

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales · Charity number 1169447

Details

Status Registered

Legal form Other

Registered 2016-10-03

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

Contact

Address Margate Baptist Church
4 Cecil Square
Margate
Kent
CT9 1BD

Phone 01843290869

Email info@margatebaptistchurch.org.uk

Website www.margatebaptistchurch.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Public worship, prayer, Bible study, preaching and teaching
Believers' Baptism, Holy Communion and Infant Dedication
Evangelism and mission locally and further afield
Teaching, encouragement, welcome and inclusion of young people
Nurture and growth of Christian disciples
Giving and encouraging
Pastoral care
Supporting Charitable social action
Encouraging relationships with all Christians

Classification

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

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£79,903	£66,307	-	-
2023-12-31	£109,000	£85,211	-	-
2022-12-31	£99,195	£131,842	-	-
2021-12-31	£95,644	£99,828	-	-
2020-12-31	£107,036	£94,628	-	-

Trustees

Name	Role	Appointed
Stephen Peter Smith	Chair	2025-09-01
Andrew Foster		2017-07-19
Ann Christine Hilton		2001-10-17
Anthony Wait		2023-11-15
BRIAN WITHRINGTON		2003-10-15
Elizabeth Sarah Bradshaw		2017-11-15
Gavin Mark Hall		2018-11-28
Janet Mary Bolton		2018-11-28
Judith Margaret Cro		2019-04-03
Philip William Graham		2018-11-28

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales - Charity number 1169447

Accounts

Margate Baptist Church (Cecil Square)

**ANNUAL REPORTS
&
ACCOUNTS**



Year ended 31st December 2024

Legal & Administrative Details

Charity Name: Margate Baptist Church

Charity Number: 1169447

Charity Address: 4 Cecil Square
MARGATE
Kent
CT91BD

Trustees: Andrew Foster

Ann Hilton

Anthony Wait

Bob Zebua (Resigned 20/11/2024)

Brian Withrington

Edwin Watt-Ruffell (Resigned 14/07/2024)

Elizabeth Bradshaw

Gavin Hall

Janet Bolton

Judith Cro

Philip Graham

Independent Examiner: SARAH GENT

Trustees Report

Objects of the charity

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Services are held each Sunday, and a variety of activities are held during the week for all age groups. The church is currently in an Interregnum. Elders support the pastoral work, and deacons are reaffirmed/elected for three years. Other leaders/officers for church activities require church meeting approval. Other positions are filled by volunteers. The church employed a part-time caretaker.

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

Financial Review

Total income for the year was £79,903. Total expenditure for the year was £66,307. This gave a surplus of £13,596 for the year. With paying back £1250.00 of Hub loan the final surplus was £12,346. We had no extra expenditure this year and as we have still not called a minister to the church we are not paying out a minister's stipend. We do pay those who come and preach each Sunday. Most giving from the membership and congregation is on –line but we still have a retiring offering for those people that prefer to give in cash. The church still supported Baptist world Mission and Home Mission during the year. We employed a caretaker and now have a cleaning agency for the cleaning.


Reserves Policy

The charity aims to hold a minimum of £50,000 (which is approximately 6 months of expenditure) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely.

Signature

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

Name JUDITH CRO

Signature 

Independent Examiners Report

I report to the trustees on my examination of the accounts of Margate Baptist Church ('the charity') for the year ended 31/12/2024.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

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


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

Independent Examiner's Details

Name: Sarah Gent

Address: 27 Kennedy Drive
Walmer
Kent CT14 7TQ

Name Sarah Gent

Signature 

Date 30/9/2025

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	53,075	85	53,160	52,957
Gift Aid	11,546	0	11,546	10,465
Grants	0	0	0	0
Charitable Activities				
Event Income	681	0	681	0
Investments				
Bank Interest	2,992	0	2,992	1,709
Trading Activities				
Rental Income	8,500	0	8,500	8,500
Sales	0	0	0	0
Other				
Loans Received	0	0	0	0
Other Income	3,024	0	3,024	4,690
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Total receipts	79,818	85	79,903	78,321
Payments				
Charitable Activities				
Activities	513	0	513	0
Admin	13,105	0	13,105	16,007
Advertising	0	0	0	0
Bank Charges	62	0	62	82
Event Costs	0	0	0	0
Gifts Given	2,748	4,000	6,748	911
Other Expenditure	4,262	247	4,510	101
Premises	31,033	0	31,033	15,221
Staff Costs	10,337	0	10,337	14,908
Governance Costs				
Governance Costs	0	0	0	0
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	62,060	4,247	66,307	47,230
Net Receipts / Payments (before transfers)	17,758	-4,162	13,595	31,091
Fund Transfers In	0	4,683	4,683	0
Fund Transfers Out	4,683	0	4,683	0
Net Movement of Cash Funds	13,075	521	13,595	31,091
Total Cash Funds Brought Forward	81,413	9,891	91,304	60,213
Total Cash Funds Carried Forward	94,488	10,412	104,900	91,304
Represented By				

General (Unrestricted)	72,251	0	72,251	65,863
BWM (Restricted)	0	3,350	3,350	924
HMF (Restricted)	0	574	574	2,233
Building (Designated)	0	0	0	0
Communion (Designated)	865	0	865	865
Senior Care (Restricted)	0	5,132	5,132	5,379
Transition Fund (Restricted)	0	1,356	1,356	1,356
Legacy (Designated)	9,750	0	9,750	7,250
Gift day 2021 use (Designated)	3,984	0	3,984	3,984
Mercy ships (Designated)	20	0	20	20
Gift day 2023 (Designated)	3,661	0	3,661	3,431
Ivan lane memory (Designated)	0	0	0	0
Gift Day 2024 (Designated)	3,957	0	3,957	0

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	72251	0	72251	65863
BWM (Restricted)	0	3350	3350	924
HMF (Restricted)	0	574	574	2233
Building (Designated)	0	0	0	0
Communion (Designated)	865	0	865	865
Senior Care (Restricted)	0	5132	5132	5379
Transition Fund (Restricted)	0	1356	1356	1356
Legacy (Designated)	9750	0	9750	7250
Gift day 2021 use (Designated)	3984	0	3984	3984
Mercy ships (Designated)	20	0	20	20
Gift day 2023 (Designated)	3661	0	3661	3431
Ivan lane memory (Designated)	0	0	0	0
Gift Day 2024 (Designated)	3957	0	3957	0

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property	No.3 and No 5 Cecil square	302350	0	302350	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	Valued Sept. 1995	0	1169000	1169000	0
Music & PA Equipment		24661	0	24661	0
Computers & IT		12107	0	12107	0
Furniture		43591	0	43591	0
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	6750	6750	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		400	0	400	0
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name *ANN HUNTON*

Signature
Ann C. Sutton

Date *05.10.2025*

Notes to the Accounts

Accounting Policies

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

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

Transactions to Related Parties

[Required data field missing]

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
General (Unrestricted)	65,863	71,541	60,470	-4,683	72,251
BWM (Restricted)	924	85	0	2,341	3,350
HMF (Restricted)	2,233	0	4,000	2,341	574
Building (Designated)	0	0	0	0	0
Communion (Designated)	865	480	480	0	865
Senior Care (Restricted)	5,379	0	247	0	5,132
Transition Fund (Restricted)	1,356	0	0	0	1,356
Legacy (Designated)	7,250	3,500	1,000	0	9,750
Gift day 2021 use (Designated)	3,984	0	0	0	3,984
Mercy ships (Designated)	20	0	0	0	20
Gift day 2023 (Designated)	3,431	230	0	0	3,661
Ivan lane memory (Designated)	0	110	110	0	0
Gift Day 2024 (Designated)	0	3,957	0	0	3,957
TOTAL	91,304	79,903	66,307	0	104,900

Margate Baptist Church Finance Report 2024

Total income for the year was £79,903 .Total expenditure for the year was £66,307

This gave a surplus of £13,596 for the year. With paying back £1250.00 of Hub loan the final surplus was £12,346

We had no extra expenditure this year and as we have still not called a minister to the church we are not paying out a minister's stipend. We do pay those who come and preach *each Sunday*.

Most giving from the membership and congregation is on –line but we still have a retiring offering for those people that prefer to give in cash.

The church still supported Baptist world Mission and Home Mission during the year.

We employed a caretaker and now have a cleaning agency for the cleaning.

The Church is a participating employer 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as 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 £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. This has now been reduced to £0. From November 2024.

We have a reserves policy that is reviewed annually. In that policy we keep £50,000 which would cover expenses for 3 months of employee pay and church running expenses and repairs.

The treasurer continues to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and Gift aid and John Murphy for producing the end of year accounts.

Judy Cro

Margate Baptist Church Cecil Square

We have spent a second year without a full-time minister, but with the support, friendship and wise counsel of Revd Russell Braund, who became our Moderator in November of last year. God has continued to bless us and we are learning to be more patient as we wait for the minister that He has chosen to lead us.

Because of the continuing faithful commitment of those called to lead them, all our regular activities started in January as usual and continued throughout the year. For children and young people, we have Little Fishes parents' babies' and toddlers' group; Boys' and Girls' Brigades and Youth Club; for families Messy Church; for the more mature Thursday Afternoon Fellowship and for everyone whether connected to the church or not, a twice weekly coffee morning that is open throughout the year.

Study Club continued to welcome young people in Kairos during term time, providing them with a safe space, free wifi, IT equipment when necessary and advice and guidance to help them with their preparations for exams and their future lives whether in further education or the world of work.

Sunday Club and creche continue to be available during Sunday morning services for younger children, while teenagers now stay in the main service regularly.

