	12,829	0	581	13,410	5,351	42	321	5,714
21 Supplies and Services								
Materials	1,498	0	0	1,498	1,961	0	4	1,965
Small Equipment	1,968	0	0	1,968	1,139	0	0	1,139
Refreshments	1,124	0	866	1,990	801	0	788	1,589
Media & Books	2,064	0	0	2,064	833	0	0	833
Music & Organ	449	0	0	449	1,494	0	0	1,494
Flowers	0	0	436	436	0	0	439	439
Depreciation (Designated)	0	4,908	0.00	2,835	0	1,551	10,477	12,028
	7,103	4,908	1,301	13,312	6,228	1,551	11,708	19,487

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>			<u>2023</u>
	<u>Unrestrict- ed</u>	<u>Restricted</u>	<u>Total</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	
22 Grants to Charitable Causes				
Home Mission	5,500	0	5,500	5,400
Missionary Aviation Fellowship	5,000	0	5,000	5,000
BMS World Mission	4,400	0	4,400	4,300
BMS World Mission (Guinebor)	0	900	900	900
BMS (Lebanon) - via Paul Feltham	0	35	35	
The Family Trust	1,600	0	1,600	1,400
M & S Newnham	800	0	800	800
Compassion re Wilkenson	384	0	384	450
Tear Fund	120	0	120	126
Medway Good News for Life (Gideons)	300	0	300	250
SEBA (bread of Life)	0	0	0	0
M & S Newnham (gift from church member)	0	665	665	650
FEBA Radio	0	0	0	0
Hope Health Action	0	0	0	1,850
African Pastors Fellowship	200	120	320	180
Leprosy Mission	0	0	0	0
The Red Cross	0	25	25	900
Samaritans Purse	250	0	250	1,279
Kenward Trust	0	0	0	150
Radostin Petkov (Bulgaria)	0	510	510	
Medway Volunteers (TWAM)	250	0	250	
Prison Fellowship (speaker)	120	0	120	
Sarah Rai	100	0	100	
City Church (Rhoda Sands-speaker)	100	0	100	
	19,124	2,255	21,379	23,635
Family Outreach Worker (by transfer)	2,200		2,200	
Donations From Church Family Fund	0	1,138	1,138	150

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

2023

23 Tangible Fixed Assets	<u>2024</u>			Total
	Freehold Land & Buildings	Fixtures & Fittings	Total	
<u>Cost</u>	£	£	£	£
at 1 January	600,000	6,990	606,990	619,018
Additions	96,511	16,788	113,299	0
Revaluation Gain	0	0	0	0
Disposals	0	0	0	0
31 st Dec	696,511	23,778	720,289	619,018
<u>Depreciation</u>				
Change in year	0	4,908	4,908	12,028
Disposals	0	0	0	0
Total	0	4,908	4,908	12,028
<u>Net Book Values</u>				
at 31st December 2023	696,511	18,870	715,381	606,990
Premises Funded by			<u>2024</u>	<u>2023</u>
Church Building – Restricted			600,000	600,000
Bridge House			96,511	
Manse – Restricted			0	0
			696,511	600,000
				600,000

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018. A fund will be set up to purchase a new manse when the Building fund is finally repaid.

The value of Bridge House has been put at the value given by the previous owner and has been added to the church assets.

24 **Building Project (Fund for Future)**

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track and the loan is expected to be finally repaid in July 2025 - 4 years early..

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

It is expected that the loan will be finally repaid in 2025 and these funds will be removed then.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2024</u>			<u>2023</u>	
	<u>Unrest- ricted</u>	<u>Desig- nated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
25 Donations & Legacies					
Offerings	136,547	0	0	136,547	115,302
Donations to Charitable Activities	0	0	3,109	3,109	4,636
Donations for Projects	0	0	17,354	17,354	29,539
IT Update	0	0	12,079	12,079	500
Outreach	50	0	205	255	245
Christians Against Poverty	0	0	15,670	15,670	17,330
Brunch Club	0	0	0	0	1,232
Family Outreach Worker	0	0	6,240	6,240	9,090
Donations to Church Family Fund	0	0	1,113	1,113	18
Income Tax Recovered on Offerings	22,623	0	6,447	29,070	30,529
Legacies	0	0	12,500	12,500	1,000
Bridge House	0	0	96,511	96,511	96,511
	159,219	0	171,227	330,447	305,931
26 Investment Income					
Bank Interest	0	5,413	0	5,413	2,982
	0	5,413	0	5,413	2,982
27 Charitable Activities					
Flowers	0	0	440	440	500
Refreshments	453	0	0	453	278
Organisations	13 0	0	4,545	4,545	4,699
	453	0	4,985	5,438	5,477
28 Other Income					
Other Income	770	0	6,971	7,741	1,753
	770	0	6,971	7,741	1,753
29 Trading Activities					
Rents	8,852	0	1,548	10,400	12,418
Fund raising Activities re Project	0	0	0	0	0
	8,852	0	1,548	10,400	12,418
Total Receipts	169,295	5,413	184,731	359,439	328,561

Independent examiner's report to the trustees of Gillingham Baptist Church

I report to the trustees on my examination of the accounts of the Gillingham Baptist Church for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity trustees of the Gillingham Baptist Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

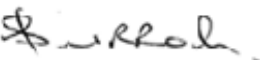
I report in respect of my examination of the Gillingham Baptist Church accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Gillingham Baptist Church as required by section 130 of the Act, or
2. the accounts do not accord with those records.

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

Signed: 

Name: Keith Victor Sturrock

Relevant professional qualification or membership of professional bodies (if any): CAT, MIOI, ACMA, CGMA

Address: 48 Rede Wood Road, Barming, Maidstone, Kent ME16 9HR

Date: 21st June 2025

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Accounts

GILLINGHAM BAPTIST CHURCH [GBC]

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS**

FOR THE YEAR ENDING 31 DECEMBER 2023

CHARITABLE INCORPORATED ORGANISATION: 1169112

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Lorraine Wilson, FCCA, 24 Larkfield Avenue, Gillingham, Kent, ME7 2LN.
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

MANAGING TRUSTEES

All Managing Trustees must be members of the church. The Leadership Team during 2023 comprised:

Stephen Greasley	Minister	
Fred Adams	Elder	Re-elected 15 November 2022/Retired 21 November 2023
Simon Collins	Elder	Elected 15 November 2022
Raphael Khelawan	Elder	Elected 15 November 2022
Niki Lownds	Elder	Elected 15 November 2022
Stephen Carr	Deacon	Re-elected 16 November 2021
Rachel Davey	Deacon	Elected 15 November 2022
Sharon Greasley	Deacon	Elected 15 November 2022
Helen Holloway	Deacon	Re-elected 16 November 2021
John Lownds	Deacon	Elected 15 November 2022
Elizabeth Rowland	Deacon	Re-elected 15 November 2022/Retired 21 November 2023
Penelope Wyatt	Deacon	Elected 15 November 2022
Lyn Alimodian	Deacon	Elected 21 November 2023
Cynthia Nicholls	Deacon	Elected 21 November 2023

ANNUAL REPORT FOR 2023

1. CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It became first registered as a charity on 18 April 1965.

On 9 September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is 'The Charitable Incorporated Organisation Constitution' as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission. The latest version was updated by Gillingham Baptist Church and approved by the Charity Commission in 2021.

2. CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

3. ORGANISATIONAL STRUCTURE

As of 2023, the Church employs one Minister full-time, one part-time Administrator, one Debt-Centre Manager, one Family Outreach Worker, one part-time Site Manager and one part-time Cleaner.

4. MEMBERSHIP

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

In 2023 there was a significant growth in church membership with 30 new members joining. This is the largest membership increase in one year in over 30 years. This was partly a result of the closure of Borstal Baptist Church and the transfer of 7 of their members to GBC. The membership at the end of December 2023 stood at 178.

5. GOVERNANCE

The Church Members' Meeting normally takes place six times per year and has overall responsibility for the church. In accordance with the Constitution, members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Church Leadership Team and are responsible for the church's work and witness, and the financial and legal aspects of the CIO. All church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in the Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by an appropriate majority, the church seeks to work by consensus wherever possible.

5.1 GOVERNANCE

Governance of the church has been maintained by monthly in-person meetings of the Trustees (the Church Leadership Team). As permitted by the Church Constitution, our Church Leadership Team is supported by 4 teams. This includes the Finance Team (including Health and Safety), Safeguarding Team, Pastoral Team and Mission Team. All these have agreed Terms of Reference and Trustees are appointed to each to ensure visibility and consistency in decision making.

5.1.1 FINANCE TEAM (INCLUDING HEALTH AND SAFETY)

Our Finance Team meets 3 times a year. It is involved in setting a budget each October, and advising the Leadership Team on expenditure on health and safety and improvements to the premises.

The financial results for the year are set out in the accompanying accounts.

In 2023 a new Health and Safety Officer was appointed by the church (voluntary position) and work commenced on a revised Health and Safety Policy. Our Fire Alarm Evacuation Procedure was updated to ensure that the building could be evacuated if an emergency was to occur. A fire alarm evacuation drill also took place after a Sunday service.

Maintenance work was carried out to replace fire doors and review where additional work was required to other doors to ensure compliance with regulations.

First Aid training for all relevant staff and volunteers (including Trustees) took place on 20 May 2023.

Finally, all annual services took place e.g. PAT tests, fire extinguishers, lift inspections, and gas boiler.

5.1.2 SAFEGUARDING TEAM

The Church operates systems to ensure that all Trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks on new and existing volunteers were carried out through 2023 and no incidences were reported.

The Trustees continue to recognise their responsibilities for safeguarding children and adults at risk within the church. This includes the reading of the annual safeguarding statement during the Church AGM. Safeguarding training for all relevant staff and volunteers (run by the South East Baptist Association) took place on 16 September 2023. Future training dates are kept under review for new staff and volunteers wishing to step into roles that require DBS clearance.

5.1.3 PASTORAL TEAM

The Pastoral team met in the Autumn of 2023 to make recommendations for the revision of the membership roll. The team went through the whole membership list and raised relevant pastoral issues where appropriate. Consideration was given as to how we might best support church families in the congregation especially those who are very new to church.

5.1.4 MISSION TEAM

In 2023 there were 5 members of the church on the Mission Team, including 3 Trustees. It is hoped that others from the congregation may join the team in 2024. During 2023, the church financially supported the following organisations:

Mission Aviation Fellowship	£5000
Baptist Missionary Society	£4300
South-East Baptist Association	£5400
Family Trust	£1400
Compassion (Wilkensen Joseph education sponsorship in Haiti)	£450
Good News for Everyone	£250
African Pastors Fellowship	£150.

We also provided the church Family Outreach Worker with £2200 of funding, and Mark and Sarah Newnham, our MAF missionaries in Kenya with £800. All of the above funding support was agreed through by the Church Members' Meeting. We used £1000 of unallocated funding to support Samaritan's Purse appeals for the Syria earthquake (£200) and Libyan

floods/Morocco earthquake (£500), Hope Health Action (£150) and Kenward Trust (addictions charity) (£150). £1700 was also provided to Hope Health Action in March for their work in Haiti following a mission slot and appeal in a January service.

5.2 POLICY DEVELOPMENT AND REVIEW

Throughout 2023, the trustees have reviewed, maintained and developed a wide range of policies in line with requirements outlined by the Charity Commission and Baptist Union. This included a review of the UK-GDPR policy in January 2023 and the Safeguarding Policy in November 2023 as well as the development of a new Health and Safety Policy.

There were no breaches to the updated UK-GDPR policy that needed to be reported to the ICO or other regulatory bodies.

5.2.1 POLICY DEVELOPMENT FRAMEWORK

A new policy development framework has been put in place by the Trustees to highlight where policies are required or must be reviewed. New policies that have been developed in 2023 include: internal risk and issue management (April 2023); and Social Media Policy (December 2023). Further updates and new policy developments have been prioritised for 2024-2025.

6 OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. A new monthly community newsletter was launched in 2023 to also promote the work we do. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with him as living Lord.

Central to the work of the Church is the provision of regular public services of Christian worship. We also provide a full children's programme during Sunday morning services. However, we also host a wide range of weekly activities. This includes a parents/carers toddlers group, Boys' Brigade and Girls' Association, home groups, a coffee morning, and a craft club. A lunch club is usually held once a month. During 2023 we also introduced a half night of prayer and relaunched our mid-week bible study group. In the Autumn we also held our first event celebrating the work of all our volunteers. The Church continues to sponsor a Debt Centre, and we have a family outreach worker in the community. In addition, the premises are rented out to various outside groups, some meeting regularly and others are for single events.

7 ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

7.1 SERVICES

The church holds regular Sunday morning services. Throughout the year this has included baptismal services as well as regular all age worship, morning worship and Communion services. We have had guest speakers including returning missionaries as well as organisations such as the Kenward Trust. As a community based organisation we are also delighted that a number of our congregation are invited to speak at other local churches and venues. During the year we have also taken steps to improve access to our services via live-streaming and the important inclusion of a BSL Level 3 communicator to provide signing (usually on the 3rd Sunday in each month).

In 2023 there were 2 funeral services, 3 baptisms and 1 wedding.

7.2 CHILDREN'S CHURCH

Children's Church has had another positive year with the numbers in both groups reflecting the growth in new families attending the church. JAM Busters (Jesus and Me) serves reception to Y2 and DJ's (Discovering Jesus) serves Y3-6. Sessions include Bible stories or themes, praying, videos, crafts and games. In September 2023, we introduced a Children's Church syllabus. The weekly theme has a Bible passage and key points to be shared with the children. Both groups follow the same outline but apply the activities etc to suit the different age groups. This has been welcomed by the leaders and helpers and means that children from the same family in different groups are learning the same stories. This will continue to be developed and will eventually provide a 3 / 4 year syllabus. Both groups came together at Christmas to sing Away in a Manager and take part in the pop-up Nativity service. They also enjoyed a Christmas party together.

7.3 BIBLE CLASS

This is a group for secondary school aged young people that meets during the second half of the Sunday morning services. We provide an interactive setting to allow our members to explore the Bible's teachings and how they apply to their everyday lives. As regular attendance was exceeding 30 in the middle of the year, we divided into two groups.

The first group has taken the form of a Youth Alpha for those in school years seven and eight. The other continues as a senior group. Both continue to flourish, with the smaller numbers of ten to 15 in each encouraging greater participation by the young people themselves.

7.4 OTHER GROUPS

Outside of the regular Sunday activities, the church provides other groups and activities for children, young people and adults.

7.4.1 THE BOYS' BRIGADE AND GIRLS' ASSOCIATION

The Boys' Brigade and Girls' Association meets on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children's faith and citizenship. Numbers during the first half of 2023 were steady but since September 2023 numbers in all groups have seen a decline. This is mainly due to the leap from Year 6 to post-11 education for many of those that attended. As such both younger sections now meet together.

7.4.2 HOME GROUPS

Home Groups normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship.

7.4.3 BOLD AND BEAUTIFUL – WOMENS' MINISTRY

Our Women's Ministry was formed in July 2022 and has met twice during 2023 (during the Spring and Autumn). Its aim is to offer events solely for women and older teenage girls, as we believe there is a place for women-only events, where women can discuss issues particular to them in a safe and caring environment, with a variety of activities including, but not exclusively, eating, sung worship, praying and crafts. Each event is themed and aims to be different from the last, so that we can try and reach people from all backgrounds and abilities. Themes in 2023 included: 'Our Identity in Christ' and 'Bible Journaling'. We've had people attend not just from our church but other local churches and interested groups too. This is an exciting new Ministry and we look forward to hosting many more of them. It is clear from feedback that this is something many people enjoy and look forward to.

7.4.4 HALF NIGHT OF PRAYER

With an increasing multi-national membership, in mid-2023 we recognised the need for additional mid-week activities. We commenced our first half night of prayer session on 21 July 2023 and met again in August, September and November. Our meetings provided sacred spaces for individuals to come together in worship, supplication, and intercession, lifting up the needs of our church, our community, and the world. Our intention is to cultivate a culture of fervent prayer, spiritual intimacy, and unity within the congregation of GBC as we seek God's guidance, provision, and blessings for our fellowship, community and beyond.

Each prayer meeting was centered around specific prayer themes, such as revival, reconciliation, missions, and social justice. By focusing our prayers on targeted areas, we aimed to deepen our spiritual discernment and alignment with God's purposes.

Looking ahead, we are committed to deepening and expanding the impact of our Half-Night Prayer Meeting and hope to get more engagement from members of the congregation. The Half-Night Prayer Meeting has been a vital expression of our commitment to seeking God's face, experiencing His presence, and participating in His redemptive work in the world. We are deeply grateful for the dedication and devotion of all who have contributed to this ministry, and we look forward to the continued growth and fruitfulness of our prayer community in the coming year.

7.4.5 BIBLE STUDY – MID WEEK

Our mission is to foster spiritual growth, fellowship, and understanding of the Word of God among members and friends of our congregation through the study and discussion of the Bible. Our first meeting took place on the 22 February 2023 and we've met fortnightly since on Wednesday evenings (mainly during term time). Throughout the year, we've studied the book of Acts providing opportunities for members to delve deeper into scripture, discuss its relevance to their lives, and grow in their faith. Attendance has been between 15 to 20 persons per meeting and is concluded with a time prayer.

Looking ahead, we are committed to further enriching the spiritual lives of our members and expanding our outreach efforts. We will continue explore specific topics and books of the Bible in depth.

7.4.6 'STEPS' (PARENTS/CARERS AND TODDLER GROUP)

Steps meets each Monday morning during term time at church and is open for all pre-school children and those that care for them. With more than 30 families registered it does get really busy, but we have a good team of helpers who help set-up each week. In 2023 we also had an Easter Egg hunt, a teddy bears picnic, and a Christmas party.

7.4.7 FRIENDSHIP MORNING (COFFEE SHOP)

Friendship morning meets every Wednesday during term time and is open to anyone, whether church attenders or people dropping by. There's usually a short talk, songs and a time of prayer. Assistance is also given to those needing help with completing various forms. A listening ear and friendship is provided to anyone. It also provides a place for those visiting the Debt Centre. In 2023 we did see a drop in numbers but this is likely due to a number of similar initiatives run by other organisations and churches in the area.

7.4.8 THE ALPHA COURSE

There have been 5 Alpha Courses running during the year (in the Spring and Autumn). One group was run on Monday mornings, one on Tuesday evenings. A follow-up discipleship group has also been running fortnightly all year which has really helped folk learn and grow in knowledge and relationship with Jesus. 2023 also saw us running another Youth Alpha with the Junior Bible Class with around 12 young people.

Nearly 30 guests have attended. 4 members have come to faith including 1 young person. 2 have been baptised with 7 now regularly attending a church. They are keen to pray for one another, learn and share their faith in Jesus with those they know.

7.4.9 CRAFT TIME

In 2023, Craft Time had 25 people registered throughout the year, excluding the leaders. There was an average attendance of 21 at each session comprising of mainly elderly people who often live alone but enjoy spending time in the companionship of others. Usually, there are six sessions per term. A nominal registration fees is used to provide refreshments for each session and to subsidise a Christmas lunch. In the Autumn collections of items for charity shoe boxes were donated and sent to Blythswood. Monies were also raised for the R.N.L.I.

7.4.10 LUNCH CLUB

Lunch club started up again in February 2023 with about 30-40 attending most months. We have a wonderful team of volunteers who come to either cook, lay tables and wash up. It is a friendly environment, with lots of interesting discussions taking place. There is also a thought for the day provided before or after every lunch.

7.4.11 BRUNCH CLUB

Brunch Clubs are usually held during the school holidays at Easter, August, and Christmas. During our events we provide a hot breakfast as well as crafts table and other fun activities. We have had 10-12 families engage with our Brunch Club during 2023.

7.4.12 GOOD NEWS at TEN

Good News at 10 is a weekday group that meets fortnightly at church for bible study.

8 HELP AND SUPPORT FOR THE LOCAL COMMUNITY

8.1 CHRISTIANS AGAINST POVERTY (CAP DEBT CENTRE)

The Christians Against Poverty (CAP) Debt Centre celebrated its tenth year in 2023 having seen over 500 client families in that time, with 192 client going debt free and a further 154 making a commitments (129 first time, 25 recommitments). We have been encouraged that a high percentage of those have continued in contact with this or other churches. As part of our Anniversary Service we had a wrestling ring in the church and an evangelistic wrestler both wrestled and gave his testimony.

Over the course of the year we helped around 50 families. It was notable that even after going debt-free their budgets were much tighter and ex-clients remained in need of help due to the cost of living crisis. Clients generally had more complex needs.

We had 2 evangelistic meals in January, an Easter event, our CAP Anniversary in June and took a large group to Churches Together in Medway Christmas Connect. Many clients have attended Alpha. We had picnics over the summer and a beach day in September which was enjoyed by those who came. We also distributed 80 Christmas hampers from KICC to CAP clients and others in need.

We have seen 11 folk make commitments over the year, including 3 children and 2 recommitments. Two clients have been baptised and one has become a member.

Volunteers, as usual, were a great blessing going far beyond their roles in supporting, loving, and sharing Jesus with the clients.

8.2 FAMILY OUTREACH WORKER (FOW)

Our Family Outreach Worker (FOW) works in partnership with St Mary Magdalene Church on Gillingham Green to deliver a number of activities. This includes a Tuesday coffee morning where there's about 14 on the books but average 8 most weeks. It is a diverse group, but it is a safe place where folks can talk, have a peaceful space in the church body or light a candle for friends and family. Most who come can be classed as vulnerable. A Toddlers group meets on Thursdays (during term time). Those that come are mainly grandparents with their grandchildren, or older mums. Finally, a coffee morning is held at our church each Friday morning for pre-school parents/carers.

8.3 THE CHURCH PREMISES

The Church premises were also used by various organisations/groups and individuals from the local community. These included:

- Ballroom & Latin Dancing Classes: Our large hall is used every Saturday for private dancing lessons.
- Romanian Church: This growing community gather for a service together on a Saturday evening in the Lighthouse.
- African Church: Gather for a service on a Sunday afternoon in the upper room.
- Bulgarian Church: Gather for a service on Sunday afternoons in the Lighthouse Hall.
- Christ Embassy hold a prayer meeting on a Thursday evening in the Lighthouse Hall.
- The Prayer room is used on a Tuesday & Wednesday evening and Saturdays for tuition.
- Dynamic Dance Academy used the Main Hall on a Tuesday evening for dance classes in the Autumn term and finished in December 2023.
- The Pre-school, run by the Salvation Army (Gillingham), finished operating in our main hall in July 2023.

9 FINANCIAL REVIEW

9.1 INCOME AND EXPENDITURE

Increased giving from our members and attendees has continued to help with our expenses during 2023. The rental income decreased as the Preschool moved to alternative premises at the end of July. We continue to have other Christian groups meeting here, including a Bulgarian and a Romanian church, as well as a dance class.

We had new energy contracts for gas and electricity before the pandemic and have benefited from lower costs. A new contract for electricity came into effect during 2023 and this has increased our running costs by a significant amount. A new gas contract will be required in 2024.

There was a final deficit of £500 of income against expenditure for the year in the general fund. A budget was set which allowed for a deficit in 2024.

9.2 CHRISTIANS AGAINST POVERTY (CAP)/ FAMILY OUTREACH WORKER (FOW)

A grant for CAP ran out at the end of 2022 and for most of 2023 it was supported by money from our general fund in addition to donations from church members and other local churches.. We had a donation in July of £3,575 for CAP from Emmanuel Baptist Church in Gravesend, when they closed their debt centre, and a grant In November of £7500 from Kent Community Foundation These will cover CAP expenses until the autumn of 2024, when we will continue to transfer money from the general fund.

FOW has been supported by donations from church members, the residue of a grant in 2022 and a grant of £4400 in October 2023. £2,200 was also transferred from the general fund as part of our mission donations. These cover the FOW expenses to the middle of 2024.

9.3 LOAN REPAYMENTS

We still have one loan outstanding: to the Baptist Building Fund. £1,500 a month has continued to be transferred from the General Funds to the Project Fund to help cover these repayments. The loan from the Baptist Building Fund will be repaid from these transfers and from pledges by church members. Some pledges have been withdrawn, but other contributions have been made, some significant. In 2023 we had a gift day which raised over £11,000. The loan is due to be repaid in 2029 (after 10 yrs), but if current contributions continue, the church is still on track to repay this loan 3-4 years early.

9.4 CONFLICTS OF INTEREST

No payments were made to 'Connected People'. The trustees ensure that if there is ever a conflict of interest regarding any matter, then this is declared, and the person with the conflict of interest takes no part in any discussion or decision regarding the matter being considered.

9.5 PENSION FUND

The Baptist Pension Fund has made an agreement with Just Group Insurance that takes the pension fund out of a shortfall position. From August 2022 our contributions have been reduced to £1 p.m. and will cease at the final change in 2024. The defined contributions plan will still be administered as before.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2023

		<u>Unrest-</u>	<u>Desig-</u>	<u>2023</u>			<u>2022</u>
		<u>riected</u>	<u>nated</u>	<u>Endo-</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>wment</u>	<u>£</u>	<u>£</u>	<u>£</u>
Income & Endowments							
Donations & Legacies	25	138,044	0	0	71,376	209,420	186,535
Investment Income	26	0	2,982	0	0	2,982	798
Charitable Activities	27	278	0	0	5,199	5,477	6,188
Other Income	28	1,730	0	0	23	1,753	477
Trading Activities	29	12,418	0	0	0	12,418	19,326
Total Receipts		152,470	2,982	0	76,598	232,050	213,323
Expenditure							
Charitable Activities							
Charitable Activities	13,15 18-22	122,345	1,551	0	54,009	177,904	172,297
Total Expenditure		122,345	1,551	0	54,009	177,904	172,297
Net Income/Expenditure for the year before gains/losses of Fixed Assets		30,126	1,431	0	22,589	54,146	41,026
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0	0
Net Income before transfer		30,126	1,431	0	22,589	54,146	41,026
Transfer Between Funds		-30,235	28,595	0	1,640	0	0
Net Income before other recognised losses		-110	30,026	0	24,229	54,146	41,026
Gains/Losses on Deferred Benefit Pension Scheme	5	0	0	0	0	0	48,500
Net Movement of Funds		-110	30,026	0	24,229	54,146	89,526
Reconciliation of Funds							
Total Funds brought forward		33,674	32,026	0	483,351	549,052	459,526
Total Funds carried forward		33,564	62,053	0	507,580	603,198	549,052

GILLINGHAM BAPTIST CHURCH

BALANCE SHEET AT 31st DECEMBER 2023

	<u>Note</u>	<u>2023</u>		<u>2022</u>	
<u>Fixed Assets</u>		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible Fixed Assets	23	<u>606,990</u>		<u>619,018</u>	
<u>Current Assets</u>	-				
Bank	6	24,153		28,595	
Baptist Union Corporation	7	112,226		65,944	
Cash	8	557		201	
Prepayments	9	6,350		5,849	
Debtors	10	<u>6,608</u>		<u>5,958</u>	
		<u>149,894</u>		<u>106,546</u>	
<u>Current Liabilities</u>					
- Accruals & Creditors	11	1,186		1,513	
- Loans falling due within one year	12	25,000		25,000	
-		<u>26,186</u>		<u>26,513</u>	
<u>Net current Assets</u>		<u>123,707</u>		<u>80,033</u>	
- Loans falling due after one year	12	127,500		150,000	
		<u>127,500</u>		<u>150,000</u>	
<u>Net Assets excluding Pension Liability</u>		<u>603,197</u>		<u>549,051</u>	
Defined Benefit Pension liability	5				
Total Net Assets		<u>603,197</u>		<u>549,051</u>	
<u>Charity Funds</u>	14				
Unrestricted		33,564		33,674	
Designated		62,053		32,027	
Endowment		0		0	
Restricted		507,580		483,351	
Total Funds		<u>603,199</u>		<u>549,052</u>	

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 **Accounting Policies**

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 **Depreciation**

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

3 **Reserves**

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 **Related Charities**

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers’ Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme’s assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

The scheme has now been bought out by Just Group Insurance .

The minister contributes at a rate of 8% of pensionable income. This includes an element for accommodation, usually the notional value of a manse. The employer contributes an additional 10% of pensionable income. From this 6% is credited to the minister’s pension account and the remaining 4% is used to pay for insurance (lump sum death benefit and income protection benefit) and administration costs.

The scheme has been bought out by Just, who will administer the pensions of those who have made DB contributions; those with benefits in the DC plan will have them administered by Broadstone and looked after by the Trustee of the Scheme. No DC plan savings will be transferred to Just. When the DB Plan transitions to Just, the DC Plan will continue to be run as the Baptist Pension Scheme.

The employer contribution rate will remain at 10% of Pensionable Income. As before, 6% of this employer contribution goes direct to the member’s DC pension pot. The other 4% covers the cost of income protection insurance, life assurance and the expenses of running the Scheme. The overall operational costs of the Scheme will reduce once the DB Plan has been bought-out but those costs that are currently shared between the DB and DC Plans will all have to be met from the DC Plan. In addition, the cost of increased life assurance benefits (see below) needs to be met. BU believe the 4% allowance will cover the costs under the revised set up but this will clearly be kept under close review.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2023</u>	<u>2022</u>
6 Bank	£	£
GBC	14,152	18,185
Steps (held in GBC bank)	337.72	244.72
Boys' Brigade	8,991.13	9,428.28
Holiday	0	0
Flowers	75	
Craft	501.19	637.08
Lunch (held in GBC bank)	96	100
	<u>24,153.26</u>	<u>28,594.71</u>
7 Baptist Union		
General Funds	112,225.9	65,944.2
	<u>112,225.9</u>	<u>65,944.2</u>
8 Cash		
GBC (Petty Cash)	364.86	17.88
STEPS – Cash	21.26	22.59
Boys' Brigade	24.85	13.22
Lunch Club	81	16
Craft Time	13.71	66.37
Flowers	51	65
	<u>556.62</u>	<u>201.06</u>
9 Prepayments		
Bridge Insurance Brokers	5,627.79	5,550.24
Business Stream	25.95	25.95
BNP Paribas	457	0
Onecom/Plus Net	0.00	41.14
Virgin Media	9.68	9.68
Medway Council	229	222
	<u>6,349.63</u>	<u>5,849.01</u>
10 Debtors		
HMRC	6,608.3	5,957.5
West Kent Domiciliary Care/Choice Support	0	0
	<u>6,608.3</u>	<u>5,957.5</u>
11 Accruals		
Total – Gas	604.70	859.91
SSE	340.93	205.47
Vodafone	0	0
Co-operative Bank -Visa	69.0	242.5
Kent County Supplies (KCS)	171.83	205.12
	<u>1,186</u>	<u>1,513</u>
12 Loans Outstanding		

Accounts Repayable	Baptist Building Fund	2023 Total	2022 total
Within one year	25,000	25,000	25,000
After one year	112,500	112,500	137,500
Thank you Offering (6 years at £2,500 pa)	<u>15,000</u>	<u>15,000</u> -	<u>12,500</u>
	152,500	152,500	175,000

Notes to the Accounts

13 Organisations

	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Brigades				
Opening Balance	0	9,642	9,642	8,622
Income	0	2,656	2,656	4,253
Gift Aid (under GA in SOFA)		0		150
Expenditure	0	1,921	1,921	3,383
Transfer of Funds to GBC	0	1,360	1,360	0
Closing Balance	0	9,016	9,016	9,642
Craft Time				
Opening Balance	0	703	703	104
Income	0	921	921	922
Expenditure	0	910	910	222
Transfer of Funds to Gen.	0	200	200	100
Closing Balance	0	515	515	703
STEPS				
Opening Balance	0	267	267	250
Income	0	249	249	202
Expenditure from Cash/bank	0	158	158	150
Expenditure from Bank (under Conf & Mat in SOFA)	0	0	0	36
Closing Balance	0	359	359	267
Lunch Club				
Opening Balance	0	116	116	16
Income	0	873	873	100
Expenditure	0	812	812	0
Transfer to General	0	0	0	0
Closing Balance	0	177	177	116
Totals				
Opening Balance	0	10,728	10,728	8,992
Income	0	4,699	4,699	5,627
Expenditure	0	3,800	3,800	3,791
Transfers Out	0	1,560	1,560	100
Closing Balance	0	10,067	10,067	10,728

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

14 Restricted, Designated & Unrestricted Funds

	2023		Total	2022
	Unrestricted General	Restricted Designated		Total
	£	£	£	£
Land & Buildings – GBC	0	0	600,000	600,000
Land & Buildings – Manse	0	0	0	0
Fixtures & Fittings	0	0	6,989	19,018
Manse Proceeds	0	0	0	0
General	33,566	0	33,566	33,670
Pension Deficit	0	0	0	0
Project Sensory Room	0	0	0	240
Project 2 (for Loan Repayments)	0	62,053	27,420	54,293
Loans to be Repaid	0	0	-152,500	-175,000
Flowers	0	0	125	65
Mission	0	0	-255	-58
Christians Against Poverty(CAP)	0	0	7,711	565
CAP Smile	0	0	2,123	2,632
Family Outreach Worker	0	0	4,895	2,378
Church Family Fund	0	0	207	339
Holiday	0	0	0	0
Brunch Club	0	0	797	179
Organisations	0	0	10,067	10,730
	33,566	62,053	507,579	549,051

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2023</u>			<u>Total</u>	<u>2022</u>
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>		<u>Total</u>
Salaries	45,614.64	0	20,672	66,287	62,472
DBS Check	0	0	76	76	0
Sub Contractor	0	0	0	0	0
Pension Contributions	6,056	0	0	6,056	5,688
Pension Deficit	12	0	0	12	2,223
Manse Expenses	8,609	0	0	8,609	7,529
	60,292	0	20,748	81,040	77,912

The Church started the year with 7 employees and finished the year with 6- A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and one part time Cleaner. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £37,348

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of June 2024. The role is then dependant on further funding.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans	<u>2023</u>	<u>2022</u>
	£	£
Baptist Building Fund Balance b/f	175,000	197,500
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>152,500</u>	<u>175,000</u>

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £15,000

	<u>2021</u>	<u>2022</u>
Baptist Union: Balance b/f	0	0
Interest Accrued (in SOFA exp)	0	0
Repayments	0	0
Balance of Loan	<u>0</u>	<u>0.00</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'. This loan has now been repaid.

17 Christians Against Poverty Expenditure	<u>2023</u>			<u>2022</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£
75 Salary (shown under salaries)	3,445	6,891	10,336	9,752
Fees (shown under finance fees)		126	126	39
	<u>3,445</u>	<u>7,017</u>	<u>10,462</u>	<u>9,791</u>
Expenses shown under CAP				
Contribution to CAP HQ	4,725	1,575	6,300	6,300
Smile	0	963	963	1,742
		2,609	2,609	1,301
Other CAP Expenditure	<u>4,725</u>	<u>5,147</u>	<u>9,872</u>	<u>9,342</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

At the start of 2023 money was transferred from the general fund to CAP designated as required. During the year another grant was received so that salary and expenses are paid from restricted funds the payment to CAP HQ is from designated funds.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2022</u>			Total £	Total £
	Unrestricted £	Designated	Restricted £		
18 Other Activities					
Children's Church	424	0	0	424	120
Youth Work	48	0	0	48	0
Conferences & Training	940	0	0	940	965
Travel	468	0		468	862
Visiting Preachers	160	0	0	160	325
Outreach	1,142	0	0	1,142	887
Thank You Gifts	25	0	0	25	47
	3,207	0	0	3,207	3,206
19 Upkeep of Church Premises					
Repairs & Maintenance	12,233	0	0	12,233	12,338
Water Rates	190	0	0	190	168
Heat & Light	10,441	0	0	10,441	7,824
Insurance & Valuation	5,540	0	0	5,540	5,494
	28,404	0	0	28,404	25,824
20 Administration					
Telephone	612	0	0	612	489
Printing	2,162	0	0	2,162	3,630
Office Supplies	1,028	0	0	1,028	809
Publicity	0	0	0	0	0
Finance Fees	627	0	252	879	831
Membership Fees	1,035	0	0	1,035	977
	5,463	0	252	5,715	6,735
21 Supplies and Services					
Materials	1,961	0	4	1,965	2,476
Small Equipment	1,139	0	0	1,139	1,402
Refreshments	801	0	788	1,589	1,383
Media & Books	833	0	0	833	633
Music & Organ	1,494	0	0	1,494	1,714
Flowers	0	0	439	439	389
Depreciation (Designated)	0	1,551	10,477	12,028	12,028
	6,228	1,551	11,708	19,487	20,025

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

22 Grants to Charitable Causes	<u>2022</u>		Total	
	Unrestricted	Restricted		
	£	£	£	
Home Mission	5,400	0	5,400	5,200
Missionary Aviation Fellowship	5,000	0	5,000	5,000
BMS World Mission	4,300	0	4,300	4,550
BMS World Mission (Guinebor)	0	900	900	900
BMS Ukraine	0		0	1,504
The Family Trust	1,400	0	1,400	1,200
M & S Newnham	800	0	800	1,100
Compassion re Wilkenson	450	0	450	450
Tear Fund	0	126	126	693
Medway Good News for Life (Gideons)	250	0	250	250
SEBA (bread of Life)	0	0	0	400
M & S Newnham (gift from church member)	0	650	650	200
FEBA Radio	0	0	0	200
SAT-7 UK	0	0	0	200
Hope Health Action	150	1,700	1,850	0
African Pastors Fellowship	150	30	180	150
Leprosy Mission	0	0	0	162
The Red Cross	0	900	900	0
Samaritans Purse	700	579	1,279	0
AMAT				529
Kenward Trust	150		150	
	18,750	4,885	23,635	22,688
Family Outreach Worker (by transfer)	2,200			
Donations From Church Family Fund	0	150	150	250

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

23 Tangible Fixed Assets	<u>2023</u>		Total	Total
	Freehold Land & Buildings	Fixtures & Fittings		
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
at 1 January	600,000	19,018	619,018	629,137
Additions	0	0	0	0
Revaluation Gain		0	0	0
Disposals	0	0	0	0
31 st Dec	600,000	19,018	619,018	631,045
<u>Depreciation</u>				
Change in year	0	12,028	12,028	12,028
Disposals	0	0	0	0
Total	0	12,028	12,028	12,028
<u>Net Book Values</u>				
at 31st December 2023	600,000	6,990	606,990	619,018
<u>Premises Funded by</u>				
Church Building – Restricted	-		<u>2023</u> 600,000	<u>2022</u> 600,000
Manse – Restricted			0	0
			600,000	600,000

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

- 2 Fixtures and Fittings had all been fully depreciated in 2013 A new keyboard was purchased in 2016. The trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

24 **Building Project (Fund for Future)**

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2023</u>				<u>2022</u>
	<u>Unrest- ricted</u>	<u>Desig- nated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	£	£	£	£	£
25 Donations & Legacies					
Offerings	115,302	0	0	115,302	110,399
Donations to Charitable Activities	0	0	4,636	4,636	4,083
Donations for Projects	0	0	29,539	29,539	33,456
IT Update	0	0	500	500	
outreach	0	0	245	245	
Christians Against Poverty	0	0	17,330	17,330	7,144
Brunch Club	0	0	1,232	1,232	
Family Outreach Worker	0	0	9,090	9,090	7,398
Donations to Church Family Fund	0	0	18	18	254
Income Tax Recovered on Offerings	22,742	0	7,787	30,529	23,801
Legacies	0	0	1,000	1,000	
	138,044	0	71,376	209,420	186,535
26 Investment Income					
Bank Interest	0	2,982	0	2,982	798
	0	2,982	0	2,982	798
27 Charitable Activities					
Flowers	0	0	500	500	352
Refreshments	278	0	0	278	358
Organisations	0	0	4,699	4,699	5,477
	278	0	5,199	5,477	6,188
28 Other Income					
Other Income	1,730	0	23	1,753	477
	1,730	0	23	1,753	477
29 Trading Activities					
Rents	12,418	0	0	12,418	19,326
Fund raising Activities re Project	0	0	0	0	0
	12,418	0	0	12,418	19,326
Total Receipts	152,470	2,982	76,598	232,050	213,323

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM
BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023**

Respective responsibilities of Trustees and Examiner

The church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN

Signed



Date

21/7/24

Signed by Stephen Greenway Managing Trustee

Signed by P. A. Waditt Managing Trustee

Signed by R Davey Managing Trustee

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2023

		2023			Total £	2022
		Unrest- ricted £	Desig- nated £	Restricted £		Total £
Income & Endowments						
Donations & Legacies	25	138,044	0	71,376	209,420	186,535
Investment Income	26	0	2,982	0	2,982	798
Charitable Activities	27	278	0	5,199	5,477	6,188
Other Income	28	1,730	0	23	1,753	477
Trading Activities	29	12,418	0	0	12,418	19,326
Total Receipts		152,470	2,982	76,598	232,050	213,323
Expenditure						
Charitable Activities						
Charitable Activities	13,15 18-22	122,345	1,551	54,009	177,904	172,297
Total Expenditure		122,345	1,551	54,009	177,904	172,297
Net Income/Expenditure for the year before gains/losses of Fixed Assets		30,126	1,431	22,589	54,146	41,026
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0
Net Income before transfer		30,126	1,431	22,589	54,146	41,026
Transfer Between Funds		-30,235	28,595	1,640	0	0
Net Income before other recognised losses		-110	30,026	24,229	54,146	41,026
Gains/Losses on Deferred Benefit Pension Scheme	5	0	0	0	0	48,500
Net Movement of Funds		-110	30,026	24,229	54,146	89,526
Reconciliation of Funds						
Total Funds brought forward		33,674	32,026	483,351	549,052	459,526
Total Funds carried forward		33,564	62,053	507,580	603,198	549,052

GILLINGHAM BAPTIST CHURCH**BALANCE SHEET AT 31st DECEMBER 2023**

	Note	2023		2022	
Fixed Assets		£	£	£	£
Tangible Fixed Assets	23	<u>606,990</u>		<u>619,018</u>	
Current Assets					
Bank	6	24,153		28,595	
Baptist Union Corporation	7	112,226		65,944	
Cash	8	557		201	
Prepayments	9	6,350		5,849	
Debtors	10	6,608		5,958	
		<u>149,894</u>		<u>106,546</u>	
Current Liabilities					
Accruals & Creditors	11	1,186		1,513	
Loans falling due within one year	12	25,000		25,000	
		<u>26,186</u>		<u>26,513</u>	
Net current Assets		<u>123,707</u>		<u>80,033</u>	
Loans falling due after one year	12	127,500		150,000	
		<u>127,500</u>		<u>150,000</u>	
Net Assets excluding Pension Liability		<u>603,197</u>		<u>549,051</u>	
Defined Benefit Pension liability	5				
Total Net Assets		<u>603,197</u>		<u>549,051</u>	
Charity Funds					
	14				
Unrestricted		33,564		33,674	
Designated		62,053		32,027	
Endowment		0		0	
Restricted		507,580		483,351	
Total Funds		<u>603,199</u>		<u>549,052</u>	

The Notes on Pages (14-25) form an integral part of the accounts.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

3 Reserves

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 Related Charities

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers’ Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme’s assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

The scheme has now been bought out by Just Group Insurance .