The Boys' and Girls' Brigades continue to meet weekly during term time and we are grateful to all those who continue to give of their time and expertise to prepare all the activities that engage, encourage and challenge all those who attend while showing them that they are loved by God.

Junior and Senior Camps were held again, with weekends away in the Summer. Both companies led by the band continued to parade through the streets after monthly Sunday Church Parades. The band played at various events including leading the local Greek community in their Blessing of the Seas event in January, supporting the local Scout Groups at their St George's Day gathering in Dreamland, taking part in the town Remembrance Sunday Parade and at the switch on of Christmas lights at Broadstairs College. A new venture for the band this year was an invitation to join the London Massed Bugle Band and participate in the Lord Mayor's Show on 9th November. This was a very long, tiring but amazing day for all involved and it was wonderful to see our young people on the television as part of this special occasion. They also took over Kairos for a day as part of the GB national fundraising challenge, using the same day as a band training day and allowing the junior sections to take part in the BB's Big Junior Sleepover. Many thanks are owed to all those who work so hard for our young people and to all those parents and member of the fellowship who support them.

Kairos continues to open for a Renew Wellbeing session every Tuesday morning and as a small café with a limited menu on most Saturday mornings. Both these sessions are staffed entirely by volunteers. New helpers are always welcome and necessary if the café is to open more often. Porchlight continues use the café on Wednesday mornings and some Thursday afternoons as a drop- in centre and private counselling sessions operate upstairs on several days and evenings per week.

The leadership team continued to oversee the running of the church during the year with the support of our Moderator. Speakers were booked for every Sunday and we continue to be blessed that so many people both locally and from further afield have been willing to travel and share God's word with us week by week following the preaching programmes that Rev Braund prepared for us.

Christmas events again involved many of the young and not so young presenting the nativity story during a Christmas café church, carols by candlelight was well attended and a service was held on Christmas Day too.

We were able to purchase and deliver Christmas gifts for our more elderly and housebound friends and encourage all those who were able, to bring gifts of sweets and chocolate to be given to Thanet Food Link so that those who had to use their service at Christmas time could share in some Christmas treats.

The Collier family held their coffee day in August and their always popular Christmas Fayre. Both these events raise money for charities and is given to them directly. Alex was also able to hold a Macmillan coffee day in her home, with the money again given to the charity directly.

All the church properties need regular maintenance and we are grateful for the expertise and commitment of Philip and Brian who continue to offer their time in insuring that everything continues to be monitored and problems addressed and rectified as early as possible.

As we continue to have been greatly blessed this year we decided that after our usual donations to Home Mission and Baptist World Mission we would use the money given at our church gift day to bless three charities with which we have had some contact during the year, namely Still Waters Christian Counselling; Kent, Surrey and Sussex Air Ambulance and Thanet Food Link.

At the March members meeting Judy Cro was re-elected as treasurer and Ann Hilton was re-elected as secretary for a further year. At the November election of deacons Jan Bolton, Philip Graham, Gavin Hall and Brian Withrington were re-elected to serve for a further period of three years.

We have continued to use an outside cleaning company once a week in both the church and Kairos, while we continue to employ a part time caretaker for 10 hours per week

During the year Chris Wilson witnessed to his faith through the waters of baptism and was welcomed into membership. Revd Braund conducted two weddings and dedicated two babies. Mr Ivan Lane a former long serving deacon & BB officer received his home call in May. We shall miss his cheerful presence and his long and faithful contribution to many areas of church life. Reunited with Linda, he has joined all those who have gone before worshipping and praising God for eternity. Just before Christmas Dr Graham Field was also called home. Although he had not been well enough to get to church for sometime, he continued to be interested in all that was happening at MBC, a church where he had spent much of his adult life, working with the Men's Forum and the Young Peoples Fellowship in a variety of different ways and he too is now resting in God's loving presence. Several people that we have not seen for quite a long time for a variety of reasons were removed from our membership list during the year so our membership at the end of this year stands at 49.

For I know the plans I have for you, declares the Lord, plans to give you hope and a future. Then you will call on me and come and pray to me, and I will listen to you. Jeremiah 29: 11-12 (NIV)

ACH December 2024.

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales - Charity number 1169447

Accounts

Margate Baptist Church (Cecil Square)

ANNUAL REPORTS & ACCOUNTS



Year ended 31st December 2023

MBC Registered Charity No: 1169447

MARGATE BAPTIST CHURCH

4, CECIL SQUARE, MARGATE, KENT CT9 1BD

Report of the Trustees for the year ended 31st December 2023

Ebenezer Baptist Chapel, later to become Cecil Square Baptist Church, was founded by a dividing of the membership of *The Shallows* near St. Peter's into two fellowships which began the two churches in St. Peter's and in Margate, in 1762. The name was changed again in the 1990's to Margate Baptist Church (Cecil Square) to clarify the situation.

The Church was registered as a charity with the Charity Commission on 3rd October 2016. The Church is affiliated to the Baptist Union with the Baptist Union Corporation as the Custodian Trustees. The Church is governed by the Church Meeting, and administered by a committee (management trustees) consisting of the incumbent Minister(s), the Deacons, who are elected by the Church Meeting for periods of three years, part of their number being elected each year, and Elders serving at the time.

The following were (or had been) the Minister/Dacons/Elders at the date of this report:-

Minister

Deacons

Elders

	<i>Mrs. J. Bolton</i>	<i>Mr. A. Foster</i> (reaffirmed July 2022)
	<i>Mrs. E. Bradshaw</i>	
	<i>Mr. P. Graham</i>	
	<i>Mr. G. Hall</i>	
(Church Secretary)	<i>Mrs. A. Hilton.</i>	
	<i>Mr. A. Wait</i> (Elected 15.11.23)	
	<i>Mr E Watt-Ruffell</i>	
	<i>Mr. B. Withrington</i>	
	<i>Mr R Zebua</i>	

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world. To this end services are held each Sunday, and a variety of activities are held during the week for all age groups. The church is currently in an Interregnum. Elders support the pastoral work, and Deacons are reaffirmed/elected for three years. Other leaders/officers for church activities require Church Meeting approval. Other positions are filled by volunteers. The Church employed a part-time caretaker and cleaner.

The Independent Examiner is Sarah Gent M.a.a.t. of 27 Kennedy Drive, Walmer, Kent CT14 7TQ

The principal bankers are The Charities Aid Foundation Bank Ltd (CAF Bank Ltd)

Treasury Team

Treasurer is *Mrs. Judy Cro*; co-opted church members *Mr. Averell Scott, Mr. J. Murphy*; the link deacon, *none*; co-opted deacons *Mr. Brian Withrington, Mr. Gavin Hall*; Book Keeper is *Mrs. Judy. Cro*.

Treasurer's Finance Report

The Treasurer's Finance Report follows on page ii of the Receipts and Payments Accounts.

Secretary's Report

The Secretary's report follows on pages iii and iv of the Receipts and Payments Accounts.

The division of the account into Funds.

The same main funds were used as previously, although some have been renamed. These are itemised on page 2 of Appendix 1 of the Receipts and Payments Accounts. General funds are unrestricted. Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Revaluations

The Church, Manse and the two investment properties are considered at values calculated by the Church's Insurance Company, The Baptist Insurance Company, in 1995.

Assets

Individual items costing above £400.00 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

Signed on behalf of the Management Trustees on 29th August 24 by

Church Secretary *A Hilton* Treasury Team Co-ord (Treasurer) *J Cro*

Margate Baptist Church Finance Report 2023

Total income for the year was £84,056.08

Total expenditure for the year was £62,090.87.

This gave a surplus of £21,965.21 for the year. With paying back £1000.00 of Hub loan the final surplus was £20,965.21.

We had no extra expenditure this year and as we have still not called a minister to the church we are not paying out a minister's stipend. We do pay those who come and preach each Sunday.

Most giving from the membership and congregation is on –line but we still have a retiring offering for those people that prefer to give in cash.

The church still supported Baptist World Mission and Home Mission during the year.

We employed a caretaker and cleaner part time.

The Church is a participating employer 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as 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 £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022

We have a reserves policy that is reviewed annually. In that policy we keep £50,000 which would cover expenses for 3 months of employee pay and church running expenses and repairs.

The treasurer continues to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and Gift aid and John Murphy for producing the end of year accounts.

Judy Cro

*Secretary's Report 2023***Margate Baptist Church Cecil Square**

This year was the first full year since 2006 that we have not had a full-time minister at Margate Baptist Church. Despite that we know that God has a plan for us and that He will continue to be with us always.

Because of the faithful commitment of those called to lead them, all our regular activities started in January as usual and continued throughout the year. For children and young people, we have Little Fishes parents' babies' and toddlers' group; Boys' and Girls' Brigades and Youth Club; for families Messy Church; for the more mature Thursday Afternoon Fellowship and for everyone whether connected to the church or not, a twice weekly coffee morning that is open throughout the year.

Study Club continued to welcome young people from year 9+ in Kairos during term time, providing them with a safe space, free wifi, IT equipment when necessary and advice and guidance to help them with their preparations for exams and life beyond school.

Sunday Club and creche continue to be available during Sunday morning services for all children although the older teenagers are encouraged to stay and join the main service more often.

The Boys' and Girls' Brigades continue to meet weekly during term time and we are grateful to all those who continue to give of their time and expertise to prepare all the activities that engage, encourage and challenge all those who attend while showing them that they are loved by God.