The minister contributes at a rate of 8% of pensionable income. This includes an element for accommodation, usually the notional value of a manse. The employer contributes an additional 10% of pensionable income. From this 6% is credited to the minister’s pension account and the remaining 4% is used to pay for insurance (lump sum death benefit and income protection benefit) and administration costs.

The scheme has been bought out by Just, who will administer the pensions of those who have made DB contributions; those with benefits in the DC plan will have them administered by Broadstone and looked after by the Trustee of the Scheme. No DC plan savings will be transferred to Just. When the DB Plan transitions to Just, the DC Plan will continue to be run as the Baptist Pension Scheme.

The employer contribution rate will remain at 10% of Pensionable Income. As before, 6% of this employer contribution goes direct to the member’s DC pension pot. The other 4% covers the cost of income protection insurance, life assurance and the expenses of running the Scheme. The overall operational costs of the Scheme will reduce once the DB Plan has been bought-out but those costs that are currently shared between the DB and DC Plans will all have to be met from the DC Plan. In addition, the cost of increased life assurance benefits (see below) needs to be met. BU believe the 4% allowance will cover the costs under the revised set up but this will clearly be kept under close review.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2023</u>	<u>2022</u>	
	£	£	
6 Bank			
GBC	14,152	18,185	
Steps (held in GBC bank)	337.72	244.72	
Boys' Brigade	8,991.13	9,428.28	
Holiday	0	0	
Flowers	75		
Craft	501.19	637.08	
Lunch (held in GBC bank)	96	100	
	<u>24,153.26</u>	<u>28,594.71</u>	
7 Baptist Union			
General Funds	112,225.9	65,944.2	
	<u>112,225.9</u>	<u>65,944.2</u>	
8 Cash			
GBC (Petty Cash)	364.86	17.88	
STEPS – Cash	21.26	22.59	
Boys' Brigade	24.85	13.22	
Lunch Club	81	16	
Craft Time	13.71	66.37	
Flowers	51	65	
	<u>556.62</u>	<u>201.06</u>	
9 Prepayments			
Bridge Insurance Brokers	5,627.79	5,550.24	
Business Stream	25.95	25.95	
BNP Paribas	457	0	
Onecom/Plus Net	0.00	41.14	
Virgin Media	9.68	9.68	
Medway Council	229	222	
	<u>6,349.63</u>	<u>5,849.01</u>	
10 Debtors			
HMRC	6,608.3	5,957.5	
West Kent Domiciliary Care/Choice Support	0	0	
	<u>6,608.3</u>	<u>5,957.5</u>	
11 Accruals			
Total – Gas	604.70	859.91	
SSE	340.93	205.47	
Vodafone	0	0	
Co-operative Bank -Visa	69.0	242.5	
Kent County Supplies (KCS)	171.83	205.12	
	<u>1,186</u>	<u>1,513</u>	
12 Loans Outstanding			
Accounts Repayable	Baptist Building Fund	2023 Total	2022 total
Within one year	25,000	25,000	25,000
After one year	112,500	112,500	137,500
Thank you Offering (6 years at £2,500 pa)	<u>15,000</u>	<u>15,000</u>	<u>12,500</u>
	152,500	152,500	175,000

Notes to the Accounts

13 Organisations

	2023		Total	2022 Total
	Unrestricted	Restricted		
	£	£	£	£
Brigades				
Opening Balance	0	9,642	9,642	8,622
Income	0	2,656	2,656	4,253
Gift Aid (under GA in SOFA)		0		150
Expenditure	0	1,921	1,921	3,383
Transfer of Funds to GBC	0	1,360	1,360	0
Closing Balance	0	9,016	9,016	9,642
Craft Time				
Opening Balance	0	703	703	104
Income	0	921	921	922
Expenditure	0	910	910	222
Transfer of Funds to Gen.	0	200	200	100
Closing Balance	0	515	515	703
STEPS				
Opening Balance	0	267	267	250
Income	0	249	249	202
Expenditure from Cash/bank	0	158	158	150
Expenditure from Bank (under Conf & Mat in SOFA)	0	0	0	36
Closing Balance	0	359	359	267
Lunch Club				
Opening Balance	0	116	116	16
Income	0	873	873	100
Expenditure	0	812	812	0
Transfer to General	0	0	0	0
Closing Balance	0	177	177	116
Totals				
Opening Balance	0	10,728	10,728	8,992
Income	0	4,699	4,699	5,627
Expenditure	0	3,800	3,800	3,791
Transfers Out	0	1,560	1,560	100
Closing Balance	0	10,067	10,067	10,728

*

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

14 Restricted, Designated & Unrestricted Funds

	<u>2023</u>			<u>2022</u>	
	Unrestricted	Restricted	Total	Total	
	General	Designated			
	£	£	£	£	£
Land & Buildings – GBC	0	0	600,000	600,000	600,000
Land & Buildings – Manse	0	0	0	0	0
Fixtures & Fittings	0	0	6,989	6,989	19,018
Manse Proceeds	0	0	0	0	0
General	33,566	0	0	33,566	33,670
Pension Deficit	0	0	0	0	0
Project Sensory Room	0	0	0	0	240
Project 2 (for Loan Repayments)	0	62,053	27,420	89,473	54,293
Loans to be Repaid	0	0	-152,500	-152,500	-175,000
Flowers	0	0	125	125	65
Mission	0	0	-255	-255	-58
Christians Against Poverty(CAP)	0	0	7,711	7,711	565
CAP Smile	0	0	2,123	2,123	2,632
Family Outreach Worker	0	0	4,895	4,895	2,378
Church Family Fund	0	0	207	207	339
Holiday	0	0	0	0	0
Brunch Club	0	0	797	797	179
Organisations	0	0	10,067	10,067	10,730
	33,566	62,053	507,579	603,198	549,051

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2023</u>			<u>Total</u>	<u>2022</u>
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>		<u>Total</u>
Salaries	45,614.64	0	20,672	66,287	62,472
DBS Check	0	0	76	76	0
Sub Contractor	0	0	0	0	0
Pension Contributions	6,056	0	0	6,056	5,688
Pension Deficit	12	0	0	12	2,223
Manse Expenses	8,609	0	0	8,609	7,529
	60,292	0	20,748	81,040	77,912

The Church started the year with 7 employees and finished the year with 6- A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £37,348

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of June 2024. The role is then dependant on further funding.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans	<u>2023</u>	<u>2022</u>
	£	£
Baptist Building Fund Balance b/f	175,000	197,500
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	152,500	175,000

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £15,000

	<u>2021</u>	<u>2022</u>
Baptist Union: Balance b/f	0	0
Interest Accrued (in SOFA exp)	0	0
Repayments	0	0
Balance of Loan	0	0.00

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

This loan has now been repaid.

17 Christians Against Poverty Expenditure	<u>2023</u>			<u>2022</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£
75 Salary (shown under salaries)	3,445	6,891	10,336	9,752
Fees (shown under finance fees)		126	126	39
	3,445	7,017	10,462	9,791
Expenses shown under CAP				
Contribution to CAP HQ	4,725	1,575	6,300	6,300
Smile	0	963	963	1,742
Other CAP Expenditure		2,281	2,281	1,301
	4,725	4,819	9,544	9,342

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

At the start of 2023 money was transferred from the general fund to CAP designated as required. During the year another grant was received so that salary and expenses are paid from restricted funds the payment to CAP HQ is from designated funds.

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts****2022**

	Unrestricted	Designate	Restricted	Total	Total
	£		£	£	£
18 Other Activities					
Children's Church	424	0	0	424	120
Youth Work	48	0	0	48	0
Conferences & Training	940	0	0	940	965
Travel	468	0		468	862
Visiting Preachers	160	0	0	160	325
Outreach	1,142	0	0	1,142	887
Thank You Gifts	25	0	0	25	47
	3,207	0	0	3,207	3,206
19 Upkeep of Church Premises					
Repairs & Maintenance	12,233	0	0	12,233	12,338
Water Rates	190	0	0	190	168
Heat & Light	10,441	0	0	10,441	7,824
Insurance & Valuation	5,540	0	0	5,540	5,494
	28,404	0	0	28,404	25,824
20 Administration					
Telephone	612	0	0	612	489
Printing	2,162	0	0	2,162	3,630
Office Supplies	1,028	0	0	1,028	809
Publicity	0	0	0	0	0
Finance Fees	627	0	252	879	831
Membership Fees	1,035	0	0	1,035	977
	5,463	0	252	5,715	6,735
21 Supplies and Services					
Materials	1,961	0	4	1,965	2,476
Small Equipment	1,139	0	0	1,139	1,402
Refreshments	801	0	788	1,589	1,383
Media & Books	833	0	0	833	633
Music & Organ	1,494	0	0	1,494	1,714
Flowers	0	0	439	439	389
Depreciation (Designated)	0	1,551	10,477	12,028	12,028
	6,228	1,551	11,708	19,487	20,025

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts****2022**

22 Grants to Charitable Causes	Unrestricted	Restricted	Total	
	£	£	£	£
Home Mission	5,400	0	5,400	5,200
Missionary Aviation Fellowship	5,000	0	5,000	5,000
BMS World Mission	4,300	0	4,300	4,550
BMS World Mission (Guinebor)	0	900	900	900
BMS Ukraine	0		0	1,504
The Family Trust	1,400	0	1,400	1,200
M & S Newnham	800	0	800	1,100
Compassion re Wilkenson	450	0	450	450
Tear Fund	0	126	126	693
Medway Good News for Life (Gideons)	250	0	250	250
SEBA (bread of Life)	0	0	0	400
M & S Newnham (gift from church member)	0	650	650	200
FEBA Radio	0	0	0	200
SAT-7 UK	0	0	0	200
Hope Health Action	150	1,700	1,850	0
African Pastors Fellowship	150	30	180	150
Leprosy Mission	0	0	0	162
The Red Cross	0	900	900	0
Samaritans Purse	700	579	1,279	0
AMAT				529
Kenward Trust	150		150	
	18,750	4,885	23,635	22,688
Family Outreach Worker (by transfer)	2,200			
Donations From Church Family Fund	0	150	150	250

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

23 Tangible Fixed Assets	2023		Total	Total
	Freehold Land & Buildings	Fixtures & Fittings		
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
at 1 January	600,000	19,018	619,018	629,137
Additions	0	0	0	0
Revaluation Gain		0	0	0
Disposals	0	0	0	0
31 st Dec	600,000	19,018	619,018	631,045
<u>Depreciation</u>				
Change in year	0	12,028	12,028	12,028
Disposals	0	0	0	0
Total	0	12,028	12,028	12,028
<u>Net Book Values</u>				
at 31st December 2023	600,000	6,990	606,990	619,018
Premises Funded by			2023	2022
Church Building – Restricted			600,000	600,000
Manse – Restricted			0	0
			600,000	600,000

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date". This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

- ² Fixtures and Fittings had all been fully depreciated in 2013. A new keyboard was purchased in 2016. The trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

24 Building Project (Fund for Future)

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed.

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed.

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts**

	2023			2022	
	Unrest- ricted £	Desig- nated £	Restricted £	Total £	Total £
25 Donations & Legacies					
Offerings	115,302	0	0	115,302	110,399
Donations to Charitable Activities	0	0	4,636	4,636	4,083
Donations for Projects	0	0	29,539	29,539	33,456
IT Update	0	0	500	500	
outreach	0	0	245	245	
Christians Against Poverty	0	0	17,330	17,330	7,144
Brunch Club	0	0	1,232	1,232	
Family Outreach Worker	0	0	9,090	9,090	7,398
Donations to Church Family Fund	0	0	18	18	254
Income Tax Recovered on Offerings	22,742	0	7,787	30,529	23,801
Legacies	0	0	1,000	1,000	
	138,044	0	71,376	209,420	186,535
26 Investment Income					
Bank Interest	0	2,982	0	2,982	798
	0	2,982	0	2,982	798
27 Charitable Activities					
Flowers	0	0	500	500	352
Refreshments	278	0	0	278	358
Organisations	13 0	0	4,699	4,699	5,477
	278	0	5,199	5,477	6,188
28 Other Income					
Other Income	1,730	0	23	1,753	477
	1,730	0	23	1,753	477
29 Trading Activities					
Rents	12,418	0	0	12,418	19,326
Fund raising Activities re Project	0	0	0	0	0
	12,418	0	0	12,418	19,326
Total Receipts	152,470	2,982	76,598	232,050	213,323

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM
BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023**

Respective responsibilities of Trustees and Examiner

The church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

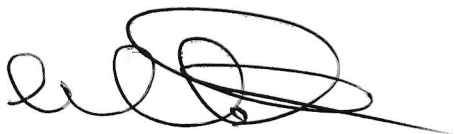
In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN

Signed



Date

21/7/24

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Accounts

GILLINGHAM BAPTIST CHURCH [GBC]

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS**

FOR THE YEAR ENDING 31 DECEMBER 2022

CHARITABLE INCORPORATED ORGANISATION: 1169112

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Lorraine Wilson, FCCA, 24 Larkfield Avenue, Gillingham, Kent, ME7 2LN.
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

MANAGING TRUSTEES

All Managing Trustees must be members of the church. The Leadership Team during 2022 comprised:

Stephen Greasley	Minister	
Fred Adams	Elder	Re-elected 15 November 2022
Karen Collins	Elder	Elected 19 November 2019/Resigned 15 November 2022
Simon Collins	Elder	Elected 15 November 2022
Raphael Khelawan	Elder	Elected 15 November 2022
Niki Lownds	Elder	Elected 15 November 2022
Lyn Newlan	Elder	Re-elected 17 November 2020/Died 19 July 2022
Stephen Carr	Deacon	Re-elected 16 November 2021
Hilary Cox	Deacon	Elected 19 November 2019/Resigned 15 November 2022
Rachel Davey	Deacon	Elected 15 November 2022
Sharon Greasley	Deacon	Elected 15 November 2022
Helen Holloway	Deacon	Re-elected 16 November 2021
John Lownds	Deacon	Elected 15 November 2022
Elizabeth Rowland	Deacon	Re-elected 15 November 2022
Penelope Wyatt	Deacon	Elected 15 November 2022

ANNUAL REPORT FOR 2022

1. CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It became first registered as a charity on 18 April 1965.

On 9 September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is ‘The Charitable Incorporated Organisation Constitution’ as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission. The latest version was updated by Gillingham Baptist Church and approved by the Charity Commission in 2021.

2. CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

3. ORGANISATIONAL STRUCTURE AND DECISION-MAKING PROCESSES

The Church employs one Minister full-time, one part-time Administrator, one Debt-Centre Manager, one Family Outreach Worker, one part-time Site Manager and two part-time Cleaners.

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members’ Meeting be accepted for full membership based on their own public profession of faith.

The Church Members’ Meeting normally takes place six times per year and has overall responsibility for the church. In accordance with the Constitution, the members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Church Leadership Team and are responsible for the church’s work and witness, and the financial and legal aspects of the CIO. All church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

Relevant matters may be submitted to the Church Members’ Meeting by the Trustees for guidance or may be raised by members in the Church Members’ Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by an appropriate majority, the church seeks to work by consensus wherever possible.

Governance of the church has been maintained by monthly in-person meetings of the Trustees.

4. OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with him as living Lord.

The Church operates systems to ensure that all Trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service.

Central to the work of the Church is the provision of regular public services of Christian worship. These are mainly morning Sunday services with some short series of evening devotions during the year (online). We also provide a full children’s programme during the morning Sunday services. There are regular weekly activities, including a mums’ and toddlers’ group, Boys’ Brigade and Girls’ Association, home groups, a coffee morning, and a craft club. A lunch club is usually held once a month. There is also an occasional Brunch Club. The Church sponsors a Debt Centre, and we have a family outreach worker in the community. The premises are also rented out to various outside groups, some meeting regularly and others are for single events.

5. ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

5.1. SERVICES

Post-pandemic the Church is beginning to see growth and revival. Trends from 2021 are continuing with an increase in weekly attendance being reported. A wide variety of nations are represented.

In 2022 there were 2 funeral services, 6 baptisms and 2 weddings.

5.2 CHILDREN’S CHURCH

During our Sunday morning services we have been able to provide a range of opportunities for children and young people. For our younger age groups it has been very encouraging to see numbers grow through the first half of the year. Reaching between 19-24 on a regular basis in the Junior group and between 4-10 in the Infant group. As a result, we reassigned staff so that all children could participate in activities and learning. Sessions for the younger groups included Bible stories, crafts, games and videos. In the latter half of the year we introduced new branding for these groups. These are now called ‘Jesus and Me’ (JAM) for the Infant and ‘Discovering Jesus’ (DJ’s) for the Junior age groups. The first Sunday in the month is also an All Age Family Service.

5.3 BIBLE CLASS

Bible Class is a group for secondary school aged young people. We provide an interactive setting to allow members to explore the Bible’s teachings and how they apply to their everyday lives. Numbers each week fluctuate between 14-22 attendees. Three members have also been baptised in the past year.

5.4 OTHER GROUPS

The church also provides other groups and activities for children, young people and adults.

5.4.1 THE BOYS’ BRIGADE AND GIRLS’ ASSOCIATION

The Boys’ Brigade and Girls’ Association meets on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children’s faith and citizenship. 2022 saw the launch of a new badge scheme for Company and Senior sections. From September we also encouraged Year 6 Juniors to stay on for Company if they wished to do so. This was to enable them to access greater stretch and challenge in activities in preparation for starting secondary education the following year. This has been really well received by participants and parents/carers. Numbers have steadily increased throughout the year post-pandemic especially in our Junior section. We now have a waiting list for newcomers for the 8-11 age range.

5.4.2 HOME GROUPS

Home Groups normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship. **News at 10** is a weekday group that meets fortnightly at church. A fortnightly **Bible Study/Prayer Time** that met regularly pre-pandemic is still on hold. Further details about these groups are usually available from Trustees or in our regular communications to the church fellowship.

5.4.3 ‘STEPS’ (PARENT AND TODDLER GROUP)

‘STEPS’ meets on a Monday morning and is open to parents and carers of preschool children. Activities include craft, play and singing (where all are encouraged to join in). Refreshments are also provided. Numbers have fluctuated throughout the year with an average of 18 families attending. Later in the year there was a possibility the group might have to close due to under-staffing. However, new volunteers have since been appointed.

5.4.4 FRIENDSHIP MORNING (COFFEE SHOP)

Friendship Morning takes place on Wednesday mornings at the church providing a drop in coffee shop and an opportunity for those seeking social interaction, companionship, practical and prayer support. A Christian talk is given weekly as well as a small time of worship and prayer. Attendance has fluctuated throughout the year with numbers between 15-25 attendees.

5.4.5 THE ALPHA COURSE

The Alpha Course has taken place throughout the year. The course is designed for new Christians; those with a nominal faith; or those exploring faith. 4 courses ran in 2022 with 22 participants attending either on Monday mornings or a Tuesday evening. A follow-up group has also been running all year at church which has helped with discipleship, training and helping people integrate into church life. 2 of those that have attended the course in 2022 have subsequently been baptised. 7 are also regularly attending a church.

5.4.6 CRAFT TIME

Craft Time is a fully inclusive community Christian outreach group that meets fortnightly on a Thursday at church. A regular Christian message is given whilst attendees bring along their own crafts to do which includes knitting, crochet, lace-making, drawing & painting and card making. Opportunities to learn IT skills (for example, how to get the most out of smart-phones) are also provided. During 2022 there were 29 regular attendees. Other activities participants took part in during the year included a Christmas lunch and sale of work. The group regularly supports charitable causes and during 2022 raised £600 for its chosen charity the Teenage Cancer Trust.

5.4.7 LUNCH CLUB

Lunch Club was unable to restart in 2022 due to ill-health.

5.4.8 BRUNCH CLUB

Brunch Club is aimed at the families of primary school age children and resumed in the October half term. It provided a cooked as well as a continental breakfast for attendees alongside a wide range of craft and play activities. At Christmas 2022 the Brunch Club was run in partnership with Medway Adult Education and Medway Go. Medway Go runs clubs for those eligible for free school meals.

6. HELP AND SUPPORT FOR THE LOCAL COMMUNITY

6.1 CHRISTIANS AGAINST POVERTY (CAP DEBT CENTRE)

The **Christians Against Poverty (CAP) Debt Centre** had a busy year due to the cost of living crisis, with many past clients on a stable management budget finding themselves struggling to make ends meet. Thankfully, the centre has not faced financial difficulty and has continued to help those in need. A number of events have taken place during the year, notably: a ‘Green Doctors’ event (‘Green Doctors’ is a charity which helps people with fuel efficiency advice); a ‘Come and Take’ morning to offer donated items to those in need; 86 Christmas hampers from the Kingsway International Christian Centre (KICC) were also delivered to CAP clients and others. Contacts were invited to a number of evangelistic events throughout the year (such as the Churches Together in Medway Christmas Connect) with many also opting to attend the Alpha course.

6.2 FAMILY OUTREACH WORKER (FOW)

Our **Family Outreach Worker (FOW)** works in partnership with St Mary Magdalene Church on Gillingham Green to deliver a number of activities. A ‘Coffee Morning’ has run almost every Tuesday throughout the year with up to 14 people attending. This provides a safe space for families to talk about issues and challenges affecting them. At the last meeting of the year a ‘bring and share lunch’ was held which was a great success.

The Toddler group has continued to meet on a Thursday during term time with 10 families that regularly attend. During the summer holidays a 4 day event was held at St Mary Magdalene where families could take part in games, enjoy lunch and watch a film.

Pre-school coffee on a Friday has seen increased interest during 2022 with up to 12 people now attending. This provides a supportive and caring environment for parents/carers whilst their children attend the pre-school. A safe play area is provided for children and babies too.

6.3 THE CHURCH PREMISES

The **Church premises were also used by various organisations/groups and individuals from the local community.** These included:

- A **Pre-school**, run by the Salvation Army (Gillingham), continued to operate and flourish in our main hall during the week (Monday to Friday).
- **Ballroom & Latin Dancing Classes:** Our large hall is used every Saturday for private dancing lessons.
- **Romanian Church:** This growing community gather for a service together on a Saturday evening in the Lighthouse.
- **African Church:** Gather for a service on a Sunday afternoon in the upper room.
- **Anchor Foster Care:** used the kitchen for three cookery sessions in the Autumn.
- **The Family Trust:** used our Main hall for training one Saturday morning in the Autumn.
- **Cookery classes for Adults with Learning Disabilities** run by Medway Community Services. This included regular use of our kitchen, servery area and the smaller hall (until July 2022).
- **Therapy Group** run by the NHS SCPT started using the Lighthouse Hall in June on a Monday afternoon (until July 2022).

7. MISSION

During the year, the church financially supported Mission Aviation Fellowship (MAF) and gave personal support to Mark and Sarah Newnham who work for them as well as to the Baptist Missionary Society, Christians Against Poverty, the South East Baptist Association (SEBA) and the Family Trust. We also continued our sponsorship of a child in Haiti through Compassion UK. We gave small donations to Good News for Everyone (formerly the Gideons) and African Pastors Fellowship. In addition, the Mission budget helped cover the employment of a Family Outreach Worker to assist local people. All the above support was agreed by the Church Members’ Meeting.

The Mission Team also had £1,000 of unallocated monies to administer and these went to:-

- a) The SEBA Project Fund
- b) FEBA Radio which broadcasts radio programmes into countries where Christians are persecuted
- c) SAT-7 which produces TV programmes for a similar audience to the above
- d) The SEBA community bakery Bread of Life, in Strood
- e) The Barnabus Fund for Pakistan flood relief.

8. SAFEGUARDING

The Church continues to recognise its responsibilities for safeguarding children and adults at risk. This comprises an agenda item at the monthly Church Leadership Team (Trustees) meetings and, at its annual meeting, the church confirmed this commitment through the reading of the annual safeguarding statement. DBS checks on new and existing volunteers were carried out through 2022 and no incidences were reported. Safeguarding training of all relevant staff is due in 2023.

9. HEALTH AND SAFETY

2022 was a quiet year in Health & Safety terms. We budgeted for 3 or 4 more fire door replacements in order to continue to reach recommendations made in a professional 2017 Fire Safety Survey. However, a roof repair and other bills ruled that out. A break-in during late 2021 led to nearly £3k being spent on a more secure final fire exit door on the Main Hall stage during 2022.

The Fire Marshal & Evac chair course was attended by 23 people. This was followed by 4 training sessions (to accommodate small groups of marshals) in the procedure to be followed in the church. General procedures were shared with the congregation during a Sunday service.

No periodic inspections or servicing were due in 2022. All annual ones took place e.g. PAT tests, fire extinguishers, lift inspections, and gas boiler. Finally, First Aid certificates expired as a result of the Covid pandemic lockdowns. New training has been booked for 2023.

10. GDPR - UK

The church continues to respond to changes required in law with regard to data protection. All policies and documentation are kept under systematic review and updated accordingly.

11. FINANCIAL REVIEW

11.1 INCOME & EXPENDITURE

Increased giving from our members and attendees has continued to help with our expenses during 2022. The rental income decreased as groups with Medway Council connections were transferred to Britten House, a recent acquisition of the council. We continued to have a steady income from the Preschool and 2 other church groups that use our premises.

We were operating again for the complete year, so our running costs are as they were pre-pandemic. We had new energy contracts for gas and electricity before the pandemic and have benefited from lower costs. A new contract for electricity will come into effect during 2023.

There was a final surplus of £9,200 of income against expenditure for the year. This surplus has been carried forward to 2023. We are aware that there will be increases due to inflation in premises costs as well as in staff costs and when the gas and electricity contracts are renewed.

The grant income for CAP which came in during 2021 was sufficient with other regular contributions to cover all CAP expenses. We will now need to cover future expenses from the general fund. Funding was received from the Kent Community Foundation to secure the role of the Family Outreach Worker until May 2023.

11.2 LOAN REPAYMENTS

We still have one loan outstanding: to the Baptist Building Fund. £1,500 a month continues to be transferred from the General Funds to the Project Fund to help cover these repayments. The loan from the Baptist Building Fund will be repaid from these transfers and from pledges by church members. Some pledges have been withdrawn, but other contributions have been made, some significant. If current contributions continue, the church is now on track to repay this loan over 7 years, 3 years early.

11.3 CONFLICTS OF INTEREST

No payments were made to ‘Connected People’. The Trustees ensure that if there is ever a conflict of interest regarding any matter, then this is declared, and the person with the conflict of interest takes no part in any discussion or decision regarding the matter being considered.

11.4 **PENSION FUND**

The Baptist Pension Fund has made an agreement with Just Group Insurance that takes the pension fund out of a shortfall position. From August 2022 our contributions have been reduced to £1 p.m.

The financial results for the year are set out in the accompanying accounts.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2022

	Note	<u>2022</u>				<u>2021</u>
		<u>Unrest- Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		£	£	£	£	£
Income & Endowments						
Donations & Legacies	25	126,253	0	60,282	186,535	225,776
Investment Income	26	798	0	0	798	47
Charitable Activities	27	358	0	5,895	6,253	3,501
Other Income	28	477	0	0	477	1,196
Trading Activities	29	19,326	0	0	19,326	19,077
Total Receipts		147,212	0	66,177	213,389	249,597
Expenditure						
Charitable Activities	13,15 18- 22	119,114	382	52,906	172,402	169,734
Total Expenditure		119,114	382	52,906	172,402	169,734
Net Income/Expenditure for the year before gains/losses of Fixed Assets		28,097	-382	13,271	40,987	79,864
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0
Net Income before transfer		28,097	-382	13,271	40,987	79,864
Transfer Between Funds		-21,808	19,908	1,900	0	0
Net Income before other recognised losses		6,289	19,526	15,171	40,987	79,864

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Gains/Losses on Deferred Benefit Pension Scheme	5	48,500	0	0	48,500	29,300
Net Movement of Funds		54,789	19,526	15,171	89,487	109,164
Reconciliation of Funds						
Total Funds brought forward		-21,185	12,500	468,210	459,527	350,363
Total Funds carried forward		33,605	32,026	483,381	549,013	459,527

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GILLINGHAM BAPTIST CHURCH

BALANCE SHEET AT 31st DECEMBER 2022

	<u>Note</u>	<u>2022</u>		<u>2021</u>	
		£	£	£	£
<u>Fixed Assets</u>					
Tangible Fixed Assets	23		<u>619,018</u>		<u>629,138</u>
<u>Current Assets</u>					
Bank	6	28,595		28,719	
Baptist Union Corporation	7	65,944		35,646	
Cash	8	171		154	
Prepayments	9	5,839		6,032	
Debtors	10	5,958		7,271	
			<u>106,507</u>		<u>77,822</u>
<u>Current Liabilities</u>					
Accruals & Creditors	11	1,513		1,433	
Loans falling due within one year	12	25,000		25,000	
			<u>26,513</u>		<u>26,433</u>
<u>Net current Assets</u>			<u>79,994</u>		<u>51,389</u>
Loans falling due after one year	12	150,000		172,500	
			<u>150,000</u>		<u>172,500</u>
<u>Net Assets excluding Pension Liability</u>			<u>549,012</u>		<u>508,027</u>
Defined Benefit Pension liability	5	0		48,500	

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Total Net Assets		<u>549,012</u>	<u>459,527</u>
Charity Funds	14		
Unrestricted		33,605	-21,183
Designated		32,026	12,500
Endowment		0	0
Restricted		483,381	468,210
Total Funds		<u>549,012</u>	<u>459,527</u>

The Notes on Pages (14-25) form an integral part of the accounts.

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 **Accounting Policies**

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church’s General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 **Depreciation**

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

The Trustees agreed to depreciate the Yamaha electric Keyboard purchased in 2016 at the rate of 20% of cost price per year. This was fully depreciated in 2020.

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3 **Reserves**

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 **Related Charities**

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

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GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers’ Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme’s assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plans at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

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The key financial assumptions underlying the valuation were as follows

Type of assumption	<u>% pa</u>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gift yield plus 1.75%)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gift yield plus 0.5%)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increased (based on RPI	
- Pre April 2009	3.20
- Post April 2009	2.5
Pension increases	
- Based on RPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA Standard mortality table. Future improvements projected from 2013n in line with the ‘CMI 2019’ projection, with a long term annual rate of improvement of 1.75%p.a. for males and 1.5% p.a for females with the core smoothing parameter and with additional initial mortality improvements fact A=0.5%

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022

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GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension (continued)

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from Churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

	<u>2022</u>	<u>2021</u>
	£	£
Bal b/f	<u>48,500</u>	<u>77,800</u>
Pension Deficit	0	48,500
Movement in Balance Sheet	48,500	29,300

Deficit Payments Due

Balance Sheet Liability at year start	3,746	3,746
Deficiency Contribution Paid	2,217	3,746
Reduction in Deficit Payments by BU re Covid	<u>0</u>	<u>0</u>
Balance sheet liability at year end	0	0

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Notes to the Accounts

	<u>2022</u>	<u>2021</u>
6 Bank	£	£
GBC	18,185	19,803
Steps (held in GBC bank)	245	243
Boys' Brigade	9,428	8,584
Holiday	0	0
Craft	637	89
Lunch (held in GBC bank)	100	
	28,595	28,719
7 Baptist Union		
General Funds	65,944	35,646
	65,944	35,646
8 Cash		
GBC (Petty Cash)	18	41
STEPS – Cash	23	7
Boys' Brigade	13	38
Lunch Club	16	16
Craft Time	66	15
Flowers	35	37
	171	154
9 Prepayments		
Bridge Insurance Brokers	5,540	5,494
Business Stream	26	24
Siemens finance	0	251
Onecom/Plus Net	41	39
Virgin Media	10	10
Medway Council	222	215

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	5,839		6,032	
10 Debtors				
HMRC	5,958		7,271	
West Kent Domiciliary Care/Choice Support	0		0	
	5,958		7,271	
11 Accruals				
Total – Gas	860		716	
SSE	205		452	
Vodafone	0		0	
Co-operative Bank -Visa	243		192	
Kent County Supplies (KCS)	205		73	
	1,513		1,433	
12 Loans Outstanding				
Accounts Repayable	Baptist Building Fund	2022 Total	Baptist Building Fund	2021 Total
Within one year	25,000	25,000	25,000	25,000
After one year	137,500	137,500	162,500	162,500
Thank you Offering (5 years at £2,500 pa)	<u>12,500</u>	<u>12,500</u>	<u>10,000</u>	<u>10,000</u>
	175,000	175,000	197,500	197,500

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GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

13 Organisations

	2022			2021
	Unrestricted	Restricted	Total	Total
Brigades	£	£	£	£
Opening Balance	0	8,622	8,622	7,367
Income	0	4,253	4,253	2,402
Gift Aid (under GA in SoFA)	0	175	175	225
Expenditure	0	3,383	3,383	1,372
Transfer of Funds	0	0	0	0
Closing Balance	0	9,667	9,667	8,622
Craft Time				
Opening Balance	0	104	104	162
Income	0	922	922	903
Expenditure	0	221	221	911
Transfer of Funds to Gen.	0	100	100	50
Closing Balance	0	704	704	104
STEPS				
Opening Balance	0	251	251	248
Income	0	202	202	75
Expenditure from Cash/bank	0	150	150	73
Expenditure from Bank (under Conf & Mat in SOFA)	0	36	36	0
Closing Balance	0	268	268	251

Lunch Club

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Opening Balance	0	16	16	100
Income	0	100	100	46
Expenditure	0	0	0	130
Transfer to General	0	0	0	0
Closing Balance	0	116	116	16
Totals				
Opening Balance	0	8,992	8,992	7,877
Income	0	5,477	5,477	3,426
Gift Aid (under GA in SoFA)		175	175	225
Expenditure	0	3,790	3,790	2,486
Transfers Out	0	100	100	50
Closing Balance	0	10,755	10,755	8,992

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GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

14 Restricted, Designated & Unrestricted Funds

	<u>2022</u>		Total	<u>2021</u> Total
	Unrestricted General	Restricted Designated		
	£	£	£	£
Land & Buildings – GBC	0	0	600,000	600,000
Fixtures & Fittings	0	1,526	17,492	29,138
General	36,512	0	0	27,317
Pension Deficit	0	0	0	-48,500
Project Sensory Room	0	0	240	140
Project 2 (for Loan Repayments)	0	30,500	23,793	21,298
Loans to be Repaid	0	0	-175,000	-197,500
Flowers	0	0	65	37
Mission	0	0	-58	50
Christians Against Poverty(CAP)	0	0	565	12,456
CAP Smile	0	0	2,632	2,484
Family Outreach Worker	0	0	2,378	2,861
Church Family Fund	0	0	339	317
Brunch Club	0	0	179	436
Organisations	0	0	10,755	8,992
	36,512	32,026	483,380	459,527

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GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2022</u>				<u>2021</u>
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
Salaries	43,153.14	0	19,319	62,472	59,593
Furlough Rebate	0	0	0	0	-3,079
DBS Check	0	0	0	0	40
Sub Contractor	0	0	0	0	0
Pension Contributions	5,688	0	0	5,688	5,607
Pension Deficit	2,223	0	0	2,223	3,747
Manse Expenses	7,529	0	0	7,529	7,412
	58,593	0	19,319	77,912	73,319

The Church started the year with 7 employees and finished the year with 6 - A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two, then one, part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £31,556

The Minister’s employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of June 2022. The role is then dependent on further funding.

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Notes to the Accounts

16 Loans

	<u>2022</u>	<u>2021</u>
	£	£
Baptist Building Fund Balance b/f	197,500	220,000
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>175,000</u>	<u>197,500</u>

Loan is repayable over 10 years with 20 six-monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The Trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £12,500.

	<u>2022</u>	<u>2021</u>
Baptist Union: Balance b/f	0	69,927
Interest Accrued (in SOFA exp)	0	527
Repayments	0	-70,453
Balance of Loan	<u>0</u>	<u>0.00</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

This loan has now been repaid.

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

17 Christians Against Poverty Expenditure		<u>2022</u>		<u>2021</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>
75 Salary (shown under salaries)	6,864	9,660	16,524	9,752
Fees (shown under finance fees)		119	119	39
	6,864	9,778	16,642	9,791
Expenses shown under CAP				
Contribution to CAP HQ	0	6,300	6,300	6,300
Smile	0	1,742	1,742	1,000
Other CAP Expenditure		1,301	1,301	1,287
	0	9,342	9,342	8,587

The Church Members’ meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager’s Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

Throughout 2022 the centre was funded by a grant from the Kent Community Foundation in addition to donations from members and friends of the church.

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2022</u>			Total £	Total £
	Unrestricted £	Designated	Restricted £		
18 Other Activities					
Children’s Church	120	0	0	120	344
Youth Work	0	0	0	0	106
Conferences & Training	965	0	0	965	5
Travel	401	0	461	862	725
Visiting Preachers	325	0	0	325	200
Outreach	887	0	0	887	483
Thank You Gifts	47	0	0	47	78
	2,745	0	461	3,206	1,941
19 Upkeep of Church Premises					
Repairs & Maintenance	12,338	0	0	12,338	19,193
Water Rates	168	0	0	168	158
Heat & Light	7,924	0	0	7,924	7,822
Insurance & Valuation	5,494	0	0	5,494	5,250
	25,924	0	0	25,924	32,423
20 Administration					
Telephone	489	0	0	489	373
Printing	3,630	0	0	3,630	2,786
Office Supplies	809	0	0	809	733
Publicity	0	0	0	0	0
Finance Fees	593	0	237	831	797
Membership Fees	977	0	0	977	1,003
	6,498	0	237	6,735	5,692
21 Supplies and Services					
Materials	2,441	0	36	2,476	1,853
Small Equipment	1,402	0	0	1,402	1,524

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

Refreshments	802	0	586	1,388	279
Media & Books	633	0	0	633	701
Music & Organ	1,714	0	0	1,714	1,537
Flowers	0	0	389	389	139
Depreciation (Designated)	0	382	11,646	12,028	11,646
	6,993	382	12,656	20,030	17,679

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

22 Grants to Charitable Causes	<u>2022</u>			<u>2021</u>
	Unrestricted £	Restricted £	Total £	Total £
Home Mission	5,200	0	5,200	5,000
Missionary Aviation Fellowship	5,000	0	5,000	4,800
BMS World Mission	4,300	250	4,550	4,800
BMS World Mission (Guinebor)	0	900	900	900
BMS World Mission (Shrubsoles)	0	0	0	625
BMS Ukraine	0	1,504	1,504	0
The Family Trust	1,200	0	1,200	1,200
M & S Newnham (Includes Taxi)	800	300	1,100	1,300
Compassion re Wilkenson	450	0	450	430
Tear Fund	13	681	693	2,683
Medway Good News for Life (Gideons)	250	0	250	200
SEBA (bread of Life)	400	0	400	200
Barnabas Fund	200	0	200	0
FEBA Radio	200	0	200	0
SAT-7 UK	200	0	200	0
Hope Health Action	0	0	0	100
African Pastors Fellowship	150	0	150	120
Leprosy Mission	0	162	162	716
The Children’s Society	0	0	0	120
Samaritans Purse	0	0	0	200
AMAT		529	529	0
	18,363	4,326	22,688	23,394
Donations From Church Family Fund	0	250	250	1,012

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

23 Tangible Fixed Assets	<u>2022</u>			<u>2021</u>
	Freehold Land & Buildings	Fixtures & Fittings	Total	Total
<u>Cost</u>	£	£	£	£
at 1 January	600,000	29,138	629,138	640,784
Additions	0	1,908	1,908	0
Revaluation Gain		0	0	0
Disposals	0	0	0	0
31 st Dec	600,000	31,046	631,046	640,784
<u>Depreciation</u>				
Change in year	0	12,028	12,028	11,646
Disposals	0	0	0	0
Total	0	12,028	12,028	11,646
<u>Net Book Values</u>				
at 31st December 2020	600,000	19,018	619,018	629,138
Premises Funded by			<u>2022</u>	<u>2021</u>
Church Building – Restricted	-		600,000	600,000
Manse – Restricted			0	0
			600,000	600,000
			600,000	600,000

GBC – TRUSTEES' ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The Trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

Fixtures and Fittings had all been fully depreciated in 2013 A new keyboard was purchased in 2016. The Trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