Parties were held to celebrate the new king's coronation and Junior and Senior Camps were held again, with weekends away in the Summer. Both companies led by the band continued to parade through the streets after monthly Sunday Church Parades. The band played at various events including leading the local Greek community in their Blessing of the Seas event in January, supporting the local Scout Groups at a very wet St George's Day gathering, leading the town Remembrance Sunday Parade and at the switch on of Christmas lights at Broadstairs College and Margate's Christmas Market.

Kairos continues to open for a Renew Wellbeing session every Tuesday morning and as a small café with a limited menu on Saturday mornings. Both these sessions are staffed entirely by volunteers. New helpers are always welcome and necessary if the café is to open more often. Porchlight use the café on Wednesday mornings as a drop-in centre and private counselling sessions operate upstairs on several days and evenings per week. At the town's Christmas Market, Kairos was open and very busy all day, the NHS held a successful event in the church hall and Santa opened his grotto in the front vestibule.

The leadership team continued to oversee the running of the church during the year. Speakers were booked for every Sunday and we continue to be blessed that so many people both locally and from further afield have been willing to travel and share God's word with us week by week. Later in the year we were able to ask a newly retired Baptist Minister if he would consider becoming our Moderator during this period of pastoral vacancy. We are glad that he said yes and he has given us so much support, leading some services and preparing a preaching programme that helps our visiting preachers and gives us some continuity too. He has given us wise counsel and help with everything we have tried to do whilst we are still waiting for the minister God has chosen for us.

Christmas events again involved many of the young and not so young presenting the nativity story during a Christmas Eve café church and a service was held on Christmas Day too with members of the fellowship leading and taking part.

We were able to purchase and deliver Christmas gifts for our more elderly and housebound friends and encourage all those who were able to bring gifts of sweets and chocolate to be given to Thanet

Food Link so that those who had to use their service at Christmas time could share in some Christmas treats.

The Collier family held their coffee day in August and their always popular Christmas Fayre. Both these events raise money for charities and given to them directly. Alex was also able to hold a Macmillan coffee day in her home with the money again given to the charity directly.

The church building needs regular maintenance and we are grateful for the expertise and commitment of Philip and Brian who continue to offer their time in insuring that everything continues to be monitored and problems addressed and rectified as early as possible. It was agreed by the church that monies given at Gift Day this year would be set aside towards the reparations that would be needed at the Manse to prepare it for a new minister when they are appointed.

During the year the church website, which had been in serious need of updating was finally ready, making it easier for people to contact us and find out who we are, what we believe and what we do.

At the March members meeting Judy Cro was re-elected as treasurer and Ann Hilton was re-elected as secretary for a further year. At the November election of deacons Anthony Wait was elected to serve for a period of three years and Liz Bradshaw was elected to serve for two years as she had served an extra year during the Covid pandemic.

Our church cleaner retired during December, and it was subsequently decided to employ an outside cleaning company to clean both the church building and the Kairos café and Community Space.

During the year we welcomed Dr Lawrence Emeghara back into membership after several years living away. Seven of our fellowship received their home call; Dora Ebdale, Brenda Hammond, Shirley Kennett, Frank Bixby, Phil Cro, Michael Lee and Peter Taylor. Although their earthly presence among us will be very much missed we rejoice with each of them that they are secure in the presence of God, our Saviour and Lord worshipping and praising Him with all those who have gone before. Our membership now stands at 61 with one of those living away.

Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. 1 Thessalonians 5:16-18 NIV

ACH December 2023.

Marqate Baptist Church – the Church at the Heart of Marqate

We have a heart for God. We have a heart for God's world. We have a heart for God's family.

Independent Examiner's Report to the Members / Trustees of Margate Baptist Church (Cecil Square)

I report on the accounts for the year ended 31st December 2023 which are set out on pages 1 to 10

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Diaconate are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 23.9.24

Sarah Gent M.a.a.f

Margate Baptist Church (Cecil Square)

Financial Statement for the year ending 31.12.2023

[Registered Charity No: 1169447]

Completed 23.08.24

Treasury Team:

Treasurer Mrs. J. Cro
 Sunday I/c Book / Covenants: Mr. A. Scott
 Book Keeper: Mrs. J. Cro using Expense+

Co-opted Deacons
 Mr. G. Hall
 Mr.B.Withrington
 Co-opted Member
 Mr.J.Murphy

Bank Reconciliation for year ended 31.12.2022**Cash Book**

Opening Balance as at 1.1.2023		£70,339.18
Less unrepresented cheques as at 1.1.2023	£0.00	£70,339.18

Income	£84,056.08	
Expenditure	£62,090.87	£21,965.21
		£92,304.39

(Note 2) (Excluding Hub Loan Repayments of £1,000.00)

Bank

Church CAF Account C.A.F. Bank Ltd - Current Account	Statement Figure	£35,778.72
	Cash in Hand	-
Church Mission Account COIF COIF - Deposit Account		£54,169.56
Communion Fund Account COIF COIF Eli Brand (Communion) - Deposit Account		£1,356.11
-		£0.00
		£91,304.39

Less unrepresented cheques as at 31.12.2023

£0.00	£0.00
	£91,304.39

Summary of General Fund Receipts and Payments Account for year ended 31.12.2023

<u>Receipts</u>	<u>2023</u>	<u>2022</u>
Donations	£64,219.87	£63,170.20
[Ministries & Outreach	£2,115.51	£1,624.79
Other Income [Building	£12,337.50	£12,455.00
[Admin	£847.20	£2,331.52
[Transfers & Giving	£4,536.00	£3,497.00
Total	£84,056.08	£83,078.51

Payments

Staffing & Expenses	£14,908.28	£36,942.81
Ministries and Outreach	£8,906.43	£4,327.49
Building	£17,721.03	£44,851.23
Admin	£16,015.97	£16,931.04
Transfers & Giving	£4,539.16	£2,314.63
Total	£62,090.87	£105,367.20

Surplus / Deficit for the year	£21,965.21	-£22,288.69
---------------------------------------	------------	-------------

(Including Hub Loan Repayments) **Revised Surplus for the year** £20,965.21 (See Note 2)**Observations**

1. The year ended with a surplus of approx. £21,000, overturning the large deficit of last year, even with an additional £1,000 of the Community Hub Loan being paid back. This was due mainly to reduced Building Maintenance and Employment costs and a small increase in our Donation income.
2. The day to day work of the church continues under the guidance of the Leadership Team and we continue to be served by a number of excellent visiting preachers during this Pastoral Vacancy.

Margate Baptist Church (Cecil Square)
Supplementary Notes

		Receipts	
Note	Donations	2023	2022
a	<u>Gift Aid</u>	£10,464.58	£10,873.36
b	<u>Bank Interest</u> CAF/COIF Bank Interest will be added to the General Fund in 2024		
f	<u>Accounts Payable</u>	-	-
h	<u>Legacy</u>	£0.00	£0.00
Ministries & Outreach			
c	<u>Communion F</u> Donations / Other Income	£480.00	£0.00
Building			
d	<u>Rental Income</u> No.3 Cecil Square Lease - Annual Rent	£8,500.00	£8,500.00
e	<u>Room Hire</u>	£3,837.50	£3,955.00
	Building Fund	£0.00	£0.00
k	Accounts Receivable	£0.00	£0.00
j	Admin Community Tax reimbursement [Inc. Grant for Chrome Books in 2022]	£847.20	£2,331.52
	Insurance Premium Repayments from No.3 waived since 2021	£0.00	£0.00
	Total	£847.20	£2,331.52

Transfers & Giving

g	<u>Gift Day</u> Figure includes £590.00 [£540.00 (2022)] from Church Organisations (See page 8 Double Accounting)		
<hr/>			
1	<u>Internal Transfer</u> [from COIF Deposit A/c to CAF Current A/c in 2022]	-	£12,000.00

Payments

		2023	2022
2	<u>Loan Repayments</u> are accounted separately from "General Income & Expenditure" within Expense+		
	[Original Hub Loans £11,950 : Some Repayments made in 2020	-	-
	[Additional repayments made in 2023 [& 2022]	£1,000.00	£800.00
	[Outstanding Loans £8,000 at 31.12. 2023		

Staffing & Expences

Travel & Expenses

Other	£38.70	£153.00
-------	--------	---------

Ministries & Outreach

3a	<u>Communion</u>		
	Communion Fund – Minister's / Leadership Team's discretion	£300.00	£200.00
3b	<u>Kids & Youth</u> (BB & GB Shown under Kids & Youth from 2021)		
	[Covenant / Gift Aid 1 members Covenant 2022]	-	£754.00

Building

Maintenance

		-	£3,560.00
	[Electrical, inc. Lighting]	-	£3,560.00
	Locks -New and Maintenance [Replacement Main Boilers]	£1,767.51	£11,400.00
	Additional Camera [Utility Room Fittings]	£385.00	£4,799.48
	Works & Repairs (inc completion of Hall Roof Windows and Blinds)	£6,288.00	£12,763.63
	Services / Inspections	£2,172.78	£1,072.49
	Other Other (inc Roof Work & Mtce)	£334.14	£1,618.39
4a	Total	£10,947.43	£35,213.99

Margate Baptist Church (Cecil Square)**Statement of Assets and Liabilities****Note****8. Tangible fixed assets**