24 Building Project (Fund for Future)

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2022</u>				<u>2021</u>
	<u>Unrestricted</u>	<u>Desig- nated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	£	£	£	£	£
25 Donations & Legacies					
Offerings	110,399	0	0	110,399	101,206
Donations to Charitable Activities	0	0	4,083	4,083	4,919
Donations for Projects	0	0	33,456	33,456	68,560
Christians Against Poverty	0	0	7,144	7,144	17,474
Family Outreach Worker	0	0	7,398	7,398	740
Donations to Church Family Fund	0	0	254	254	391
Income Tax Recovered on Offerings	15,853	0	7,948	23,801	32,485
	126,253	0	60,282	186,535	225,776
26 Investment Income					
Bank Interest	798	0	0	798	47
	798	0	0	798	47
27 Charitable Activities					
Flowers	0	0	417	417	30
Refreshments	358	0	0	358	45
Holiday	0	0	0	0	0
Organisations	0	0	5,477	5,477	3,426
	358	0	5,895	6,253	3,501
28 Other Income					
Other Income	477	0	0	477	1,196
	477	0	0	477	1,196

GBC – TRUSTEES’ ANNUAL REPORT & FINANCIAL ACCOUNTS for 2022

29 Trading Activities

Rents	19,326	0	0	19,326	19,077
Fund raising Activities re Project	0	0	0	0	0
	19,326	0	0	19,326	19,077
Total Receipts	147,212	0	66,177	213,389	249,597

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN

Signed:



Dated:

4/5/23

Signed by

Stephen Greenley

Managing Trustee

Signed by

P.A. Wyatt

Managing Trustee

Signed by

IL Davey

Managing Trustee

**GILLINGHAM BAPTIST
CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER
2022**

		2022				2021
	Not e	Unrest- Unrestric ted £	Designa ted £	Restric ted £	Total £	Total £
Income & Endowments						
Donations & Legacies	25	126,253	0	60,282	186,535	225,776
Investment Income	26	798	0	0	798	47
Charitable Activities	27	358	0	5,895	6,253	3,501
Other Income	28	477	0	0	477	1,196
Trading Activities	29	19,326	0	0	19,326	19,077
Total Receipts		147,212	0	66,177	213,389	249,597
Expenditure						
Charitable Activities	13, 15- 18- 22	119,114	382	52,906	172,402	169,734
Total Expenditure		119,114	382	52,906	172,402	169,734
Net Income/Expenditure for the year before gains/losses of Fixed Assets		28,097	-382	13,271	40,987	79,864
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0
Net Income before transfer		28,097	-382	13,271	40,987	79,864
Transfer Between Funds		-21,808	19,908	1,900	0	0
Net Income before other recognised losses		6,289	19,526	15,171	40,987	79,864
Gains/Losses on Deferred Benefit Pension Scheme	5	48,500	0	0	48,500	29,300
Net Movement of Funds		54,789	19,526	15,171	89,487	109,164
Reconciliation of Funds						
Total Funds brought forward		-21,185	12,500	468,210	459,527	350,363
Total Funds carried forward		33,605	32,026	483,381	549,013	459,527

GILLINGHAM BAPTIST CHURCH
BALANCE SHEET AT 31st DECEMBER
2022

	Note	2022		2021	
		£	£	£	£
Fixed Assets			619,018		629,138
Tangible Fixed Assets	23		<u>18</u>		<u>629,138</u>
Current Assets					
Bank	6	28,595		28,719	
Baptist Union Corporation	7	65,944		35,646	
Cash	8	171		154	
Prepayments	9	5,839		6,032	
Debtors	10	5,958		7,271	
		106,507		77,822	
Current Liabilities					
Accruals & Creditors	11	1,513		1,433	
Loans falling due within one year	12	25,000		25,000	
		26,513		26,433	
			79,994		51,389
Net current Assets			4		172,500
Loans falling due after one year	12	150,000		172,500	
			150,000		172,500
			549,012		508,027
Net Assets excluding Pension Liability			12		48,500
Defined Benefit Pension liability	5	0		48,500	
			549,012		459,527
Total Net Assets			12		
Charity Funds	14				
Unrestricted		33,605		-21,183	
Designated		32,026		12,500	
Endowment		0		0	
Restricted		483,381		468,210	
			549,012		459,527
Total Funds			12		459,527

The Notes on Pages (14-25) form an integral part of the accounts.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

The Trustees agreed to depreciate the Yamaha electric Keyboard purchased in 2016 at the rate of 20% of cost price per year. This was fully depreciated in 2020.

3 Reserves

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 Related Charities

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers’ Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme’s assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plans at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gift yield plus 1.75%)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gift yield plus 0.5%)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increased (based on RPI	
- Pre April 2009	3.20
- Post April 2009	2.5
Pension increases	
- Based on RPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA Standard mortality table. Future improvements projected from 2013n in line with the ‘CMI 2019’ projection, with a long term annual rate of improvement of 1.75%p.a. for males and 1.5% p.a for females with the core smoothing parameter and with additional initial mortality improvements fact A=0.5%

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from Churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Bal b/f	<u>48,500</u>	
Pension Deficit	<u>0</u>	<u>77,800</u>
	0	48,500
Movement in Balance Sheet	48,500	29,300
	0	

Deficit Payments Due

Balance Sheet Liability at year start	3,746	3,746
Deficiency Contribution Paid	2,217	3,746
Reduction in Deficit Payments by BU re Covid	<u>0</u>	<u>0</u>
Balance sheet liability at year end	0	0

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2022</u>		<u>2021</u>	
6 Bank	£		£	
GBC	18,185		19,803	
Steps (held in GBC bank)	245		243	
Boys' Brigade	9,428		8,584	
Holiday	0		0	
Craft	637		89	
Lunch (held in GBC bank)	100			
	<u>28,595</u>		<u>28,719</u>	
7 Baptist Union				
General Funds	65,944		35,646	
	<u>65,944</u>		<u>35,646</u>	
8 Cash				
GBC (Petty Cash)	18		41	
STEPS - Cash	23		7	
Boys' Brigade	13		38	
Lunch Club	16		16	
Craft Time	66		15	
Flowers	35		37	
	<u>171</u>		<u>154</u>	
9 Prepayments				
Bridge Insurance Brokers	5,540		5,494	
Business Stream	26		24	
Siemens finance	0		251	
Onecom/Plus Net	41		39	
Virgin Media	10		10	
Medway Council	222		215	
	<u>5,839</u>		<u>6,032</u>	
10 Debtors				
HMRC	5,958		7,271	
West Kent Domiciliary Care/Choice Support	0		0	
	<u>5,958</u>		<u>7,271</u>	
11 Accruals				
Total - Gas	860		716	
SSE	205		452	
Vodafone	0		0	
Co-operative Bank -Visa	243		192	
Kent County Supplies (KCS)	205		73	
	<u>1,513</u>		<u>1,433</u>	
12 Loans Outstanding				
Accounts Repayable	Baptist Building Fund	2022 Total	Baptist Building Fund	2021 Total
Within one year	25,000	25,000	25,000	25,000

After one year	137,500	137,500	162,500	162,500
Thank you Offering (5 years at £2,500 pa)	<u>12,500</u>	12,500	<u>10,000</u>	10,000
	175,000	175,000	197,500	197,500

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1

3 **Organisations**

	2022		2021	
	Unrestric ted	Restrict ed	Total	Total
	£	£	£	£
Brigades				
Opening Balance	0	8,622	8,622	7,367
Income	0	4,253	4,253	2,402
Gift Aid (under GA in SoFA)	0	175	175	225
Expenditure	0	3,383	3,383	1,372
Transfer of Funds	0	0	0	0
Closing Balance	0	9,667	9,667	8,622
Craft Time				
Opening Balance	0	104	104	162
Income	0	922	922	903
Expenditure	0	221	221	911
Transfer of Funds to Gen.	0	100	100	50
Closing Balance	0	704	704	104
STEPS				
Opening Balance	0	251	251	248
Income	0	202	202	75
Expenditure from Cash/bank	0	150	150	73
Expenditure from Bank (under Conf & Mat in SOFA)	0	36	36	0
Closing Balance	0	268	268	251
Lunch Club				
Opening Balance	0	16	16	100
Income	0	100	100	46
Expenditure	0	0	0	130
Transfer to General	0	0	0	0
Closing Balance	0	116	116	16
Totals				
Opening Balance	0	8,992	8,992	7,877
Income	0	5,477	5,477	3,426
Gift Aid (under GA in SoFA)		175	175	225
Expenditure	0	3,790	3,790	2,486
Transfers Out	0	100	100	50
Closing Balance	0	10,755	10,755	8,992

**GILLINGHAM BAPTIST
CHURCH**

Notes to the Accounts

1 Restricted, Designated & Unrestricted Funds
4

	<u>2022</u>			Total	<u>2021</u> Total
	Unrestricted		Restrict		
	Gener	Designa	ed		
	al	ted			
	£	£	£	£	£
Land & Buildings - GBC	0	0	600,000	600,000	600,000
Fixtures & Fittings	0	1,526	17,492	19,018	29,138
General	36,512	0	0	36,512	27,317
Pension Deficit	0	0	0	0	-48,500
Project Sensory Room	0	0	240	240	140
Project 2 (for Loan Repayments)	0	30,500	23,793	54,293	21,298
Loans to be Repaid	0	0	-175,000	-	-
				175,000	197,500
Flowers	0	0	65	65	37
Mission	0	0	-58	-58	50
Christians Against Poverty(CAP)	0	0	565	565	12,456
CAP Smile	0	0	2,632	2,632	2,484
Family Outreach Worker	0	0	2,378	2,378	2,861
Church Family Fund	0	0	339	339	317
Brunch Club	0	0	179	179	436
Organisations	0	0	10,755	10,755	8,992
	36,512	32,026	483,380	551,918	459,527

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 Salaries and Related 5 Expenses

	<u>2022</u>				<u>2021</u>
	<u>Unrestrict ed</u>	<u>Designat ed</u>	<u>Restrict ed</u>	<u>Total</u>	<u>Total</u>
Salaries	43,153.14	0	19,319	62,472	59,593
Furlough Rebate	0	0	0	0	-3,079
DBS Check	0	0	0	0	40
Sub Contractor	0	0	0	0	0
Pension Contributions	5,688	0	0	5,688	5,607
Pension Deficit	2,223	0	0	2,223	3,747
Manse Expenses	7,529	0	0	7,529	7,412
	58,593	0	19,319	77,912	73,319

The Church started the year with 7 employees and finished the year with 6 - A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two, then one, part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £31,556

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of June 2022. The role is then dependant on further funding.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 Loans

	<u>2022</u>	<u>2021</u>
	£	£
Baptist Building Fund		
Balance b/f	197,500	220,000
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>175,000</u>	<u>197,500</u>

Loan is repayable over 10 years with 20 six-monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £12,500.

	<u>2022</u>	<u>2021</u>
Baptist Union: Balance b/f	0	69,927
Interest Accrued (in SOFA exp)	0	527
Repayments	0	-70,453
Balance of Loan	0	<u>0.00</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

This loan has now been repaid.

1 Christians Against Poverty
7 Expenditure

	<u>2022</u>		<u>2021</u>	
	<u>Designat</u> <u>ed</u>	<u>Restrict</u> <u>ed</u>	<u>Total</u>	<u>Total</u>
		£	£	£
7 Salary (shown under	6,864		16,524	9,752
5 salaries)		9,660		
Fees (shown under finance			119	39
fees)		119		
	<u>6,864</u>	<u>9,778</u>	<u>16,642</u>	<u>9,791</u>
Expenses shown under				
CAP				
Contribution to CAP HQ	0	6,300	6,300	6,300
Smile	0	1,742	1,742	1,000
Other CAP Expenditure		1,301	1,301	1,287
	<u>0</u>	<u>9,342</u>	<u>9,342</u>	<u>8,587</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

Throughout 2022 the centre was funded by a grant from the Kent Community Foundation in addition to donations from members and friends of the church.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	2022			Total	Total	
	Unrestric ted	Designat ed	Restrict ed			
	£		£	£	£	
1						
8	Other Activities					
	Children's Church	120	0	0	120	344
	Youth Work	0	0	0	0	106
	Conferences & Training	965	0	0	965	5
	Travel	401	0	461	862	725
	Visiting Preachers	325	0	0	325	200
	Outreach	887	0	0	887	483
	Thank You Gifts	47	0	0	47	78
		2,745	0	461	3,206	1,941
1	Upkeep of Church					
9	Premises					
	Repairs & Maintenance	12,338	0	0	12,338	19,193
	Water Rates	168	0	0	168	158
	Heat & Light	7,924	0	0	7,924	7,822
	Insurance & Valuation	5,494	0	0	5,494	5,250
		25,924	0	0	25,924	32,423
2	Administration					
0	Telephone	489	0	0	489	373
	Printing	3,630	0	0	3,630	2,786
	Office Supplies	809	0	0	809	733
	Publicity	0	0	0	0	0
	Finance Fees	593	0	237	831	797
	Membership Fees	977	0	0	977	1,003
		6,498	0	237	6,735	5,692
2	Supplies and Services					
1	Materials	2,441	0	36	2,476	1,853
	Small Equipment	1,402	0	0	1,402	1,524
	Refreshments	802	0	586	1,388	279
	Media & Books	633	0	0	633	701
	Music & Organ	1,714	0	0	1,714	1,537
	Flowers	0	0	389	389	139
	Depreciation (Designated)	0	382	11,646	12,028	11,646
		6,993	382	12,656	20,030	17,679

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts**

	Unrestrict ed	2022 Restrict ed	Total	2021 Total
	£	£	£	£
2 Grants to Charitable Causes				
2				
Home Mission	5,200	0	5,200	5,000
Missionary Aviation Fellowship	5,000	0	5,000	4,800
BMS World Mission	4,300	250	4,550	4,800
BMS World Mission (Guinebor)	0	900	900	900
BMS World Mission (Shrubsoles)	0	0	0	625
BMS Ukraine	0	1,504	1,504	0
The Family Trust	1,200	0	1,200	1,200
M & S Newnham (Includes Taxi)	800	300	1,100	1,300
Compassion re Wilkenson	450	0	450	430
Tear Fund	13	681	693	2,683
Medway Good News for Life (Gideons)	250	0	250	200
SEBA (bread of Life)	400	0	400	200
Barnabas Fund	200	0	200	0
FEBA Radio	200	0	200	0
SAT-7 UK	200	0	200	0
Hope Health Action	0	0	0	100
African Pastors Fellowship	150	0	150	120
Leprosy Mission	0	162	162	716
The Children's Society	0	0	0	120
Samaritans Purse	0	0	0	200
AMAT		529	529	0
	18,363	4,326	22,688	23,394
Donations From Church Family Fund	0	250	250	1,012

**GILLINGHAM BAPTIST
CHURCH**

Notes to the Accounts

		2022		2021
2 Tangible Fixed Assets	Freehold Land & Buildings	Fixtures & Fittings	Total	Total
3	£	£	£	£
<u>Cost</u>				
at 1 January	600,000	29,138	629,138	640,784
Additions	0	1,908	1,908	0
Revaluation Gain		0	0	0
Disposals	0	0	0	0
31 st Dec	600,000	31,046	631,046	640,784
<u>Depreciation</u>				
Change in year	0	12,028	12,028	11,646
Disposals	0	0	0	0
Total	0	12,028	12,028	11,646
<u>Net Book Values</u>				
at 31st December 2020	600,000	19,018	619,018	629,138
Premises Funded by		2022		2021
Church Building – Restricted		600,000		600,000
Manse – Restricted		0		0
		600,000		600,000
				600,000

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

2 Fixtures and Fittings had all been fully depreciated in 2013 A new keyboard was purchased in 2016. The trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

2 **Building Project (Fund for**
4 **Future)**

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

**GILLINGHAM BAPTIST
CHURCH**

Notes to the Accounts

	2022				2021
	Unrestrict ted	Desi g- nate d	Restrict ed	Total	Total
	£	£	£	£	£
2 5 Donations & Legacies					
Offerings	110,399	0	0	110,399	101,206
Donations to Charitable Activities	0	0	4,083	4,083	4,919
Donations for Projects	0	0	33,456	33,456	68,560
Christians Against Poverty	0	0	7,144	7,144	17,474
Family Outreach Worker	0	0	7,398	7,398	740
Donations to Church Family Fund	0	0	254	254	391
Income Tax Recovered on Offerings	15,853	0	7,948	23,801	32,485
	126,253	0	60,282	186,535	225,776
2 6 Investment Income					
Bank Interest	798	0	0	798	47
	798	0	0	798	47
2 7 Charitable Activities					
Flowers	0	0	417	417	30
Refreshments	358	0	0	358	45
Holiday	0	0	0	0	0
Organisations	0	0	5,477	5,477	3,426
	358	0	5,895	6,253	3,501
2 8 Other Income					
Other Income	477	0	0	477	1,196
	477	0	0	477	1,196
2 9 Trading Activities					
Rents	19,326	0	0	19,326	19,077
Fund raising Activities re Project	0	0	0	0	0
	19,326	0	0	19,326	19,077
Total Receipts	147,212	0	66,177	213,389	249,597

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM
BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN

Signed:



Dated:

4/5/23

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Accounts

GILLINGHAM BAPTIST CHURCH [GBC]

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS**

FOR THE YEAR ENDING 31ST DECEMBER 2021

CHARITABLE INCORPORATED ORGANISATION: 1169112

GBC - TRUSTEES ANNUAL REPORT & FINANCIAL ACCOUNTS for 2021

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Lorraine Wilson, FCCA, 24 Larkfield Avenue, Gillingham, Kent, ME7 2LN.
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT
MANAGING TRUSTEES	

All Managing Trustees must be members of the church.

The Leadership Team during 2021 comprised:

Stephen Greasley	Minister	
Fred Adams	Elder	Re-elected 19 November 2019
Stephen Carr	Deacon	Re-elected 16 November 2021
Karen Collins	Elder	Elected 19 November 2019
Hilary Cox	Deacon	Elected 19 November 2019
Joy David	Deacon	Elected 17 November 2020
Helen Holloway	Deacon	Re-elected 16 November 2021
Lyn Newlan	Elder	Re-elected 17 November 2020
Elizabeth Rowland	Deacon	Re-elected 19 November 2019

ANNUAL REPORT FOR 2021

CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It was first registered as a charity on 18th April 1965.

On 9th September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is 'The Charitable Incorporated Organisation Constitution' as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission.

CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

ORGANISATIONAL STRUCTURE AND DECISION-MAKING PROCESSES

The Church employed one Minister full-time, one administrator, one debt-centre manager, one family outreach worker and two cleaners on part-time hours. We also confirmed the permanent appointment of our part-time Site Manager.

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Members' Meeting normally takes place six times per year and has overall responsibility for the church. In accordance with the Constitution, the members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Leadership Team and are responsible for the church's work and witness, and the financial and legal aspects of the charity. All church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. The Meeting met online only for the whole of 2021. On 26th October it was agreed that future participation in Church Members' Meetings can be by electronic or hybrid means.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in the Church Meeting for further consideration by the

Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majority, the church seeks to work by consensus wherever possible.

The governance of the charity continued with the Trustees meeting twice monthly until March and then once a month over Zoom from June to August and October to December.

OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with him as living Lord.

The Church operates systems to ensure that all trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service.

Central to the work of the Church is the provision of regular public services of Christian worship. These are mainly morning services with some short series of evening services during the year. We also provide a full children's programme during the morning services. There are regular weekly activities, including a mums' and toddlers' group, Boys' Brigade and Girls' Association, home groups, a coffee morning, and a craft club. Once a month there is normally a lunch club and an occasional Brunch Club. The Church sponsors a debt relief centre, and we have a family outreach worker in the community.

The premises are rented out to various outside groups, some meeting regularly and others are for single events.

ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

SERVICES

The pandemic continued to have a major impact on Sunday services. It was decided to meet solely online for the first few months of the year and did not return to the building for Sunday worship until May 2021. Numbers attending physically during the Summer ranged between 54 and 75 with others watching at the same time online.

There were very few children present because no Children's Church was offered until September at which time numbers markedly picked up. Services were livestreamed twice a month.

GBC - TRUSTEES ANNUAL REPORT & FINANCIAL ACCOUNTS for 2021

From May 2021 a number of new families joined the Sunday congregation, many from an African background. This trend accelerated during the latter part of the year.

Two baptismal services were held in the Autumn and one wedding.

CHILDREN'S CHURCH

We have three age related groups that meet on a Sunday morning. The first is for Pre-school/Reception and School Years 1 and 2, the second is for School Years 3 to 6 (Juniors), and the third for School Years 7 to 11 (Bible Class). The children leave the Sunday morning service after about 30 minutes for their own age-related activities.

Due to the pandemic, there were some variations to this pattern as staff numbers were low and the children's attendance was sporadic and unpredictable.

At Easter 40 Messy Easter bags to children under 11 were delivered. These included age-appropriate crafts, including a baking activity and everything required to make a living Easter garden. A Messy Easter on Zoom was held where children got to show the crafts they had made. The time culminated in making the Easter gardens together and a Hallelujah shout!

As children slowly came back into church services, we provided individual colouring packs and activities relating to the service themes.

We finally restarted Children's Church in September but in a new all-age format with 3-11s together. It was a slow start in terms of numbers and these varied greatly from week to week with anything from 5 to 20, but generally numbers grew. The sessions included Bible stories, crafts, games, singing and videos.