	Freehold			
	Land and	Fixtures and	Plant and	Total
	Buildings	Fittings	Machinery	Total
	£	£	£	£
Church & Manse Insurance value as at September 1995 £1,169,000				
Cost or valuation				
As at 1/1/2023	1,169,000.00	50,629.00	98,621.64	1,318,250.64
Additions	0.00	4,900.00	-	4,900.00
As at 31/12/2023	<u>1,169,000.00</u>	<u>55,529.00</u>	<u>98,621.64</u>	<u>1,323,150.64</u>
Depreciation				
As at 1/1/2023	303,940.00	35,278.60	86,296.08	425,514.68
Charge for year	23,380.00	3,191.20	2,490.76	29,061.96
As at 31/12/2023	<u>327,320.00</u>	<u>38,469.80</u>	<u>88,786.84</u>	<u>454,576.64</u>
Net Book Value				
As at 31/12/2023	<u>841,680.00</u>	<u>17,059.20</u>	<u>9,834.80</u>	<u>868,574.00</u>
As at 1/1/2023	<u>865,060.00</u>	<u>15,350.40</u>	<u>12,325.56</u>	<u>892,735.96</u>

9. UK Investment properties

	£
Nos. 3 & 5 Cecil Square Insurance value as at September 1995	302,350.00

10. Assets	2023	2023	2022	2022
	£	£	£	£
Fixed assets				
Tangible fixed assets	868,574.00		864,146.00	
Investment properties	<u>302,350.00</u>		<u>302,350.00</u>	
		1,170,924.00		1,166,496.00
Current Assets				
Stocks	17.00		13.50	
Other debtors	0		0	
Prepayments	0		0	
[Bank Statement] £91,304.39			£70,339.18	
[Less unrepresented Chqs] £0.00			£0.00	
Cash in bank and on hand	<u>91,304.39</u> <small>[Church only]</small>		<u>70,339.18</u> <small>[Church only]</small>	
	91,321.39		70,352.68	
Creditors:				
Amounts falling due within one year	<u>0.00</u>		<u>0.00</u>	
		91,321.39		70,352.68
Net assets		<u>1,262,245.39</u>		<u>1,236,848.68</u>

11. Analysis of net assets between funds

	Unrestricted	Restricted	Endowment	Total
	Funds	Fund	Fund	Assets
	£	£	£	£
Tangible assets	26,894.00	0.00	841,680.00	868,574.00
Investment assets	0.00	0.00	302,350.00	302,350.00
Net current assets	<u>82,786.12</u>	<u>8,535.27</u>	<u>0.00</u>	<u>91,321.39</u>
Total funds	<u>109,680.12</u>	<u>8,535.27</u>	<u>1,144,030.00</u>	<u>1,262,245.39</u>

Margate Baptist Church (Cecil Square)**Statement of Bank and Deposit Account Balances for year ended 31.12.2023**

	Note	<u>2023</u>		Note	<u>2022</u>
Church CAF Account (C.A.F. Bank Ltd - Current Account)		£35,778.72	End of Year Statement Figure		£16,480.79
		-	Cash In Hand End of Year		-
Church Mission Account COIF (COIF - Deposit Account)		£54,169.56			£52,549.32
Communion Fund Account COIF (COIF Eli Brand (Communion) - Deposit Account)	*	£1,356.11			£1,309.07
Total		£91,304.39	Total		£70,339.18

The following Funds / Reserves are contained within the above Bank Balances

<u>Fund</u>	<u>2023</u>	<u>2022</u>	<u>Reserves / Funds</u>	<u>2023</u>	<u>2022</u>
B.W.M.	£923.67	£940.88 ¹³	Capital Reserve	£3,834.57	£3,834.57
Home Mission	£2,232.80	£4,048.51 ¹³	General Reserve	£10,707.06	£10,707.06
	-	-	Ministry Development	£3,267.75	£3,267.75
Gift Day 2022	£0.00	£2,620.00 ^g	Training	£2,441.01	£2,491.01
Communion	£865.07	£685.07		-	-
Legacy	£7,249.91	£9,749.91	Equipment	£0.00	£405.07
Rent	£17,830.00	£9,330.00	Gift Day 2023	£3,431.00	-
Transport	£2,261.34	£2,261.34	Senior Care	£5,378.80 ¹³	£5,654.20
Property	£0.00	£887.86	Gift Day 2021	£3,983.90	£3,983.90
Local Outreach	£2,212.63	£2,212.63	Pension Fund	£0.00	£700.00
Transition	£0.00	£0.00	Correction	£0.00	£0.00
General	£20,549.42	£2,493.04	Mercy Ships	£20.00	-
Interest	£2,759.35	£1,112.31 ¹⁴	Legal Fees	£0.00	£1,645.00
Total	£56,884.19	£36,341.55	Total	£33,064.09	£32,688.56
			Total Funds / Reserves	£89,948.28	£69,030.11
			Communion Fund Account COIF*	£1,356.11	£1,309.07
			Totals	£91,304.39	£70,339.18

Reconciliation of Accounts

Total Bank Balances as at 31.12.2022	£70,339.18	
Less unrepresented cheques as at 31.12.2022	£0.00	
	<u>£70,339.18</u>	Communion Fund Account COIF Total
		£1,356.11 * £1,309.07
Total Bank Balances as at 31.12.2023	£91,304.39	
Less unrepresented cheques as at 31.12.2023	£0.00	
	<u>£91,304.39</u>	
Increase in the year of Bank Balances	£20,965.21	

The above Increase equates with the revised Surplus shown for year ended 31.12.2023

2

Note 12 Digital Copier on lease from March 2018Note 13 Restricted FundsNote 14

Interest Fund figure shown excludes transfer of interest to the Communion Fund Account COIF *

<u>2023</u>	<u>2022</u>
£47.04 *	£0.00

Note 15

<u>Pension:-</u> contribution is made up of three elements:-	Employee's = 8% of Pensionable Pay	£0.00	£1,761.60
	Employer's = 10% of Pensionable Pay	£0.00	£2,202.00
	Deficiency payment in 2022 was 12% of Pensionable Pay – reduced to £1.00 /m from Aug 2022	£12.00	£2,331.24
	Total	£12.00	£6,294.84

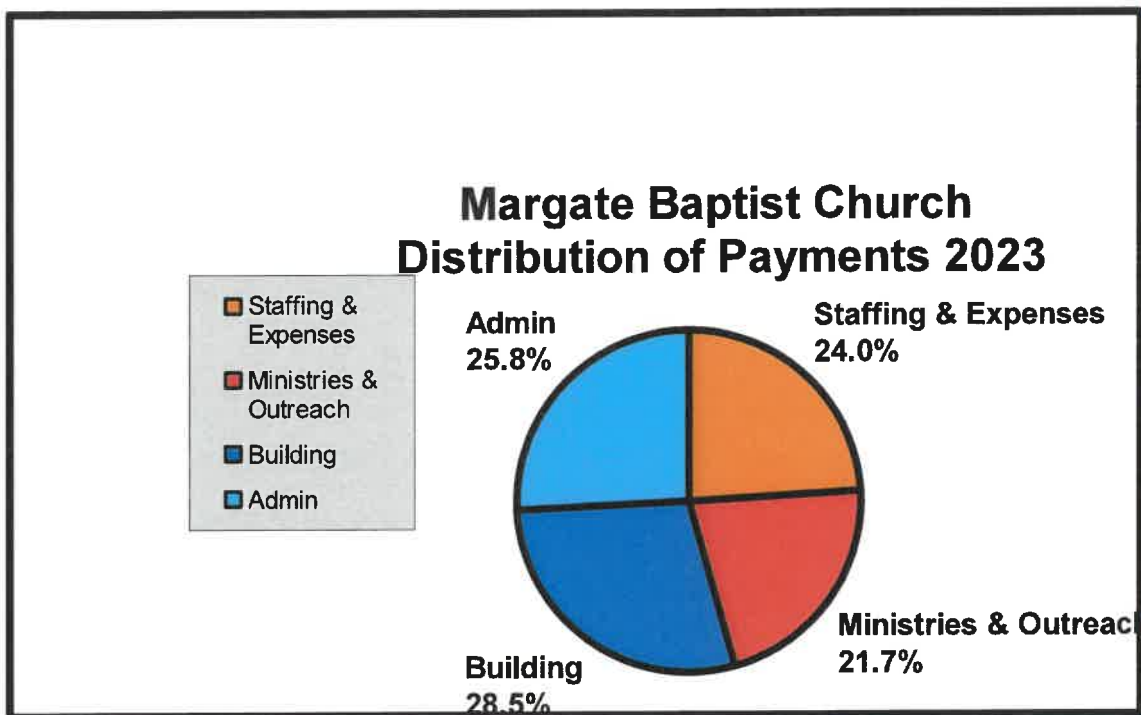
Note 16Nat Ins.Mnstr./Tax:- The Church qualified for the Government's Employment Allowance as its Class 1 National Insurance payable was less than £3,000 in 2023

Margate Baptist Church (Cecil Square)

Distribution of Payments 2023

Category	Total
Staffing & Expenses	£14,908.28
Ministries & Outreach	£13,445.59 + Transfers & Giving
Building	£17,721.03
Admin	£16,015.97 <small>inc Legal & Audit, Insurance etc</small>
total	<u>£62,090.87</u> <small>excludes Loan Repayments</small>

Please note: various funds were re allocated in 2019 so this graph can only be compared directly with the 2019 and later graphs



Margate Baptist Church (Cecil Square)

Annual Accounts for the year ending 31.12.2023

Summary of Church Organisations / Departments Receipts and Payments Accounts

Organisation	31-Dec-22 Balance	Receipts	Total	Payments	31-Dec-23 Balance
Afternoon Fellowship	£250.08	£202.42	£452.50	£210.00	£242.50
Boys Brigade	£7,854.27	£6,084.50	£13,938.77	£9,382.28	£4,556.49
Coffee Mornings	£89.24	£554.33	£643.57	£558.08	£85.49
Flower Fund	£127.78	£1,089.13	£1,216.91	£988.16	£228.75
Youth Club	£187.56	£107.00	£294.56	£108.86	£185.70
Girls Brigade	£4,452.94	£4,622.25	£9,075.19	£4,274.90	£4,800.29
Little Fishes	£445.28	£428.50	£873.78	£431.96	£441.82
Messy Church	£337.43	£41.53	£378.96	£70.72	£308.24
Community Hub	£1,386.40	£10,090.06	£11,476.46	£4,336.01	£7,140.45
Kairos Café Working Acc	£96.72	£1,724.53	£1,821.25	£1,759.37	£61.88
Total	£15,227.70	£24,944.25	£40,171.95	£22,120.34	£18,051.61

Overall Summary

Department Accounts	£15,227.70	£24,944.25	£40,171.95	£22,120.34	£18,051.61
Church Accounts	£70,339.18	£84,056.08	£154,395.26	£63,090.87	£91,304.39
				(See Note 2)	
				(Revised Figure)	
TOTAL	£85,566.88	£109,000.33	£194,567.21	£85,211.21	£109,356.00

Notes to the following Church Departments Accounts

Instances of "Double Entries" have occurred eg:

Payments made by Organisations that appear as income in the Church Accounts, and others, and Receipts in Organisations Accounts that appear as expenditure in the Church Accounts, and others

	Receipts	Payments	Departments involved:
g Gift Day	-	£590.00	B.B. ; C.M. ; G.B ; AF ; LF.
17 Community Hub	-	£1,051.00	Kairos
	<u>£0.00</u>	<u>£1,641.00</u>	

Note 17

Kairos Café Working Acc Expenditure Item: "Banked to Hub Acc" - £740.00 Cash was deposited in The Community Hub Bank Acc under - Kairos
Card Transaction Receipts are automatically banked as above.
Expenditure Item: "Banked Wellbeing" - £311.00 Cash donations for Wellbeing were deposited as above under – Donations

Margate Baptist Church (Cecil Square)					
Detailed Organisations Receipts and Payments Accounts 2023					
AFTERNOON FELLOWSHIP					2023
Bank B/Fwd	£144.70		Speakers		£120.00
Cash B/Fwd	£105.38	£250.08	Outings		-
Offerings		£202.42	Donations/Gifts		£20.00
Interest		£0.00	g Gift Day		£70.00
Donations		-			
			Balance C/fwd	Bank	£144.70
				Cash	£97.80
		<u>£452.50</u>			£242.50
					<u>£452.50</u>
BOYS BRIGADE					2023
Bank B/Fwd	£7,848.59		Uniform		-
Cash B/Fwd	£5.68	£7,854.27	B/D Camp		£1,910.00
Subs		£1,474.50	Badge Work		£389.88
Camp Fund		£655.00	Fees/Donations		£1,331.00
Uniform		£21.50	CampFund		£711.40
Donations/Fees		£1,333.50	g Gift Day		£150.00
		£0.00	Various		£0.00
B/D Camp		£1,910.00	Pantomime		£816.00
Camp		£0.00	Band		£4,074.00
Pantomime		£690.00			
			Balance C/fwd	Bank	£4,496.46
				Cash	£60.03
		<u>£13,938.77</u>			£4,556.49
					<u>£13,938.77</u>
COFFEE MORNINGS					2023
Bank B/Fwd	£89.24		g Gift Day		£200.00
Cash B/Fwd	£0.00	£89.24	Catering		£358.08
Income		£554.33			
Donations		£0.00			
			Balance C/fwd	Bank	£85.49
				Cash	
		<u>£643.57</u>			£85.49
					<u>£643.57</u>
FLOWER FUND					2023
Bank B/Fwd	£97.65		Flowers / Oasis		£988.16
Cash B/Fwd	£30.13	£127.78	Adjustment		-
Donations		£959.84			
Adjustment		£129.29	Balance C/fwd	Bank	£206.87
				Cash	£21.88
		<u>£1,216.91</u>			£228.75
					<u>£1,216.91</u>
YOUTH CLUB					2023
Bank B/Fwd	£172.15		Catering etc		£108.86
Cash B/Fwd	£15.41	£187.56	g Gift Day		£0.00
Subs		£107.00			
Interest					
			Balance C/fwd	Money in Safe	£172.15
				Cash	£13.55
		<u>£294.56</u>			£185.70
					<u>£294.56</u>

Margate Baptist Church (Cecil Square)					
Detailed Organisations Receipts and Payments Accounts 2023 (Cont)					
LITTLE FISHES					2023
In Safe B/Fwd	£416.00		Catering		£411.96
Cash B/Fwd	£29.28	£445.28	g Gift Day		£20.00
Subs		£428.50	Petty Cash	£25.82	
Interest		£0.00	Money in Safe	£416.00	£441.82
Adjustment		£0.00			
		<u>£873.78</u>			<u>£873.78</u>
GIRLS BRIGADE					2023
Bank B/Fwd	£4,451.55		g Gift Day		£150.00
Cash B/Fwd	£1.39	£4,452.94	Camp		£426.60
Subs		£1,442.50	Uniform		£0.00
Uniform		£5.00	Tuck		£1,237.27
Tuck		£804.07	Fees / Donations		£2,099.65
Camp		£295.00	Badge Work		£277.90
Donations/Fees		£2,075.68	Various		£83.48
Gift Aid		£0.00	Panto		£0.00
Panto		£0.00	H. Club		£0.00
H. Club		£0.00	Bank	£4,791.31	
		<u>£9,075.19</u>	Balance C/fwd	Cash	£8.98
					£4,800.29
					<u>£9,075.19</u>
MESSY CHURCH					2023
Balance B/Fwd	£300.00		Food/Craft/Equipment/Advertising		£70.72
Petty Cash	£37.43	£337.43	Petty Cash	£8.24	
Donations		£41.53	Money in Safe	£300.00	£308.24
		<u>£378.96</u>			<u>£378.96</u>
COMMUNITY HUB					2023
Bank B/Fwd	£1,386.40		Expenditure – General		£1,351.91
Cash B/Fwd		£1,386.40	Electricity		£1,975.06
Drax Reimbursement		£5,247.25	Water Rates		£815.24
Kairos		£849.81 ¹⁷	TDC Rates		£193.80
Donations		£3,993.00 ¹⁷	Bank	£7,140.45	
		<u>£11,476.46</u>	Balance C/fwd		£7,140.45
					<u>£11,476.46</u>
Kairos Café Working Acc					2023
Cash B/Fwd	£96.72		Supplies		£708.37
		£96.72	¹⁷ Banked to Hub A/c		£740.00
Cash & Card Income		£1,413.53	¹⁷ Banked Wellbeing		£311.00
Wellbeing		£311.00			
		<u>£1,821.25</u>	Cash-in-hand	£61.88	
			Balance C/fwd		£61.88
					<u>£1,821.25</u>

Margate Baptist Church (Cecil Square)
Annual Accounts for the year ending 31.12.2023
Explanatory Notes to the Accounts

1. Accounting Policies

a) Accounting Convention

These accounts have been prepared on a receipts and payments basis and are in accordance with section 144(2) of the Charities Act 2011, except for investment properties and freehold land and buildings which are stated at the September 1995 insurance value.

b) Expenditure

Resources expended are included in full in the Receipts and Payments Accounts 2023, inclusive of any VAT which cannot be recovered. Expenditure is recognised when there is a legal or constructive obligation to pay for expenditure.

Ministry expenses (Staffing & Expenses) includes the Minister's salary (at the time), other speakers and Staff wages.

Church property (Building) includes costs incurred in the upkeep of the church.

Church departments expenditure represents expenditure that has been paid by each of the groups operating within the church.

c) Incoming Resources

Main income (Donations) includes donations from church services, bank transfers, legacies, bank interest etc. received on the general fund.

Church property (Building) income includes rent received from the investment properties and payments from the Minister at the time for a proportion of the running costs of his/her accommodation, which the church pays for. The rent received from part of the endowment funds (one investment property) is unrestricted income.

Church departments income represents income that has been received by the groups operating within the church.

d) Funds

General accumulated funds are unrestricted funds available to the Church for its general purposes and include funds designated by the Church for a particular purpose; the use of such designated funds remains at the discretion of the Church's trustees.

Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Permanent endowment funds are restricted funds where the trustees do not have the authority to convert the capital into income or other capital.

e) Revaluations

The Church, Minister's residence and the two investment properties are stated at values calculated by the Church's insurance company, The Baptist Insurance Company, in 1995. The church premises are included in the balance sheet at the insurance value as at 1 January 1996 (plus subsequent additions) because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

f) Fixed assets

Items costing above £400 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

g) Stock

Stock is stated at cost.

h) Pension Costs

The Church operates a pension scheme and the contributions to the scheme are included as they are paid.

2. Trustees' remuneration and expenses

The church was in an Interregnum during 2023 so the housing, wholly owned by the Church, was unoccupied. No Stipend was paid in 2023 (2022: £19,087.47) but the church continued to make pension deficiency payments into a defined contribution scheme totalling £12.00 (2022: £6,294.84). The Charity Commission allows the minister of Baptist Churches to receive a stipend whilst also acting as a trustee. No other trustees received any remuneration or expenses in this year or last year.

3. Employees' remuneration

The church was in an Interregnum during 2023. The church employs a part time caretaker and a part time cleaner. The staff costs are as follows:

	2023	2022
	£	£
Gross wages	£10,202.40	£28,329.61
Employer's NI	£0.00	£0.00
Employer's pension contribution	£0.00	£2,202.00
Employer's pension deficiency contribution	£12.00	£2,331.24
	<u>£10,214.40</u>	<u>£32,862.85</u>

4. Funds (Cont)

Designated Funds

The Communion fund is used by the Minister / Leadership Team to distribute gifts where there is need at any time.