Finally the children took part in telling of the Nativity story at Christmas and singing Away in a Manger in a church service.

Bible Class

This group was able to meet face to face for Bible Class in the latter months of the year, having managed to operate a virtual session each week during lockdown. They numbered between 12 and 16 most weeks, and had 20 different teenagers on the books. These included several new faces, which helped them to retain numbers after some left for university.

They continue to encourage the young people to think for themselves and did a short series comparing Christianity to some of the other main world religions plus looked at some of the key foundations for a fruitful Christian life.

OTHER GROUPS

The church also provides other groups and activities for children, young people and adults.

The Boys' Brigade and Girls' Association This meets on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children's faith and citizenship. The continuation of Covid restrictions in 2021 meant the weekly programme was still impacted. January to August - face to face meetings were replaced with BB virtual meetings on Zoom across all sections. However, in September it became possible to resume face to face meetings although still working under national youth work and Boys' Brigade guidelines and Covid restrictions. Gains were made in membership levels after returning to face-to-face meetings although numbers remained low, particularly in the youngest age group.

Home Groups: These normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship.

Restrictions and high levels of Covid meant that some groups did not meet or met on Zoom during the year. Telephone contact was maintained by the hosts to the members.

A Parents/Carers and Toddlers group (STEPS): This restarted in September 2021 and a social media post advertised this to the community. The number of families and childminders was steady at around 13 and the group ran smoothly. There were a few Covid-related additions to the routine but all the usual elements of singing, craft and zoned areas continued.

Friendship Morning: Until September, a Facebook site was used for attendees to be updated. At that time, Zoom meetings were organized weekly for those wishing to join it. Between 4 and 8 did so.

Due to Covid restrictions normal activities did not re-start until September and continued until mid November with an attendance of between 20 and 35. Sporadic meetings continued for the rest of the year because of high spread of Covid.

Alpha courses: Some courses ran during during the year, 2 zoom ones in the Spring, then 3 in the Autumn with around 20 participants, mostly split fairly evenly between new Christians and those exploring the Christian faith. Participants came from the church and Christians Against Poverty contacts. 3 people were trained as leaders during one course and will be leading one of the Alphas next year. There was growth in spiritual understanding and experience, with the joint Holy Spirit Awayday being really impactful. Participants were keen to pray for one another and tell their friends and family about their faith. 7 people came to faith during the courses, and several started to attend church regularly, were keen to meet together to continue to grow and one will become a helper in the next course.

Craft Time: This opened again in September 2021 with an average attendance of 29 in 4 craft classes.

A Christmas lunch was provided in December though low numbers attended.

In the Autumn a financial collection was made for Blythswood charity of over £300 and a donation of £50 for electricity usage was made to the church.

Lunch Club: Due to Covid, the only time of meeting was for a Christmas lunch, which around 40 people attended.

Brunch club: This didn't run due to Covid.

HELP & SUPPORT FOR THE LOCAL COMMUNITY

The **Christians Against Poverty (CAP) Debt Centre** This continued throughout the year, but by phone until the summer. However, from July the service restarted face to face appointments.

From November there was a very steep rise in having to help people from the client aid fund. There was a record number of clients and others getting Christmas hampers.

After the church was burgled in December and the CAP office ransacked this created a lot of extra work. CAP informed the appropriate bodies and no further action was needed.

Around 50 client families booked in during the year and many clients went debt free.

A regular picnic was organized from May, when gatherings outside were allowed, so it was possible to link with clients. In September client events officially restarted. As a result, two Alpha courses started (mentioned separately). A group attended the Churches Together in Medway Christmas Connect.

Family Outreach Worker (FOW): The staff member was furloughed from January till March, when she returned to work Part-time. The work consisted of supporting people and families by telephone or, if possible, outside at playgrounds or for a walk. Tesco and Fareshare were a big part of 2021, collecting and then distributing food to a much bigger diversity of people.

In May outdoor coffee meetings were arranged once a week. In September it was possible to move back into a building, and the parish church was used for this. Numbers for Coffee morning ranged from 4 to 13, small but a great time to listen and support each other. In December the group went out to lunch.

Preschool coffee moved outside too where coffee and outdoor toys were provided. Numbers were really small. In September the group was able to meet indoors.

All through the year the FOW supported families and individuals with access to the Food Bank.

The **Church premises were also used by various organisations/groups and individuals from the local community.** These included:

A **Pre-school**, run by the Salvation Army (Gillingham), continued to operate and flourish (Monday to Friday).

Cookery classes for Adults with Learning Disabilities run by Medway Community Services. This included regular use of the kitchen, servery area and the smaller hall.

Therapy Group, run by the NHS SCPT started using the Lighthouse Hall in June on a Monday.

Ballroom & Latin Dancing Classes: The large hall is used every Saturday for private dancing lessons.

Romanian Church: This growing community gather for a service together on a Saturday evening in the Lighthouse.

African Church: Gather for a service on a Sunday afternoon.

A one-off **pop-up vaccination centre** was held in the Lighthouse in July.

Home Start: A charity supporting families with a Cookery session on a Wednesday and Pop n Play session on a Thursday. This organisation ended both sessions in October, 2021 and moved premises.

West Kent Domiciliary Care Experts finished using the Prayer Room for training sessions in July, 2021, having started using the premises in November 2019.

MISSION

During the year, the church financially supported Mission Aviation Fellowship and gave personal support to Mark and Sarah Newnham who work for them, as well as to the Baptist Missionary Society, Christians Against Poverty, South East Baptist Association (SEBA) and the Family Trust. We also continued our sponsorship of a child in Haiti through Compassion UK. We gave a small donation to the SEBA Project, the Bread of Life bakery project in Strood. In addition, the Mission budget helped cover the employment of a Family Outreach Worker to assist local people. All the above support was agreed by the Church Members' Meeting.

The Mission Team also had £1,000 of unallocated monies to administer and these went to:-

- a) The sponsorship for 1 year of two electronic tablets for the African Pastors' Fellowship
- b) The Children's Society in recognition of Christingle materials supplied
- c) Tear Fund for Covid relief in India
- d) Hope Health Action, with a presence in Haiti and East Africa
- e) Samaritan's Purse as a response to another Haitian earthquake

- f) The Leprosy Mission, whose representative visited us in October.

SAFEGUARDING

The Safeguarding Team met on 6th December. It reviewed the Church's safeguarding policy, examined the relevant Disclosure and Barring Service (DBS) checks, noted that there had been no safeguarding issues in the past 2 years and suggested actions for the coming year.

HEALTH & SAFETY

Following an inspection of all the fire doors in the church it was agreed that several of the doors needed replacing or modifying. It was agreed that this would be addressed over the next few years. Priority given to the most urgent areas. During 2021 several of the fire doors in the downstairs, older areas of the church were replaced. Further work will be undertaken in 2022.

Risk Assessments re Covid continued to be updated and implemented throughout the year, following government rules and recommendations.

FINANCIAL REVIEW

Effects of Pandemic

As with the previous year the church has not been significantly affected financially by the Covid 19 Pandemic.

Income & Expenditure

Increased giving from our members and attendees has continued to help with our expenses during 2021. The rental income increased as groups gradually returned to pre-pandemic meetings. The Preschool kept operating throughout the year and their rental income helped significantly. Although one group discontinued using our premises another group started. Expenses were also reduced with 2 members of staff being furloughed for the first part of the year and there were savings on materials and energy costs. There was a final surplus of £5,500 of income against expenditure for the year. This surplus has been carried forward to 2022 to help meet the staff costs for 2022.

Significant extra giving came in for CAP. Most of this was in the form of a grant from the Kent Community Foundation for £7,500. Sufficient funding had been received in 2000 to secure to role of the FOW until the summer of 2022.

Loan Repayments

A few significant donations to the Project Fund (Fund for the Future for the repayment of loans) enabled the loan from the Baptist Union to be fully repaid early. The original loan was for £150,000 repayable over 10 years. It was repaid in 4 years. £1,500 a month continues to be transferred from the General Funds to the Project Fund to help cover the repayments to the Baptist Building Fund. The loan from the Baptist Building Fund will be

GBC - TRUSTEES ANNUAL REPORT & FINANCIAL ACCOUNTS for 2021

repaid from these transfers and from pledges by church members. The church is on track to repay this loan over 8 years, 2 years early.

Conflict of Interest

No payments were made to 'Connected People'.

The trustees ensure that if there is ever a conflict of interest regarding any matter, then this is declared, and the person with the conflict of interest takes no part in any discussion or decision regarding the matter being considered.

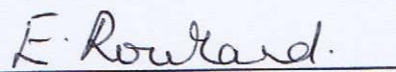
Baptist Ministers Pension Fund

Details of the shortfall of the Baptist Ministers Pension fund are in the notes on pages 15 to 16.

The financial results for the year are set out in the accompanying financial statements.

Signed by 

L. Newlan Managing Trustee

Signed by 

E. Rowland Managing Trustee

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN

Signed:



Dated:

17/3/22.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2021

		2021			2020	
		Unrest- ricted £	Desig- nated £	Restricted £	Total £	Total £
Income & Endowments						
Donations & Legacies	25	120,942	0	104,834	225,776	182,992
Investment Income	26	47	0	0	47	117
Charitable Activities	27	45	0	3,457	3,502	2,951
Other Income	28	1,196	0	0	1,196	1,619
Trading Activities	29	19,077	0	0	19,077	17,761
Total Receipts		141,307	0	108,291	249,598	205,439
Expenditure						
Charitable Activities	13,15 18-22	120,157	6,864	42,713	169,734	151,850
Total Expenditure		120,157	6,864	42,713	169,734	151,850
Net Income/Expenditure for the year before gains/losses of Fixed Assets		21,150	-6,864	65,578	79,864	53,589
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0
Net Income before transfer		21,150	-6,864	65,578	79,864	53,589
Transfer Between Funds		-26,934	9,864	17,070	0	0
Net Income before other recognised losses		-5,784	3,000	82,648	79,864	53,589
Gains/Losses on Deferred Benefit Pension Scheme	5	29,300	0	0	29,300	1,200
Net Movement of Funds		23,516	3,000	82,648	109,164	54,789
Reconciliation of Funds						
Total Funds brought forward		-44,700	9,500	385,562	350,363	295,574
Total Funds carried forward		-21,184	12,500	468,210	459,527	350,363

GILLINGHAM BAPTIST CHURCH**BALANCE SHEET AT 31st DECEMBER 2021**

	<u>Note</u>	<u>2021</u>		<u>2020</u>	
<u>Fixed Assets</u>		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible Fixed Assets	23		<u>629,138</u>		<u>640,784</u>
<u>Current Assets</u>					
Bank	6	28,719		53,761	
Baptist Union Corporation	7	35,646		10,599	
Cash	8	154		580	
Prepayments	9	6,032		5,760	
Debtors	10	7,271		7,782	
			<u>77,822</u>		<u>78,482</u>
<u>Current Liabilities</u>					
Accruals & Creditors	11	1,433		1,176	
Loans falling due within one year	12	25,000		35,517	
			<u>26,433</u>		<u>36,693</u>
<u>Net current Assets</u>			<u>51,389</u>		<u>41,789</u>
Loans falling due after one year	12	172,500		254,410	
			<u>172,500</u>		<u>254,410</u>
<u>Net Assets excluding Pension Liability</u>			<u>508,027</u>		<u>428,163</u>
Defined Benefit Pension liability	5	48,500		77,800	
Total Net Assets			<u>459,527</u>		<u>350,363</u>
<u>Charity Funds</u>					
Unrestricted	14	-21,184		-44,699	
Designated		12,500		9,500	
Endowment		0		0	
Restricted		468,210		385,562	
Total Funds			<u>459,526</u>		<u>350,363</u>

The Notes on Pages (14-25) form an integral part of the accounts.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

The Trustees agreed to depreciate the Yamaha electric Keyboard purchased in 2016 at the rate of 20% of cost price per year. This was fully depreciated in 2020.

3 Reserves

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 Related Charities

The Custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers' Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plans at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the BD Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gift yield plus 1.75%)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gift yield plus 0.5%)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increased (based on RPI	
- Pre April 2009	3.20
- Post April 2009	2.5
Pension increases	
- Based on RPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA Standard mortality table. Future improvements projected from 2013n in line with the 'CMI 2019' projection, with a long term annual rate of improvement of 1.75%p.a. for males and 1.5% p.a for females with the core smoothing parameter and with additional initial mortality improvements fact A=0.5%

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension (continued)

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022

Mortality is assumed in accordance with 80% of the S3NA Standard mortality table. Future improvements projected from 2013n in line with the 'CMI 2019' projection, with a long term annual rate of improvement of 1.75%p.a. for males and 1.5% p.a for females with the core smoothing parameter and with additional initial mortality improvements fact A=0.5%

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from Churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Bal b/f	77,800	79,000
Pension Deficit	48,500	77,800
Movement in Balance Sheet	29,300	1,200
Deficit Payments Due		
Balance Sheet Liability at year start	3,746	3682
Deficiency Contribution Paid	3,746	2761
Reduction in Deficit Payments by BU re Covid	<u>0</u>	<u>920</u>
Balance sheet liability at year end	0	0

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	<u>2021</u>	<u>2020</u>		
	£	£		
6 Bank				
GBC	19,803	45,967		
Steps (held in GBC bank)	243	243		
Boys' Brigade	8,584	7,148		
Holiday	0	287		
Craft	89	116		
	<u>28,719</u>	<u>53,761</u>		
7 Baptist Union				
General Funds	35,646	10,599		
	<u>35,646</u>	<u>10,599</u>		
8 Cash				
GBC (Petty Cash)	41	184		
STEPS – Cash	7	5		
Boys' Brigade	38	219		
Lunch Club	16	100		
Craft Time	15	46		
Flowers	37	26.25		
	<u>154</u>	<u>580</u>		
9 Prepayments				
Bridge Insurance Brokers	5,494	5,250		
Business Stream	24	23		
Siemens finance	251	251		
Onecom/Plus Net	39	23		
Virgin Media	10	10		
Medway Council	215	204		
	<u>6,032</u>	<u>5,760</u>		
10 Debtors				
HMRC	7,271	7,302		
West Kent Domiciliary Care/Choice Support	0	480		
	<u>7,271</u>	<u>7,782</u>		
11 Accruals				
Total – Gas	716	848		
SSE	452	196		
Vodafone	0	6		
Co-operative Bank -Visa	192	0		
Kent County Supplies (KCS)	73	126		
	<u>1,433</u>	<u>1,176</u>		
12 Loans Outstanding				
Accounts Repayable	Baptist Building Fund	Baptist Union	2021 Total	2020 Total
Within one year	25,000	0	25,000	35,517
After one year	162,500	0	162,500	246,910
Thank you Offering (4 years at £2,500 pa)	<u>10,000</u>	0	<u>10,000</u>	<u>7,500</u>
	197,500	0	197,500	289,927

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts****13 Organisations**

	2021		Total	2020
	Unrestricted	Restricted		Total
	£	£	£	£
Brigades				
Opening Balance	0	7,367	7,367	6,414
Income	0	2,402	2,402	2,238
Gift Aid (under GA in SoFA)	0	225	225	0
Expenditure	0	1,372	1,372	1,286
Closing Balance	0	8,622	8,622	7,367
Craft Time				
Opening Balance	0	162	162	445
Income	0	903	903	276
Expenditure	0	911	911	559
Transfer of Funds to Gen.	0	50	50	0
Closing Balance	0	104	104	162
STEPS				
Opening Balance	0	248	248	218
Income	0	75	75	67
Expenditure from Cash	0	73	73	37
Closing Balance	0	250	250	248
Lunch Club				
Opening Balance	0	100	100	122
Income	0	46	46	308
Expenditure	0	130	130	210
Transfer to General	0	0	0	120
Closing Balance	0	16	16	100
Totals				
Opening Balance	0	7,877	7,877	7,200
Income	0	3,426	3,426	2,889
Gift Aid (under GA in SoFA)		225	225	0
Expenditure	0	2,486	2,486	2,092
Transfers Out	0	50	50	120
Closing Balance	0	8,992	8,992	7,877

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts****14 Restricted, Designated & Unrestricted Funds**

	Unrestricted		2021		Total	2020
	General signated		Restricted			
	£	£	£		£	£
Land & Buildings – GBC	0	0	600,000		600,000	600,000
Fixtures & Fittings	0	0	29,138		29,138	40,784
General	27,317	0	0		27,317	33,101
Pension Deficit	-48,500	0	0		-48,500	-77,800
Project Sensory Room	0	0	140		140	0
Project 2 (for Loan Repayments)	0	12,500	8,798		21,298	19,659
Loans to be Repaid	0	0	-197,500		-197,500	-289,927
Flowers	0	0	37		37	26
Mission	0	0	50		50	50
Christians Against Poverty(CAP)	0	0	12,456		12,456	5,691
CAP Smile	0	0	2,484		2,484	1,860
Family Outreach Worker	0	0	2,861		2,861	7,430
Church Family Fund	0	0	317		317	888
Holiday	0	0	0		0	287
Brunch Club	0	0	436		436	436
Organisations	0	0	8,992		8,992	7,877
	-21,183	12,500	468,210		459,527	350,363

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

	<u>2021</u>				<u>2020</u>
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
Salaries	40,689	6,864	12,040	59,593	52,572
Furlough Rebate	-868	0	-2,212	-3,079	-4,455
DBS Check	40	0	0	40	0
Sub Contractor	0	0	0	0	1,966
Pension Contributions	5,607	0	0	5,607	5,512
Pension Deficit	3,747	0	0	3,747	2,761
Manse Expenses	7,412	0	0	7,412	7,473
	56,627	6,864	9,829	73,319	65,829

The Church started the year with 5 employees and finished the year with 7 - A full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker, a part time Site Manager and two part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £30,779

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of June 2022. The role is then dependant on further funding.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Baptist Building Fund Balance b/f	220,000	242,500
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-25,000
Balance of Loan	<u>197,500</u>	<u>220,000</u>

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £7,500.

	<u>2021</u>	<u>2020</u>
Baptist Union: Balance b/f	69,927	130,087
Interest Accrued (in SOFA exp)	527	2,784
Repayments	-70,453	-62,944
Balance of Loan	<u>0.00</u>	<u>69,926.74</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

17 Christians Against Poverty Expenditure

	<u>2021</u>			<u>2020</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>
75 Salary (shown under salaries)	6,864	2,888	9,752	8,570
Fees (shown under finance fees)	0	39	39	0
	<u>6,864</u>	<u>2,927</u>	<u>9,791</u>	<u>8,570</u>
Expenses shown under CAP				
Contribution to CAP HQ	0	6,300	6,300	6,300
Smile	0	1,000	1,000	2,313
	0	1,287	1,287	9,594
Other CAP Expenditure	<u>0</u>	<u>8,587</u>	<u>8,587</u>	<u>18,207</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

A large grant was received in 2021. This enabled all costs relating to CAP to be meet by restricted funds from October onwards and hopefully throughout 2022.