The Legacy fund is a temporary holding fund pending allocation of any legacy income.

The Rent fund a holding fund for rental income prior to use in General and Property Funds.

The Transport fund is used to offset transport costs.

The Local Outreach fund is for furtherance of the gospel in the locality.

The Interest fund is a temporary holding fund for bank interest pending distribution to other designated funds.

The Ministry Development fund is for the ongoing development of the Minister at the time.

The Training fund is for the ongoing development of the Minister at the time and volunteers as required.

The Communion Fund Account COIF is a benevolent fund held in reserve. [see also Communion fund]

The Gift Day fund represents monies raised and expended for particular projects each year.

The Afternoon Fellowship provides fellowship for the men and women of the church on a secular basis.

The Boys' Brigade is a uniformed young people's Christian organisation.

The Coffee Mornings provide somewhere for refreshment and fellowship for the wider community.

The Flower Fund is to provide flowers to decorate the Church.

The Youth Club provides youth activities for the wider community.

The Girls' Brigade is a uniformed young people's Christian organisation.

Little Fishes provides activities for under 3's with parents/carers for the wider community.

Messy Church is church for those who are on the fringes. The Fund is used to provide equipment and to cover catering costs

The Community Hub Project provides practical and spiritual support for the local community and includes:-

The Kairos Café (Working Acc) seeks to reach out into the Community and incorporates Renew Wellbeing Sessions

Restricted Funds

The BMS World Mission (BWM) fund is for holding donations intended for the society.

The Home Mission (HMF) fund is a holding fund for donations for the Mission.

The Senior Care Fund is to provide benefits for the elderly.

The Permanent Endowment Fund represents the properties on the balance sheet, of which the trustees of Margate Baptist Church do not have the authority to sell. These properties are held in the names of the trustees of the Baptist Union Corporation for the benefit of Margate Baptist Church.

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales - Charity number 1169447

Accounts

Margate Baptist Church (Cecil Square)

ANNUAL REPORTS & ACCOUNTS



Year ended 31st December 2022

MBC Registered Charity No: 1169447

MARGATE BAPTIST CHURCH

4. CECIL SQUARE, MARGATE, KENT CT9 1BD

Report of the Trustees for the year ended 31st December 2022

Ebenezer Baptist Chapel, later to become Cecil Square Baptist Church, was founded by a dividing of the membership of *The Shallows* near St. Peter's into two fellowships which began the two churches in St. Peter's and in Margate, in 1762. The name was changed again in the 1990's to Margate Baptist Church (Cecil Square) to clarify the situation.

The Church was registered as a charity with the Charity Commission on 3rd October 2016. The Church is affiliated to the Baptist Union with the Baptist Union Corporation as the Custodian Trustees. The Church is governed by the Church Meeting, and administered by a committee (management trustees) consisting of the incumbent Minister(s), the Deacons, who are elected by the Church Meeting for periods of three years, part of their number being elected each year, and Elders serving at the time.

The following were (or had been) the Minister/Deacons/Elders at the date of this report:-

<u>Minister</u>	<u>Deacons</u>	<u>Elders</u>
<i>Rev S Biddall (Retired September 2022)</i>	<i>Mrs. J. Bolton</i> <i>Mrs. E. Bradshaw</i> <i>Mr. P. Graham</i> <i>Mr. G. Hall</i> <i>Mrs. A. Hilton.</i> <i>Mr E Watt-Ruffell</i> <i>Mr. B. Withrington</i> <i>Mr R Zebua</i>	<i>Mr. A. Foster (reaffirmed July 2022)</i>
	<i>(Church Secretary)</i>	

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world. To this end services are held each Sunday, and a variety of activities are held during the week for all age groups. The Church employed (until September 2022) a full-time Minister (Rev. Stephen A. Biddall) to care for the spiritual and pastoral aspects of the work, a part-time caretaker and a part-time cleaner. Elders, to support the pastoral work, and Deacons are reaffirmed/elected for three years. Other leaders/officers for church activities require Church Meeting approval. Other positions are filled by volunteers. Since mid-September the church has been in an Interregnum.

The Independent Examiner is Sarah Gent M.a.a.t. of 27 Kennedy Drive, Walmer, Kent CT14 7TQ

The principal bankers are The Charities Aid Foundation Bank Ltd (CAF Bank Ltd)

Treasury Team

Treasurer is *Mrs. Judy Cro*; co-opted church members *Mr. Averell Scott, Mr. J. Murphy*; the link deacon, *none*; co-opted deacons *Mr. Brian Withrington, Mr. Gavin Hall*; Book Keeper is *Mrs. Judy. Cro*.

Treasurer's Finance Report

The Treasurer's Finance Report follows on page ii of the Receipts and Payments Accounts.

Secretary's Report

The Secretary's report follows on pages iii, iv and v of the Receipts and Payments Accounts.

The division of the account into Funds.

The same main funds were used as previously, although some have been renamed. These are itemised on page 2 of Appendix 1 of the Receipts and Payments Accounts. General funds are unrestricted. Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Revaluations

The Church, Manse and the two investment properties are considered at values calculated by the Church's Insurance Company, The Baptist Insurance Company, in 1995.

Assets

Individual items costing above £400.00 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

Signed on behalf of the Management Trustees on 21.06.2023 by

Church Secretary *[Signature]* Treasury Team Co-ord (Treasurer) *[Signature]*

Margate Baptist Church Finance Report 2022

2022 was a more back to normal year.

Total income for the year was £83,078.51

Total expenditure for the year was £105,367.20

The main extra spending this year was for new boilers for the church which after several very different quotes we settled on the quote for £11,000 including all fitting. We also fitted new cupboards in the utility room which needed replacing.

Most giving from the membership and congregation is on –line but we still have a retiring offering for those people that prefer to give in cash.

The church still supported Baptist world Mission and Home Mission during the year.

We employed a caretaker and cleaner part time and during the year we increased the cleaner's hours so that she could do more cleaning both in the church and in Kairos café.

In September our Minister Stephen Biddall retired. Since then we have only paid out for visiting preacher fees and not a stipend.

The church is a participating employer within the Defined Benefit Section of the Baptist Pension Scheme and has been making on going deficit payments to cover the cost of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end it would have to make a one off payment estimated to be £16,200 (as at 20/06/2022) to meet its statutory obligations to the scheme. The church has no plans to leave the scheme and expects to make payments to the scheme in line with the recovery plan.

We have a reserves policy that is reviewed annually. In that policy we keep £50,000 which would cover expenses for 3 months of employee pay and church running expenses and repairs.

The treasurer continues to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and John Murphy for producing the end of year accounts.

Judy Cro

Secretary's Report 2022

Margate Baptist Church Cecil Square

As we did last year, we started 2022 with thanksgiving for the year that had passed, delight that all our activities were now able to meet as usual but with some apprehension especially on the part of the Leadership Team as Stephen Biddall, our minister decided that he would retire in September, and we would be looking for a new pastor for the first time in sixteen years. We knew and were constantly assured that God would be with us through the year ahead if we trusted that He had a plan for us and were patient and prayerful as we followed His leading.

Because of the faithful commitment of those called to lead them, all our regular activities recommenced in January and continued throughout the year. For children and young people, we have Little Fishes parents' babies' and toddlers' group; Boys' and Girls' Brigades and Youth Club; for families Messy Church continued with a change of leadership during the year; for the more mature Thursday Afternoon Fellowship and for everyone whether connected to the church or not, a twice weekly coffee morning that is open throughout the year.

Youth Club resumed its monthly activities for the first time in two years with new and younger leaders, providing a welcoming and safe place, not just for our Brigade young people but their friends too, many of whom have no other connection to a church.

Study Club welcomed young people from year 9+ in Kairos during term time, providing them with a safe space, free wifi, IT equipment bought with a Regeneration Grant and advice and guidance to help them with their preparations for exams and life beyond school.

Sunday Club also had a new coordinator and teachers during the year as Judy Cro decided to retire after many years as a Sunday School teacher and Nicky moved away with Stephen's retirement. Sunday Club is gradually welcoming new children and young people, which is great to see.

The Boys' and Girls' Brigades now meeting as they had before Covid-19 had a busy and interesting year. At Easter the children and young people performed a Passion Play in the church hall for parents and friends that had originally been planned for 2021. It was a moving and faithful presentation of the Easter Story and all of them played an important part.

Both companies marked their Centenaries during the Summer with a service of celebration attended by many friends and members past and present and special cakes! Sadly, at the same time the Isle of Thanet District Girls' Brigade closed. 1st Margate was the founder member of the District and is the only company in the area still meeting. Junior and Senior Camps were held again, with weekends away in the Summer. Both companies led by the band resumed their parade through the streets after monthly Sunday Church Parades. The band played at various events including leading the town Remembrance Sunday Parade and at the switch on of Christmas lights at Broadstairs College and Margate where the Kairos café became a very busy Santa's Grotto as part of the town Christmas celebrations and members of the fellowship spent some time handing out free teas and coffees to people standing in the queue.

Kairos open for such a short time in both 2020 and 2021, was able to open for a Renew Wellbeing session every Tuesday morning and as a small café with a limited menu on Saturday mornings. Both these sessions are staffed entirely by volunteers. New helpers are always welcome and necessary if the café is to open more often. Porchlight use the café on Wednesday mornings as a drop-in centre and private counselling sessions operate upstairs on several days and evenings per week.