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts**

	2021			Total	2020
	Unrestricted	Designated	Restricted		Total
	£		£	£	£
18 Other Activities					
Children's Church	344	0	0	344	20
Youth Work	106	0	0	106	0
Conferences & Training	5	0	0	5	200
Travel	375	0	350	725	1,054
Visiting Preachers	200	0	0	200	175
Outreach	483	0	0	483	28
Thank You Gifts	78	0	0	78	100
	1,591	0	350	1,941	1,577
19 Upkeep of Church Premises					
Repairs & Maintenance	19,193	0	0	19,193	7,526
Water Rates	158	0	0	158	165
Heat & Light	7,822	0	0	7,822	6,186
Insurance & Valuation	5,250	0	0	5,250	6,229
	32,423	0	0	32,423	20,106
20 Administration					
Telephone	373	0	0	373	513
Printing	2,786	0	0	2,786	2,634
Office Supplies	733	0	0	733	756
Publicity	0	0	0	0	324
Finance Fees	729	0	68	797	741
Membership Fees	1,003	0	0	1,003	890
	5,624	0	68	5,692	5,857
21 Supplies and Services					
Materials	1,853	0	0	1,853	1,595
Small Equipment	1,524	0	0	1,524	2,745
Refreshments	279	0	0	279	299
Media & Books	701	0	0	701	505
Music & Organ	1,537	0	0	1,537	1,120
Flowers	0	0	139	139	197
Depreciation (Designated)	0	0	11,646	11,646	11,984
	5,893	0	11,786	17,679	18,445

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts**

22 Grants to Charitable Causes	<u>2021</u>		Total £	<u>2020</u>
	Unrestricted £	Restricted £		Total £
Home Mission	5,000	0	5,000	5,000
Missionary Aviation Fellowship	4,800	0	4,800	4,800
BMS World Mission	4,200	600	4,800	4,800
BMS World Mission (Guinebor)	0	900	900	2,075
BMS World Mission (Shrubsoles)	0	625	625	0
The Family Trust	1,200	0	1,200	1,200
M & S Newnham (Includes Taxi)	1,000	300	1,300	1,175
Compassion re Wilkenson	400	30	430	400
Tear Fund	300	2,383	2,683	350
Spurgeon's College	0	0	0	300
Medway Gideons	200	0	200	200
SEBA (bread of Life)	200	0	200	175
Release International	0	0	0	100
Open Doors	0	0	0	100
SAT-7 UK	0	0	0	100
Hope Health Action	100	0	100	0
African Pastors Fellowship	120	0	120	0
Leprosy Mission	180	536	716	0
The Children's Society	100	20	120	0
Samaritans Purse	200	0	200	0
	18,000	5,394	23,394	20,775
Donations From Church Family Fund	0	1,012	1,012	230

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

23 Tangible Fixed Assets	2021		Total	2020
	Freehold Land & Buildings	Fixtures & Fittings		Total
<u>Cost</u>	£	£	£	£
at 1 January	600,000	40,784	640,784	652,768
Additions	0	0	0	0
Revaluation Gain		0	0	0
Disposals	0	0	0	0
31 st Dec	600,000	40,784	640,784	652,768
<u>Depreciation</u>				
Change in year	0	11,646	11,646	11,984
Disposals	0	0	0	0
Total	0	11,646	11,646	11,984
<u>Net Book Values</u>				
at 31st December 2020	600,000	29,138	629,138	640,784
Premises Funded by			2021	2020
Church Building – Restricted			600,000	600,000
Manse – Restricted			0	0
			600,000	600,000

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

² Fixtures and Fittings had all been fully depreciated in 2013 A new keyboard was purchased in 2016. The trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

24 Building Project (Fund for Future)

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

GILLINGHAM BAPTIST CHURCH

England & Wales - Charity number 1169112

Accounts

**GILLINGHAM BAPTIST CHURCH [GBC]
TRUSTEES' ANNUAL REPORT
AND FINANCIAL ACCOUNTS
FOR THE YEAR ENDING 31ST DECEMBER 2020**

CHARITABLE INCORPORATED ORGANISATION 1169112

GBC – TRUSTEES ANNUAL REPORT & FINANCIAL ACCOUNTS for 2020

NAME OF CHARITY	Gillingham Baptist Church
CHARITY NUMBER	1169112
ADDRESS	Green Street, Gillingham, Kent, ME7 5TJ
INDEPENDENT EXAMINER	Lorraine Wilson, FCCA, 24 Larkfield Avenue, Gillingham, Kent, ME7 2LN.
BANKERS	Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT
CUSTODIAN TRUSTEES OF PREMISES	The Baptist Union Corporation Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

MANAGING TRUSTEES

All Managing Trustees must be members of the church.

The Leadership Team during 2020 comprised:

Stephen Greasley	Minister	
Fred Adams	Elder	Re-elected 19 November 2019
Stephen Carr	Deacon	Re-elected 23 May 2018
Karen Collins	Elder	Elected 19 November 2019
Hilary Cox	Deacon	Elected 19 November 2019
Joy David	Deacon	Elected 17 th November 2020
Helen Holloway	Deacon	Elected 20 November 2018
Lyn Newlan	Elder	Re-elected 17 th November 2020
Stephen Powell	Deacon	Elected 23 May 2017 Term ended: November 2020
Elizabeth Rowland	Deacon	Re-elected 19 November 2019

ANNUAL REPORT FOR 2020

CONSTITUTION

Gillingham Baptist Church was first established in 1879 and moved into its present location in 1882. It became first registered as charity on 18th April 1965.

On 9th September 2016 Gillingham Baptist Church was registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission (*with all the Assets and Liabilities of the previous charity (Reg. No: 233942) being transferred to the CIO on the 31st December 2016*).

The governing document is 'The Charitable Incorporated Organisation Constitution' as produced by Anthony Collins Solicitors and the Baptist Union Corporation and approved by the Charity Commission.

CHARITABLE OBJECT

The principal purposes of the Church are:

- 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.

ORGANISATIONAL STRUCTURE AND DECISION-MAKING PROCESSES

The Church employed one Minister full-time, one administrator, one debt-centre manager, one Family Outreach Worker and two cleaners on part-time hours (one of whom left during the year and was not replaced)

Members of the Church are accepted as such in accordance with the Constitution which normally requires them to have been baptised by immersion upon personal profession of faith. Persons who have not been baptised in this manner may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Members' Meeting normally takes place six times per year and has overall responsibility for the church. In accordance with the Constitution, the members appoint a maximum of twelve Trustees, in addition to the minister, who collectively are known as the Leadership Team and are responsible for the church's work and witness, and the financial and legal aspects of the charity. All church members and attendees are encouraged to take an active part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majority, the church seeks to work by consensus wherever possible.

The governance of the charity continued with the Trustees meeting twice monthly until March and then once a month over Zoom from June to August and October to December.

OBJECTIVES AND ACTIVITIES

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined below clearly demonstrate that the charity is providing a benefit to the public. In order to achieve the principal objectives set out above, the Church provides a variety of activities both to its membership and to the community generally and all activities are open to the public. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with him as living Lord.

The Church operates systems to ensure that all trustees, employees and volunteers in eligible positions (including all those working with children and adults at risk) are appropriately vetted with regard to the Disclosure and Barring Service.

Central to the work of the Church is the provision of regular public services of Christian worship. These are mainly morning services with some short series of evening services during the year. We also provide a full children's programme during the morning services. There are regular weekly activities, including a mums' and toddlers' group, Boys' Brigade and Girls' Association, home groups, a coffee morning, and a craft club. Once a month there is a lunch club and an occasional

Brunch Club. The Church sponsors a debt relief centre, and we have a family outreach worker in the community.

The premises are rented out to various outside groups, some meeting regularly and others are for single events.

ACHIEVEMENTS AND PERFORMANCE

Whilst numbers are important, the church measures its success in less tangible characteristics such as personal and corporate spiritual growth, friendship, care and encouragement.

RESPONSE TO PANDEMIC

When the church had to shut down due to the Pandemic, every effort was made to keep in touch with as many members as possible via phone calls and the internet. As time went on the church invested in a Zoom license and other licenses in order to allow church services and other meetings to be held on Zoom and, if appropriate, shared via Facebook or Youtube. Many individual groups also used Zoom and other methods (see below) to offer support and friendship to their members.

The congregation was divided into lists so that each Trustee or group leader could contact individuals and families on a regular basis. A weekly news sheet continued to be produced and distributed by email or post as appropriate.

When the church was allowed to open again, Risk Assessments (RA) were carried out and all attendees required to conform to these Risk Assessments. Any group allowed to return under Covid restrictions was also required to provide its own Risk Assessment and comply with the RA provided by the Church. Extra supplies were purchased and cleaning regimes put in place. Lists were kept of all those entering the premises.

SERVICES

There were services on every Sunday morning starting at 10.30am. Until the end of March services were held in the building but when the Covid pandemic started, this moved online for the majority of the year, although some services were held in the building during the autumn and were live-streamed on the internet. The church seeks to be a friendly and welcoming community, and anyone is free to attend or watch services. Everyone coming to the building was asked to give their contact details in order to assist with track and trace should a Covid outbreak occur.

CHILDREN'S CHURCH

We have four age related groups that meet on a Sunday morning. They are for Pre-school/Reception, School Years 1 and 2, School Years 3 to 6 (Juniors), and School Years 7 to 11 (Bible Class). The children leave the Sunday morning service after about 30 minutes for their own age-related activities.

Due to the pandemic, there were some variations to this pattern.

The following gives a short summary of what happened during the year:

Pre School/Reception: This group met from January until mid-March. An average of five children attended.

Bible stories were enjoyed with accompanying craft activities and games. Parents were informed about the theme of the morning and of the relevant Bible reference.

Covid restrictions meant that Children's Church did not meet for the remainder of 2020. A number of Bible stories (some with craft activities) particularly for younger children, were recorded for the Church Facebook page and web-site, which were well received.

Years 1 & 2:

At the start of January there were 10 children on roll. On the first Sunday 8 attended but there were generally between 3 and 6 in attendance in the 8 weeks that we were open. It was felt unwise to reopen even when restrictions were temporarily lifted because of safety concerns.

Some Bible Stories and linked craft activities were therefore recorded and posted on Facebook.

The Juniors group (Years 3 to 6)

This group is made up of more boys than girls. The group started 2020 meeting in the upper room, which gave ample space for games, activities and crafts, as well as quiet space to read the Bible, pray together and listen to stories.

Initially during the first lock-down, activity and colouring sheets linked to service themes were distributed to all children under 11. Following on from this, two series of Bible stories were recorded and went out weekly on Facebook between the end of April and July. Other activities suitable for younger and older children were prepared and distributed.

Between October and December, fortnightly zoom meetings were held. For Christmas a zoom version of the Nativity story was recorded.

Finally, 35 Christingle bags to children went to all under 11s and a Messy Christingle was also held on Zoom.

Bible Class

This moved online in the first week of the first lockdown in March and met weekly thereafter, apart from brief summer and Christmas breaks. The aim continues to be to equip young people of secondary school age to grow in their faith and to work out how belief in Jesus relates to everyday life.

Switching to Zoom had some distinct advantages such as lengthening the meetings and discussions and being able to keep in touch with students at university and overseas participants. Thus, 22 young people joined in at various times but the average was between 10 and 16 per session.

One development was the young people supporting each other between the Sunday sessions by means of a dedicated WhatsApp chat group which they found beneficial.

Two group members became church members.

OTHER GROUPS

The church also provides other groups and activities for children, young people and adults.

The **Boys' Brigade and Girls' Association** usually meet on Friday evenings during school term time throughout the year offering a lively programme of educational and games activities, and seeking to develop the children's faith and citizenship. However, in 2020 the global pandemic meant substantial changes to the weekly programme offered. March to August - face to face meetings were replaced with BB at Home activities. This included a virtual camp and a range of fun activities promoted in weekly newsletters. September to December – virtual sessions took place on Zoom for all sections each Friday evening. As a result of no face to face activities, membership

levels for all sections dropped significantly for the year. During the pandemic all activities were provided free of charge.

Home Groups: These normally meet fortnightly in the homes of some members, to encourage growth in faith and discipleship. Due to the pandemic, most of the year people were unable to meet each other but leaders supported their groups on the phone and some were able to meet over Zoom for socials and Bible studies.

A Parents/Carers and Toddlers group (STEPS): This group was able to meet as normal until 16 March. The average attendance was 30 children plus their carers/parents.

For Christmas 21 craft packages were given to attendees to create a Christmas angel, but sadly it was not possible to have much more interaction than that.

Friendship Morning:

Meetings were held as usual until 11th March. During the morning there is a short talk on the Bible or Christian issues by a volunteer staff member, and every 2 months or so a piano recital. One attendee was due to be baptised at Easter. Several regulars had started coming to church services.

A dedicated Facebook site was set up in 2018. This proved vital during the year to enable contact to be maintained and its use and scope was widened.

Later a Zoom live coffee morning was set up for a once a week meeting. This was attended by 6 - 8 households, mainly people living alone.

Alpha courses

There were various Alpha Courses running during the year, with around 16 participants, split fairly evenly between new Christians and those exploring the Christian faith. There were referrals from Alpha direct, as well as church and Christians Against Poverty contacts. The first two courses started in person, but changed to zoom courses in March.

It was especially good to see the zoom Alphas really taking off, with a real depth of sharing and allowing those who cannot easily access the church to join. It really helped those people on the fringe to be supported though this difficult year. There was growth in faith, prayer and fellowship, and a lady who started in December came to faith early in 2021. However, the downside to using zoom was that several people had to drop out because of lack of access to smartphones or computers. Others had to pause their access when children were off due to child-care or children using the computer, but were all keen to come back when circumstances allowed.

Craft Time:

This group had approx. 35 people on its roll this year, excluding the leaders, and an average attendance of 33 at each session. There were three craft classes running, two led by a church member and the other led by a non-church member.

Under normal circumstances 6 or 7 meetings per term are provided during the 3 term year. However, this year only 5 sessions in total took place because of the pandemic. Letters were sent to all members to keep them informed as to when we would open again. Consequently, no summer day trip, craft fair or Christmas lunch were provided.

Charity shoe boxes were cancelled due to difficulty with the collections of items, but instead £100 from craft funds was sent to Blythswood charity.

Letters continue to be sent to members with our latest decisions regard opening, but it is not anticipated that we will restart any time soon.

Lunch Club: This managed 2 lunches in January and February. A 2 course freshly cooked meal is offered and tea or coffee after the meal when “Thought of the Day” is given. There are regular attenders, but also a few who join in occasionally. It is a friendly atmosphere, and everyone is welcome, even if a monetary donation cannot be made.

Brunch club is a partnership between 4 different agencies, Gillingham Baptist Church, Foodbank, Homestart and Medway Council Adult Education. It is aimed at primary schools mainly but no one is turned away.

A hot breakfast is provided and a selection of cereals and fruit, with toast too.

There are craft activities with supervision, and a small play area for younger children. There is also help with FB vouchers and other things.

During February half term the club opened for two days in which 30 families took part.

In July the Family Outreach worker recorded eight short videos teaching families how to cook simple recipes on a budget, working in partnership with Homestart, sharing the videos on Facebook and taking round packages of the ingredients to families who wanted to try them out. Around 15 families took up this offer on each occasion plus those who were contacted by Homestart. A local supermarket provided the ingredients.

HELP & SUPPORT FOR THE LOCAL COMMUNITY

The **Christians Against Poverty (CAP) Debt Centre** continued throughout the year, however Head Office had paused new referrals until February 2020, reopening gradually with only 2 (normally 4) per month - but then the coronavirus struck and client appointments were paused for April to allow time to restructure for telephone appointments. In May the appointments restarted with no face to face contact (except where necessary to collect paperwork) and initially reduced numbers to allow for head office working remotely, this increased to full capacity by November. Clients without phones could not be seen and clients who had access to the internet were encouraged to submit documents to Head Office electronically. These changes meant that new clients were not supported by a befriender.

Coronavirus changes meant a lot of phone encouragement, as the Manager was supporting over 180 current and past clients and other contacts. Quite a lot of practical help for food, electricity, gas and furniture and kitchenware was delivered, as well as travel and work associated costs to support people with new jobs.

Coronavirus obviously affected both CAP and other services from which and to which we would usually get referrals. Nationally, referrals dropped dramatically, although due to reduced capacity this only affected us in December. Other than that CAP Gillingham remained fully booked, seeing 31 new families in 2020, resulting in many clients becoming debt-free. 2 client events were run and 11 persons connected with CAP made Christian professions (including 2 children). 1 child made a recommitment during 2020, and several started attending a church while it was still open. The bulk of these were at the client events/connections prior to lockdown. Some clients were referred to Alpha (in person and then online courses being run by Gillingham Baptist). Clients were referred to a limited number of other organisations, such as Foodbank, Street Angels and Imago.

Family Outreach Worker (FOW): From January to March the FOW ran three groups – a coffee morning at a local church, a toddler group at the same place and a pre-school coffee morning at Gillingham Baptist Church. When Covid arrived, the FOW was furloughed until 1st July.

The Thursday coffee morning resumed and met outdoors from July to October. It continued to be a vital contact link for those attending who were all feeling isolated. This then resumed at the church premises in the format of a support group for those who were struggling with the return of lockdown.

The Pre-school coffee group moved to a local open space for the Summer period to allow social distancing, with four regular families taking part.

Support continued for 14 families with the FareShare food from Tesco every Sunday afternoon, as well as taking people to hospital/doctors appointments, phone calls or chatting in a park.

The Church premises were also used by various organisations/groups and individuals from the local community. These included:

A Pre-school, run by the Salvation Army (Gillingham), continued to operate and flourish in our main hall during the week (Monday to Friday). This stopped in March 2020 but was re-started in June and continued through the rest of the year.

Cookery classes for Adults with Learning Disabilities run by Medway Community Services. This included regular use of our kitchen, servery area and the smaller hall. This stopped in March 2020 but restarted in September one morning per week.

Home Start: A charity supporting families with a Cookery session for one day and Pop n Play session on another day in the smaller hall. They also held a few weeks of training in the conversation area/worship space prayer room at the end of February one day per week before lockdown in March.

Table Talk is on one evening per week and provides a venue for a social and cultural gathering for international students from the local universities.

From March – August 2020 the organizer worked from home, reaching out to students pastorally both by phone and online. In addition a weekly Virtual World Café drop-in was held, the intention of which was to help students with the sudden changes to life. Donated food was also provided for those students who remained in university accommodation.

On October 1st 2020 TABLEtalk went online via Zoom and proved quite successful. There was a good core of students almost every week and in total contact was made with 49 students from 27 different nationalities. One of the positives of online was been that students and alumni were able to join in from other parts of the UK and the world such as Spain, Cyprus and Colombia!

Ballroom & Latin Dancing Classes: The large hall is used every Saturday for private dancing lessons. This stopped in March but restarted in September, stopping again in November and didn't restart for the rest of the year.

Romanian Church: This growing community gather for a service together on a Saturday evening, and a social time on a Wednesday evening. This came to an end in March. They used one room on occasional days thereafter to do recordings or live stream. They also held the occasional meeting when permitted in the summer/early Autumn

African Church: This group gathers for a service together on a Sunday afternoon but stopped in March. As with the Romanian Church they meet a few times when Covid legislation permitted

Mencap used the Lighthouse on a Monday evening to socialize, chat over any issues and provide support until March.

West Kent Domiciliary Care Experts used the Prayer Room for training sessions every weekday. This continued through the year.

Seasons Art Classes: A small group started in February using the upper room all day one day per week. This closed in March.

REDEVELOPMENT OF THE CHURCH BUILDINGS

The building work was completed in 2019 and we were looking forward to a full year of activities in the new premises. However, the lockdown and restrictions from March 2020 curtailed nearly every activity and organisation in the building.

MISSION

During the year, GBC financially supported Mission Aviation Fellowship and gave personal support to Mark and Sarah Newnham who work for them, as well as the Baptist Missionary Society (BMS), Christians Against Poverty, the South East Baptist Association (SEBA) and the Family Trust. We also continued our sponsorship of a child in Haiti through Compassion UK. We gave small donations to Spurgeon's Theological College and the Gideons. In addition, we continued our employment of a Family Outreach Worker to help local people and our Debt Centre Manager. All the above were agreed by the Church Members' Meeting. The Mission Team had £1,000 of unallocated monies to administer and these were sent to SAT-7, Christian broadcasters to North Africa, Tear Fund for disaster relief in Lebanon, and BMS for a special appeal for the hospital in Chad, two workers of which we are linked with. We also donated to SEBA's project 'Bread for Life', a new bakery/coffee shop in Strood, Kent.

Mark and Sarah Newnham (see above) left Liberia and came to the UK for some months before leaving for a promotion in Kenya. They were unable to be with us in Gillingham because of the pandemic, but they joined meetings and services on Zoom.

We had a visit from a Release International representative in October. Release supports the persecuted church.

FINANCIAL REVIEW

Effects of Pandemic

Unlike many other charities the church has not been significantly affected financially by the Covid 19 Pandemic.

Income & Expenditure

Many of our members increased their giving to help with our expenses. There was a drop in our rental income but as a good percentage comes to us from the Preschool who kept operating for most of the year this was not significant. Our premises also received a regular income from the Domiciliary Care Training Group who started using the premises part way through the year. Expenses were also reduced with 2 members of staff being furloughed and savings on materials and energy costs. The final income to our general funds was £4,000 above Budget.

Significant extra giving came in for CAP and the second half of a grant from the Henry Smith Foundation for the FOW. This helped to boost both of these funds. Funding for the FOW is now in place until the summer of 2021.

Loan Repayments

£1,500 a month continues to be transferred from the General Funds to the Project Fund (2) to cover the repayments to the Baptist Union (BU). The loan from the Baptist Building Fund will be repaid from pledges by church members. Over 40 members of the church made pledges ranging from a few pounds to several hundred pounds a month making a total of nearly £300,000 which will be donated to the church over the next eight years to cover the loan repayments. There is a surplus expected during the first five years and this will enable the church to have sufficient reserves to continue repaying the loan during the last five years, when the pledges drop a little. Further details of the loans can be found in page 21 of the following report. The committed giving to the repayment of our loans and the increasing balance in this fund enabled us to repay an extra £40,000 to the BU without adversely affecting the funds needed to make the repayments over the next eight years. The interest and the term of the loan have been reduced.

Building Project

The final payment relating to the Building Project was made in 2020.

Conflict of Interest

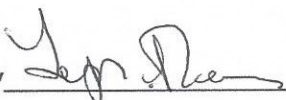
No payments were made to 'Connected People'.

The trustees ensure that if there is ever a conflict of interest regarding any matter, then this is declared, and the person with the conflict of interest takes no part in any discussion or decision regarding the matter being considered.

Baptist Ministers Pension Fund

Details of the shortfall of the Baptist Ministers Pension fund are in the notes on pages 15 to 16.

The financial results for the year are set out in the accompanying financial statements.