In order to prepare for a period of pastoral vacancy, the Leadership Team met regularly to write a church profile for posting on the Baptist Union Pastoral Vacancy List. A morning was spent where everyone associated with the church could share their thoughts and ideas about the sort of church

we would like to be and the type of person we would like to lead us in the future. The leadership team also met with the Regional Minister who guided them through the new process of ministerial appointments that was being piloted. After many meetings and much prayer, reflection, and re-writing, we were ready to post our profile just before Christmas. We wait patiently and in anticipation to see who God has already chosen to be our new minister. As we were to be without a minister for an unknown period, we needed to book speakers for every Sunday. We have been blessed that so many people both locally and from further afield have been willing to travel and share God's word with us week by week.

The 261st Anniversary of the Baptist Church in Margate was marked with the now customary beach party for anyone who could get there and a thanksgiving service on Sunday morning.

In September we said a fond farewell to Stephen and Nicky as Stephen's time as our pastor came to an end and they moved away to be nearer their family and Stephen began a time of well-earned retirement. A farewell tea was held where friends and colleagues from Stephen's time in ministry brought many happy memories and stories to share. As a leaving gift we enabled them to buy a painting from a local artist, who is also a church member and we also bought Stephen a year's membership at Essex County Cricket Club where he can spend time next Summer watching the sport he loves.

In October we welcomed Jason O'Shea, a pan-London Schools Missionary who leads the "Operation Forgiveness" Team for LCM, which is an early intervention initiative on knife crime in the capital, to our pulpit. After the service and the following week, a retiring offering was taken to support the work of LCM. Together with regular giving from members of the fellowship we were able to send £579 to them.

It was decided by the fellowship that as we had been financially blessed during the pandemic, with many of the fellowship deciding to make their regular offerings on-line or saving it up to bring when we were able to re-open, we would give away our Gift Day offering this year. We would continue to support the work of Home Mission and Baptist World Mission with our usual tithe but that we would split the remainder equally between more local charities. This year supporting those who work to help the homeless, a community shop providing food at affordable prices for those in need and a group supporting those with mild to moderate dementia.

The return of normality enabled the Collier family to hold their coffee day in August and their always popular Christmas Fayre. Both these events raise money for charities and given to them directly. Alex was also able to hold a Macmillan coffee day in her home with the money again given to the charity directly. We also had a wonderfully organised party to mark the Queen's Platinum Jubilee that was thoroughly enjoyed by everyone who was able to attend.

Christmas events were slightly different this year. The very successful make-it-yourself Christingle service of 2021 was repeated during a Church Parade Service and a Christmas Café Church on the Sunday before Christmas enabled the children (and some adults) to take part in a presentation of the Nativity. A service was held on Christmas Day too with members of the fellowship leading and taking part and to welcome 2023 a service was led by the Thursday Afternoon Fellowship followed by a bring and share lunch.

We were able to purchase and deliver Christmas gifts for our more elderly and housebound friends and support those living in Old Schools Lodge with gifts at Christmas in the usual way. The staff from Old Schools Lodge used the Kairos café to prepare and serve Christmas Day dinner for some of their clients in a smaller and more friendly setting than the church hall that they had used in the past.

The church building continues to need regular maintenance and during the year new and more efficient boilers were installed, the lighting in the hall was replaced with LED lighting panels and

various lights throughout the building were gradually replaced with LEDs. The utility room water heater had leaked unnoticed over a period of time and the cupboards were not repairable so, new stainless-steel units were installed. The Velux windows in the hall had also come to the end of their useful life and it was planned to replace them with new, electrically operated ones complete with rain sensors. This work was started before Christmas but will not be completed until 2023. There are still issues with damp in the sanctuary and the rain still comes in the hall and in Kairos from time to time. These will be dealt with as far as possible next year.

At the March members meeting Judy Cro was re-elected as treasurer and Ann Hilton was re-elected as secretary for a further year. In July Andy Foster was re-elected as an elder for a period of three years and Elizabeth Bradshaw was re-affirmed as the Designated Person for Safeguarding for a further period of three years. At the November election of deacons Ann Hilton was re-elected to serve for a period of three years.

This year the baptism that had originally been planned for Easter Sunday 2020 was finally able to take place as Deborah declared her faith in Jesus as her Saviour. We celebrated the wedding of Rebecca and Steve in the Summer, and three families brought their new babies and young children to church to be dedicated.

In October a former long serving BB captain, and deacon received his home call. Bernard had been a faithful servant of God both here in Margate and for a time also in Ashford, starting the 1st Ashford BB company and serving here in Margate as a BB officer before and after his time in Ashford, eventually becoming captain in 1968 and remaining in post until December 2011. Bernard was one of those dedicated people who as the saying goes, would have Boys' Brigade written right through him if you cut him in half. During his time as a deacon, he seemed to keep an eye on everything from the church finances to the spring-cleaning rota. Although increasingly limited mobility prevented him attending church in person, he was still interested in everything and liked to be kept up to date right up until God called him home undoubtedly with the words, "Well done, good and faithful servant." While we mourn his passing, we rejoice in the sure knowledge that reunited with his beloved Jayne he is with all those who have gone before and is praising his Lord and Saviour with them in the place that had been prepared for him.

During the year one member was transferred to Gillingham Baptist Church and we welcomed Margaret Lamberton into membership and Laura Weaver back into membership, by transfer from St Peter's BC. So, at the end of the year our church membership stood at 67 with three members living away.

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." Jeremiah 29:11 NIV

ACH December 2022.

Margate Baptist Church – the Church at the Heart of Margate

We have a heart for God. We have a heart for God's world. We have a heart for God's family.

Independent Examiner's Report to the Members / Trustees of Margate Baptist Church (Cecil Square)

I report on the accounts for the year ended 31st December 2022 which are set out on pages 1 to 10

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Diaconate are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 9/8/2023

Sarah Gent M.a.a.t

Margate Baptist Church (Cecil Square)

Financial Statement for the year ending 31.12.2022

[Registered Charity No: 1169447]

Completed 15.08.23

Treasury Team:

Treasurer Mrs. J. Cro
 Sunday I/c Book / Covenants: Mr. A. Scott
 Book Keeper: Mrs. J. Cro using Expense+

Co-opted Deacons
 Mr. G. Hall
 Mr. B. Withrington
 Co-opted Member
 Mr. J. Murphy

Bank Reconciliation for year ended 31.12.2022

Cash Book

Opening Balance as at 1.1.2022		£93,427.87
Less unrepresented cheques as at 1.1.2022	£0.00	<u>£93,427.87</u>

Income	£83,078.51	
Expenditure	£105,367.20	<u>-£22,288.69</u>
	(Note 2) (Excluding Hub Loan Repayments of £800.00)	£71,139.18

Bank

Church CAF Account	C.A.F. Bank Ltd - Current Account	Statement Figure	£16,480.79
		Cash in Hand	-
Church Mission Account	COIF - Deposit Account		£52,549.32
Communion Fund Account	COIF Eil Brand (Communion) - Deposit Account		£1,309.07
-			<u>£0.00</u>
			<u>£70,339.18</u>

Less unrepresented cheques as at 31.12.2022	£0.00	£0.00
	<u>£0.00</u>	<u>£70,339.18</u>

Summary of General Fund Receipts and Payments Account for year ended 31.12.2022

<u>Receipts</u>	<u>2022</u>	<u>2021</u>
Donations	£63,170.20	£67,335.57
[Ministries & Outreach	£1,624.79	£651.94
Other Income [Building	£12,455.00	£11,780.00
[Admin	£2,331.52	£1,779.75
[Transfers & Giving	£3,497.00	£3,106.90
Total	<u>£83,078.51</u>	<u>£84,654.16</u>

Payments

Staffing & Expenses	£36,942.81	£44,568.06
Ministries and Outreach	£4,327.49	£6,091.91
Building	£44,851.23	£19,557.28
Admin	£16,931.04	£13,353.65
Transfers & Giving	£2,314.63	£3,072.18
Total	<u>£105,367.20</u>	<u>£86,643.08</u>

Deficit for the year -£22,288.69 -£1,988.92

(Including Hub Loan Repayments) **Revised Deficit for the year** -£23,088.69 (See Note 2)

Observations

1. We ended the year with a deficit of approx. £23,000, due mainly to increased building maintenance work, which included replacement Main Boilers and Hall Lights and refurbishment to the Utility Room. Additionally Utility and Insurance costs increased due to the financial crisis and we paid back part of the Community Hub loan.
2. On the credit side our Minister retired in September reducing our staffing costs in the final quarter.