Signed by  _____

L. Newlan Managing Trustee

Signed by  _____

E. Rowland Managing Trustee

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF GILLINGHAM
BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

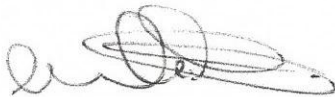
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 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.

Lorraine Wilson FCCA
24 Larkfield Avenue
Gillingham
ME7 2LN



Signed: L. WILSON

Dated: 21/2/21.

GILLINGHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDING 31ST DECEMBER 2020

		<u>2020</u>				<u>2019</u>	
		<u>Unrest- ricted</u>	<u>Desig- nated</u>	<u>Endow- ment</u>	<u>Rest- ricted</u>	<u>Total</u>	<u>Total</u>
Income & Endowments		<u>£</u>	<u>£</u>		<u>£</u>	<u>£</u>	<u>£</u>
Donations & Legacies	25	116,731	0	0	66,261	182,992	177,139
Investment Income	26	117	0	0	0	117	626
Charitable Activities	27	84	0	0	2,867	2,951	12,825
Other Income	28	1,219	0	0	400	1,619	4,074
Rents		17,486	0	0	0	17,486	24,169
Fund raising Activities re Project	24	0	0	0	275	275	555
Trading Activities	29	17,486	0	0	275	17,761	24,724
Total Receipts		135,637	0	0	69,803	205,439	219,387
Expenditure							
Charitable Activities	13,15 18-22	99,607	8,907	0	43,336	151,850	387,287
Total Expenditure		99,607	8,907	0	43,336	151,850	387,287
Net Income/Expenditure for the year before gains/losses of Fixed Assets		36,030	-8,907	0	26,466	53,589	-167,900
Net Gains/Loss on Sale of Fixed Assets		0	0	0	0	0	0
Net Income before transfer		36,030	-8,907	0	26,466	53,589	-167,900
Transfer Between Funds		-31,648	-13,430	0	45,078	0	0
Net Income before other recognised losses		4,382	-22,338	0	71,545	53,589	-167,900
Gains/Losses on Deferred Benefit Pension Scheme	5	1,200	0	0	0	1,200	41,300
Net Movement of Funds		5,582	-22,338	0	71,545	54,789	-126,600
Reconciliation of Funds							
Total Funds brought forward		-50,282	31,838	0	314,017	295,574	1,447,174
Revaluation of Church Premises	23	0	0	0	0	0	-1,025,000
Total Funds carried forward		-44,700	9,500	0	385,562	350,363	295,574

GILLINGHAM BAPTIST CHURCH**BALANCE SHEET AT 31st DECEMBER 2020**

	<u>Note</u>	<u>2020</u>		<u>2019</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Fixed Assets</u>					
Tangible Fixed Assets	23		<u>640,784</u>		<u>652,768</u>
<u>Current Assets</u>					
Bank	6	53,761		48,247	
Baptist Union Corporation	7	10,599		58,482	
Cash	8	580		317	
Prepayments	9	5,760		5,682	
Debtors	10	7,782		7,247	
			<u>78,482</u>		<u>119,974</u>
<u>Current Liabilities</u>					
Accruals & Creditors	11	1,176		25,583	
Loans falling due within one year	12	35,517		20,299	
			<u>36,693</u>		<u>45,882</u>
<u>Net current Assets</u>					
			<u>41,789</u>		<u>74,092</u>
Loans falling due after one year	12	254,410		352,288	
			<u>254,410</u>		<u>352,288</u>
<u>Net Assets excluding Pension Liability</u>					
			<u>428,163</u>		<u>374,572</u>
Defined Benefit Pension liability	5	77,800		79,000	
<u>Total Net Assets</u>					
			<u>350,363</u>		<u>295,572</u>
<u>Charity Funds</u>					
	14				
Unrestricted		-44,699		-50,282	
Designated		9,500		31,838	
Endowment		0		0	
Restricted		385,562		314,017	
Total Funds			<u>350,363</u>		<u>295,574</u>

The Notes on Pages (14-25) form an integral part of the accounts.

Notes to the Accounts

1 Accounting Policies

- a) The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.
- b) The church is a registered charity, no.1169112 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.
- c) Tangible Fixed Assets comprise of the Church premises. Residential accommodation having been sold in 2018. Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000
- d) Restricted Funds relate to funds where the use of income has been specified for the particular purpose.
- e) Designated Funds relate to funds set up by the Church for a particular purpose using monies from the Church's General Funds.
- f) All figures in the accounts are rounded to the nearest pound. Therefore, some totals may appear to be slightly different from the sum of the figures they relate too.

2 Depreciation

A new depreciation policy was agreed by the Trustees in 2019 it is as follows:

Only items with a value exceeding £1,000 will be included as Capital Expenditure and therefore depreciated. The following rates of depreciation were agreed:

Keyboard (purchased in 2016)	5 years
Chairs in Worship Area	10 years
Stacking Chairs	5 years
PA & Audio equipment	5 years

The Trustees agreed to depreciate the Yamaha electric Keyboard purchased in 2016 at the rate of 20% of cost price per year. All other Fixture and Fittings were fully depreciated in 2013.

3 Reserves

The Trustees consider that the current assets shown on the balance sheet are sufficient reserves to maintain current operational activities.

4 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited (BUC) which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

Notes to the Accounts

5 Pension

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the scheme are held separately from those of the Employer and the other participating employers.

The Scheme previously known as the Baptist Ministers' Pension Fund started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%].

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that the scheme is accounted for as if the Scheme were defined contribution scheme

The Minister is a member of the Scheme

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plans at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the BD Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gift yield plus 1.75%)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gift yield plus 0.5%)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Pension increases	
- Based on RPI with an annual floor of 0% and annual cap of 5%	2.70
Deferred pension increased (based on RPI)	3.20
- Pre April 2009	2.50
- Post April 2009	

Mortality is assumed in accordance with 80% of the S3NA Standard mortality table. Future improvements projected from 2013n in line with the 'CMI 2019' projection, with a long term annual rate of improvement of 1.75%p.a. for males and 1.5% p.a for females with the core smoothing parameter and with additional initial mortality improvements fact A=0.5%

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

5 Pension (continued)

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from Churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Bal b/f	<u>79,000</u>	<u>120,300</u>
Pension Deficit	77,800	79,000
Movement in Balance Sheet	1,200	41,300
Deficit Payments Due		
Balance Sheet Liability at year start	3681.84	3,602
Deficiency Contribution Paid	2761.38	-3,602
Reduction in Deficit Payments by BU re Covid	<u>920.46</u>	<u>0</u>
Balance sheet liability at year end	0	0

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	2020	2019		
	£	£		
6 Bank				
GBC	45,967	41,180		
Steps (held in GBC bank)	243	0		
Boys' Brigade	7,148	6,374		
Holiday	287	287		
Craft	116	406		
	53,761	48,247		
7 Baptist Union				
General Funds	10,599	58,482		
	10,599	58,482		
8 Cash				
GBC (Petty Cash)	184	66		
STEPS – Cash	5	5		
Boys' Brigade	219	41		
Lunch Club	100	122		
Craft Time	46	39		
Flowers	26.25	43		
	580	317		
9 Prepayments				
Bridge Insurance Brokers	5,250	5,089		
Business Stream	23	28		
Siemens finance	251	251		
Net Box Digital	0	36		
Plus Net	23	23		
Virgin Media	10	10		
Southern Water	0	49		
Medway Council	204	197		
	5,760	5,682		
10 Debtors				
HMRC	7,302	7,003		
West Kent Domiciliary Care/Choice Support	480	244		
	7,782	7,247		
11 Accruals				
Total – Gas	848	631		
SSE/Gazprom	196	212		
Vodafone	6	7		
Co-operative Bank -Visa	0	196		
Kent County Supplies (KCS)	126	357		
Astral	0	24,180		
	1,176	25,583		
12 Loans Outstanding				
Accounts Repayable	Baptist Union	Baptist Building Fund	2020 Total	2019 Total
Within one year	10,517	25,000	35,517	20,299
After one year	59,410	187,500	246,910	347,288
Thank you Offering (3 years at £2,500 pa)	<u>0</u>	<u>7,500</u>	7,500	5,000
	59,410	195,000	254,410	352,288

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

13 Organisations

	2020			2019
	Unrest -ricted	Restricted	Total	Total
	£	£	£	£
Brigades				
Opening Balance	0	6,414	6,414	4,112
Income	0	2,238	2,238	8,574
Expenditure	0	1,286	1,286	6,202
Transfer of Funds	0	1	1	70
Closing Balance	<u>0</u>	<u>7,368</u>	<u>7,367</u>	<u>6,414</u>
Craft Time				
Opening Balance	0	445	445	112
Income	0	276	276	1,612
Expenditure	0	559	559	1,158
Transfer of Funds to Gen.	0	0	0	120
Closing Balance	<u>0</u>	<u>162</u>	<u>162</u>	<u>445</u>
STEPS				
Opening Balance		218	218	206
Income	0	67	67	229
Expenditure from Cash	0	37	37	173
Expenditure from Bank (under Conf & Mat in SOFA)	0		0	43
Closing Balance	<u>0</u>	<u>248</u>	<u>248</u>	<u>218</u>
Lunch Club				
Opening Balance	0	122	122	67
Income	0	308	308	1,434
Income to Bank	0		0	0
Expenditure	0	210	210	1,288
Expenditure from Bank (Buildings in SOFA)	0		0	50
Transfer to General	0	120	120	40
Closing Balance	<u>0</u>	<u>220</u>	<u>100</u>	<u>122</u>
Totals				
Opening Balance	0	7,200	7,200	4,497
Income	0	2,889	2,889	11,848
Expenditure	0	2,092	2,092	8,915
Transfers Out	0	121	121	230
Closing Balance	<u>0</u>	<u>7,876</u>	<u>7,876</u>	<u>7,200</u>

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts****14 Restricted, Designated & Unrestricted Funds**

	2020		Total	2019
	Unrestricted	Restricted		Total
	General	Designated		
	£	£	£	£
Land & Buildings – GBC	0	0	600,000	600,000
Land & Buildings – Manse	0	0	0	0
Fixtures & Fittings	0	0	40,784	52,768
Manse Proceeds	0	0	0	0
General	33,101	0	0	28,718
Pension Deficit	-77,800	0	0	-79,000
Project Lighthouse	0	0	0	138
Project	0	0	0	-3,212
Project 2 (for Loan Repayments)	0	9,500	10,159	53,161
Loans to be Repaid	0	0	-289,927	-372,587
Flowers	0	0	26	43
Mission	0	0	50	50
Christians Against Poverty(CAP)	0	0	5,691	2,507
CAP Smile	0	0	1,860	1,022
Family Outreach Worker	0	0	7,430	1,272
Church Family Fund	0	0	888	166
Holiday	0	0	287	287
Social Media Fund	0	0	0	2,753
Brunch Club	0	0	436	285
Organisations	0	0	7,877	7,200
	-44,699	9,500	385,562	350,363
				295,573

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

15 Salaries and Related Expenses

		<u>2020</u>			<u>2019</u>
Salaries	35,433	8,570	8,570	52,572	53,614
Furlough Rebate	-1,920	0	-2,535	-4,455	0
Sub Contractor	0	0	1,966	1,966	247
Pension Contributions	5,512	0	0	5,512	2,989
Pension Deficit	2,761	0	0	2,761	3,602
Manse Expenses	7,473	0	0	7,473	7,157
	49,259	8,570	8,001	65,829	67,609

The Church averaged 6 employees during the year, a full time Minister, a part time Administrator, a part time Debt Centre Manager, a part time Family Outreach Worker and two part time Cleaners. No employee was paid more than £60,000. The Minister is, by the nature of his employment, also a Trustee of the Church. His total remuneration, including Housing Allowance was £30,248

In December 2019 the church made an agreement with St. Mark's C of E to subcontract one of their employees for 5 hours a week. The person involved performed the duties of Social Media Officer. The post has been funded by the the South Eastern Baptist Association and will run for 9 months. At the end of the contract the balance of funding was used for continuing Media work. The fund was closed at the end of the year.

The Minister's employment entitles the minister to free accommodation in a house either owned or rented by the Church and for which the Church pay the council tax, water bills, and 25% of the gas & electricity bills. The church also provide phone & Internet. (shown under Manse Expenses). The Church pay rent to the Minister, who owns his own property. This is also shown under Manse Expenses.

Further funding has allowed the Family Outreach Worker (FOW) role to continue and it is anticipated that it will continue till the end of July 2021. The role is then dependant on further funding.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

16 Loans

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Baptist Building Fund Balance b/f	242,500	252,500
Thank Offering Gift	2,500	2,500
Repayments	-25,000	-12,500
Balance of Loan	<u>220,000</u>	<u>242,500</u>

Loan is repayable over 10 years with 20 six monthly payments of £12,500. The loan was paid directly into the church account in August 2018 and repayments started in August 2019. As per the request of the Baptist Building Fund two extra payments will be made after the loan has been repaid. The trustees agreed to reflect this as a liability of £2,500 a year for 10 years. This is currently totalling £7,500.

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Baptist Union: Balance b/f	130,087	142,782
Interest Accrued (in SOFA exp)	2,784	5,105
Repayments	-62,944	-17,799
Balance of Loan	<u>69,927</u>	<u>130,087</u>

Loan is repayable over 10 years. Interest is accrued on a daily basis. Interest rate is variable but it is lower than commercial rates. The current rate is 3.5%. Repayments are made on a monthly basis and started one month after the loan was drawn down. Loan repayments are shown under 'Projects 2 Loan Repayments'

17 Christians Against Poverty Expenditure

	<u>2020</u>			<u>2019</u>
	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salary			0	
Contribution to CAP HQ	8,570	6,300	14,870	6,300
Smile	0	2,313	2,313	607
Other CAP Expenditure (£40 under travel inSOFA)	0	1,025	1,025	2,089
	<u>8,570</u>	<u>9,638</u>	<u>18,207</u>	<u>8,996</u>

The Church Members' meeting of July 2016 agreed to continue hosting the CAP Debt Centre. As part of this commitment it was agreed to make an annual contribution to CAP HQ, employ a Debt Centre Manager and meet other designated costs.

Until the end of 2019 the CAP Debt Centre Manager's Salary was paid from General Funds. From 2020 it was agreed to transfer the Salary from the General Funds to CAP designated and pay it from there so that the actual costs of running the Debt Centre could more easily identified.

In 2017 a 'one-off' gift was given to CAP which was set aside and referenced as 'Smile'. This Money was separated in the accounts at the end of 2018 and is now shown as a separate fund.

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	2020			2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
18 Other Activities				
Children's Church	20	0	20	318
Youth Work	0	0	0	23
Conferences & Training	200	0	200	1,038
Travel	440	614	1,054	860
Visiting Preachers	175	0	175	400
Outreach	28	0	28	248
Thank You Gifts	100	0	100	75
	963	614	1,577	2,962
19 Upkeep of Church Premises				
Repairs & Maintenance	7,526	0	7,526	12,984
Water Rates	165	0	165	165
Heat & Light	6,186	0	6,186	8,151
Insurance & Valuation	6,229	0	6,229	5,429
	20,106	0	20,106	26,728
20 Administration				
Telephone	513	0	513	509
Printing	2,634	0	2,634	2,703
Office Supplies	756	0	756	332
Publicity	324	0	324	184
Finance Fees	741	0	741	783
Membership Fees	890	0	890	1,085
	5,857	0	5,857	5,596
21 Supplies and Services				
Materials	1,557	38	1,595	1,906
Small Equipment	2,507	238	2,745	911
Refreshments	162	137	299	744
Media & Books	0	505	505	0
Music & Organ	1,120	0	1,120	1,619
Flowers	0	197	197	583
Depreciation (Designated)	338	11,646	11,984	11,984
	5,683	12,762	18,445	17,747

GILLINGHAM BAPTIST CHURCH**Notes to the Accounts**

22 Grants to Charitable Causes	2020			2019
	Unrestricted £	Restricted £	Total £	Total £
Home Mission	5,000	0	5,000	5,000
Missionary Aviation Fellowship	4,800	0	4,800	6,825
BMS World Mission	4,200	600	4,800	4,600
BMS World Mission (Guinebor)	240	1,835	2,075	0
The Family Trust	1,200	0	1,200	1,000
M & S Newnham (Includes Taxi)	1,000	175	1,175	600
Compassion re Wilkenson	400	0	400	464
Tear Fund	350	0	350	829
Spurgeon's College	300	0	300	200
Medway Gideons	200	0	200	200
SEBA (bread of Life)	175	0	175	0
Release International	100	0	100	0
Open Doors	13	88	100	0
SAT-7 UK	100	0	100	0
Hope Health Action	0	0	0	250
Medway Volunteers	0	0	0	200
SAT-7 UK	0	0	0	100
Samaritans Purse	0	0	0	100
A Rocha	0	0	0	100
Emmaus Centre	0	0	0	100
Medway Street Pastors	0	0	0	100
Ashleigh Gibb	0	0	0	12
	18,077	2,698	20,775	20,679
Donations From Church Family Fund	0	230	230	1,001

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

23 Tangible Fixed Assets	2020			2019
	Freehold Land & Buildings	Fixtures & Fittings	Total	Total
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
at 1 January	600,000	52,768	652,768	1,646,084
Additions	0	0	0	43,668
Revaluation Gain	0	0	0	-1,025,000
Disposals	0	0	0	0
31 st Dec	<u>600,000</u>	<u>52,768</u>	<u>652,768</u>	<u>664,752</u>
<u>Depreciation</u>				
Change in year	0	11,984	11,984	11,984
Disposals	0	0	0	0
Total	<u>0</u>	<u>11,984</u>	<u>11,984</u>	<u>11,984</u>
<u>Net Book Values</u>				
at 31st December 2020	<u>600,000</u>	<u>40,784</u>	<u>640,784</u>	<u>652,768</u>
Premises Funded by	2020			2019
Church Building – Restricted	600,000			600,000
Manse – Restricted	0			0
	<u>600,000</u>			<u>600,000</u>

Mr. Julian Scannell FRICS IRRV MCI Arb MEWI of Watson Day, chartered surveyors, valued the church building in December 2014 and put a value of £1,625,000 on the premises. This valuation was done on the basis of the building being a Specialist Property and on the basis of depreciated replacement cost. A new valuation was carried out in March 2020 giving the value on 31st December 2019. The basis of the valuation is now 'Fair Value' defined as "the price that would be received to sell an asset or pay to transfer a liability in an orderly transaction between market participants at the measurement date" This value has been set as £600,000, as at 31/12/2019

The Manse, 5 Seaton Road, was purchased in December 2010 at a cost of £181,000. The trustees revalued the Manse at the end of 2016 and agreed to value it at £250,000, in line with similar properties in the area. It was sold for £250,000 in August 2018.

² Fixtures and Fittings had all been fully depreciated in 2013 A new keyboard was purchased in 2016. The trustees agreed to depreciate it at 20% of its cost price per year. This is now fully depreciated. A new depreciation policy was agreed by the Trustees in 2019.

24 Building Project (Fund for Future)

Project relates to money raised to refurbish the Lighthouse room. This project was completed in 2020. The fund was then closed.

Project 1 relates to the money raised for, or contributed to, the Building Project. This project was completed in 2020 and the fund was then closed

Project 2 relates specifically to money raised for Loan repayments. Together with the money that has been pledged to repay these loans the church will need to transfer £1,500 a month from its General funds into this fund to ensure there are sufficient funds available to repay all loans over the next ten years. If the income given specifically to Project 2 varies then this figure may change accordingly. This fund is currently on track.

Project 3 relates to money retained from payments to the Builder. This payment was made in 2020 and the fund was then closed

GILLINGHAM BAPTIST CHURCH

Notes to the Accounts

	2020				2019	
	Unrest- ricted £	Desig- nated £	Endow- ment £	Rest- ricted £	Total £	Total £
25 Donations & Legacies						
Offerings	98,009	0	0	0	98,009	93,803
Donations for Charitable Causes	0	0	0	2,334	2,334	1,690
Donations for Projects	0	0	0	30,538	30,538	37,183
Christians Against Poverty	0	0	0	12,484	12,484	9,862
Family Outreach Worker	0	0	0	10,940	10,940	6,695
Donations to Church Family Fund	0	0	0	852	852	851
Income Tax Recovered on Offerings	18,722	0	0	9,112	27,835	27,055
	116,731	0	0	66,261	182,992	177,139
26 Investment Income						
Bank Interest	117	0	0		117	626
	117	0	0	0	117	626
27 Charitable Activities						
Flowers	0	0	0	130	130	633
Refreshments	84	0	0	0	84	343
Holiday	0	0	0	0	0	0
Organisations	13	0	0	2,737	2,737	11,848
Friendship Morning					0	0
	84	0	0	2,867	2,951	12,825
28 Other Income						
Other Income	1,219	0	0	400	1,619	4,074
	1,219	0	0	400	1,619	4,074
29 Trading Activities						
Rents	17,486	0	0	0	17,486	24,169
Fund raising Activities re Project	0	0	0	275	275	555
	17,486	0	0	275	17,761	24,724
Total Receipts	135,637	0	0	69,803	205,439	219,387