Margate Baptist Church (Cecil Square)**Details of General Fund Receipts and Payments Account for year ending 31.12.2022**

Receipts	2022	2021	Note	Payments	2022	2021
Donations				Staffing & Expenses		
Cash & Cheques	£14,805.30	£9,543.45		Employment Costs	£36,789.81	£44,043.06
Gift Aid	£10,873.36	£10,987.86	a	Travel & Expenses	£153.00	£525.00
Bank Interest	£652.13	£8.01	b		£0.00	£0.00
Standing Orders	£30,817.01	£34,688.04			£0.00	£0.00
via Stewardship	£6,022.40	£6,103.21			£0.00	£0.00
Legacy	£0.00	£6,005.00	h		£0.00	£0.00
Unpresented Cheque [Accounts Payable]	£0.00	£0.00	f		£0.00	£0.00
	£63,170.20	£67,335.57			£36,942.81	£44,568.06
				Ministries & Outreach		
Ministries & Outreach				Local Outreach	£69.90	£94.71
B.W.M	£105.45	£30.00	13 3b	Kids & Youth (inc BB&GB from 2021)	£957.09	£996.70
H.M.F	£710.00	£12.58	13 7b	BWM [B.M.S.]	£3,100.50	£2,500.50
Communion F.	£0.00	£0.00	c 7c	HMF [Home Mission]	£0.00	£2,500.00
Other Causes	£809.34	£609.36	3a	Communion	£200.00	£0.00
	£1,624.79	£651.94			£0.00	£0.00
					£4,327.49	£6,091.91
				Building		
Building				Maintenance	£35,213.99	£7,020.75
Building Fund	£0.00	£0.00	4a	Cleaning	£2,224.33	£887.60
	£0.00	£0.00		Utilities	£5,978.95	£3,836.85
	£0.00	£0.00		Phone	£1,433.96	£1,529.33
Rental Income	£8,500.00	£10,625.00	d		£0.00	£0.00
Room Hire	£3,955.00	£655.00	e 4c	Gift Day 2020	£0.00	£4,561.00
[Accounts Receivable Paid]**	£0.00	£500.00	k 4d	Legacy	£0.00	£1,721.75
	£12,455.00	£11,780.00			£44,851.23	£19,557.28
				Admin		
Admin					£0.00	£0.00
Inc. Furlough, Insure, Other	£2,331.52	£1,779.75	j		£0.00	£46.59
	£0.00	£0.00		5 [Unpresented Cheque Correction from 2019]	£0.00	£46.59
	£2,331.52	£1,779.75		5 Supplies	£837.22	£113.83
				6 Bank Charges	£81.50	£97.00
				Photocopier	£1,253.53	£1,209.71
Transfers & Giving			13	IT & Software	£2,088.00	£846.58
Gift Day 2022 & 2021 [2021]	£3,497.00	£3,106.90	g	Legal & Audit	£2,443.88	£2,240.74
Senior Care	£0.00	£0.00		Insurance	£10,226.91	£8,799.20
Other Causes	£0.00	£0.00	h		£16,931.04	£13,353.65
	£3,497.00	£3,106.90		Transfers & Giving		
				Community Hub	£0.00	£0.00
				7a Other Causes	£0.00	£0.00
				7d Senior Care	£1,005.29	£626.79
				7a [Gift Day 2021]	£0.00	£1,461.03
				7a Transfers & Giving	£1,309.34	£984.36
					£2,314.63	£3,072.18
				TOTAL	£105,367.20	£86,643.08
				Deficit for the year	-£22,288.69	-£1,988.92
TOTAL	£83,078.51	£84,654.16		TOTAL	£83,078.51	£84,654.16

(Including Hub Loan Repayments of £800)

2 **Revised Deficit for the year -£23,088.69**

Margate Baptist Church (Cecil Square)**Supplementary Notes**

		Receipts	
		2022	2021
Note	Donations		
a	<u>Gift Aid</u>	£10,873.36	£10,987.86
b	<u>Bank Interest</u> CAF/COIF Bank Interest will be added to the General Fund in 2023		
f	<u>Accounts Payable</u> The unrepresented cheque from 2019 was written off in 2021 **	-	-
h	<u>Legacy</u> [2 Legacies received 2021]	£0.00	£6,000.05
Ministries & Outreach			
c	<u>Communion F</u> Donations / Other Income	£0.00	£0.00
Building			
d	<u>Rental Income</u> No.3 Cecil Square Lease - Annual Rent [5 Quarters 2021]	£8,500.00	£10,625.00
e	<u>Room Hire</u>	£3,955.00	£655.00
	Building Fund	£0.00	£0.00
k	Accounts Receivable Outstanding Invoice paid in 2021***	£0.00	£500.00
j	Admin Inc. Grant for Chrome Books [Cont. Furlough payments in 2021]	£2,331.52	£1,779.75
	Insurance Repayments from No.3 waived in 2021 (Covid) and 2022	£0.00	£0.00
	Total	<u>£2,331.52</u>	<u>£1,779.75</u>
Transfers & Giving			
g	<u>Gift Day</u> Figure includes £540.00 [£205.00 (2021)] from Church Organisations (See page 8 Double Accounting)		
1 Internal Transfer from COIF Deposit A/c to CAF Current A/c		£12,000.00	-
		Payments	
		2022	2021
2 Loan Repayments are accounted separately from "General Income & Expenditure" within Expense+			
	[Original Hub Loans £11,950 : Some Repayments made in 2020	-	-
	[Additional repayments made in 2022	£800.00	£0.00
	[Outstanding Loans £9,000 at 31.12. 2022		
Staffing & Expences			
Travel & Expenses			
	Other [Baptist Assembly in 2021]	£153.00	£525.00
Ministries & Outreach			
3a	<u>Communion</u> Communion Fund – Minister's discretion	£200.00	£0.00
3b	<u>Kids & Youth</u> (BB & GB Shown under Kids & Youth from 2021) Covenant / Gift Aid [1 members Covenant 2021]	£754.00	£462.00
Building			
Maintenance			
	Electrical, inc. Lighting	£3,560.00	-
	Replacement Main Boilers	£11,400.00	-
	Utility Room Fittings	£4,799.48	-
	Hall Roof Windows (to be completed in 2023)	£12,763.63	-
	Services / Inspections	£1,072.49	-
	Other (inc Roof Work & Mtce) [(inc. £1218.00 for CCTV Instalation in 2021)]	£1,618.39	£7,020.75
4a	Total	<u>£35,213.99</u>	<u>£7,020.75</u>

Margate Baptist Church (Cecil Square)
Supplementary Notes (cont)

Note			Payments	
			2022	2021
4b	Cleaning	Cleaning Supplies (incl. £300 for Widow Cleaner)	£2,224.33	£887.60
4c	Gift Day 2020	[Equipment for Live Streaming 2021]	£0.00	£4,561.00
4d	Legacy	[Equipment for Live Streaming 2021]	£0.00	£1,721.75
	Admin			
5	Supplies	Supplies Various Stationary etc (incl £134 Communion Wine) [2021 Including Correction for Unpresented Cheque 2019 **]	£837.22	£160.42
6		Bank Charges	£81.50	£97.00
		IT & Software	£2,088.00	£846.58
		Legal & Audit	£2,443.88	£2,240.74
		Insurance	£10,226.91	£8,799.20
13	Transfers & Giving			
		[Special Collections in & out]		
7a		[Other Causes:]		
		[Mercy Ships 2021]	£0.00	£160.50
			-	-
	Gift Day 2019	[Shared - Kampala C C & Bible Soc. 2021]	£0.00	£1,461.03
	Transfers & Giving			
		London City Mission	£575.39	£448.86
			-	-
		Tear Fund	£233.95	£0.00
	L Lane In Memory	[Kairos Cafe (Community Hub) 2021]	£0.00	£225.00
		[From Funds]		
		SEBA Church of the Year	£500.00	£150.00
		Total	£1,309.34	£2,445.39
7d	Senior Care	[From Funds]		
		Christmas Gifts (No Meals so larger gifts)	£1,005.29	£626.79
13	Ministries & Outreach			
7b	B.W.M [B.M.S]	(inc Donation to Ukraine) [Special Collections (In & Out)]	£105.45	£30.00
7c	H.M.F [Home Mission]	(Will be paid out in 2023) Special Collections (In & Out 2021)]	£710.00	£12.58
7b	B.W.M [B.M.S]	(inc Donation to Ukraine) [From Funds]	£2,995.05	£2,470.50
7c	H.M.F [Home Mission]	(Will be paid out in 2023) [From Funds]	£0.00	£2,487.42
	Local Outreach			
		Christmas Unwrapped, Easter Cracked etc.	£69.90	£94.71
		Total	£3,880.40	£5,095.21
	Total Giving to Other Causes	[excludes Senior Care at 7d]	£5,189.74	£7,540.60

Margate Baptist Church (Cecil Square)**Statement of Assets and Liabilities****Note****8. Tangible fixed assets**

	Freehold Land and Buildings	Fixtures and Fittings	Plant and Machinery	Total
	£	£	£	£
Church & Manse Insurance value as at September 1995 £1,169,000				
Cost or valuation				
As at 1/1/2022	1,169,000.00	38,829.00	96,921.64	1,304,750.64
Additions	0.00	11,800.00	1,700.00	13,500.00
As at 31/12/2022	<u>1,169,000.00</u>	<u>50,629.00</u>	<u>98,621.64</u>	<u>1,318,250.64</u>
Depreciation				
As at 1/1/2022	303,940.00	35,278.60	86,296.08	425,514.68
Charge for year	23,380.00	2,719.20	2,490.76	28,589.96
As at 31/12/2022	<u>327,320.00</u>	<u>37,997.80</u>	<u>88,786.84</u>	<u>454,104.64</u>
Net Book Value				
As at 31/12/2022	<u>841,680.00</u>	<u>12,631.20</u>	<u>9,834.80</u>	<u>864,146.00</u>
As at 1/1/2022	<u>865,060.00</u>	<u>3,550.40</u>	<u>10,625.56</u>	<u>879,235.96</u>

9. UK Investment properties

	£
Nos. 3 & 5 Cecil Square Insurance value as at September 1995	302,350.00

10. Assets	2022	2022	2021	2021
	£	£	£	£
Fixed assets				
Tangible fixed assets	864,146.00		855,855.96	
Investment properties	<u>302,350.00</u>		<u>302,350.00</u>	
		1,166,496.00		1,158,205.96
Current Assets				
Stocks	13.50		15.00	
Other debtors	0		0	
Prepayments	0		0	
[Bank Statement] £70,339.18			£93,427.87	
[Less unrepresented Chqs] £0.00			£0.00	
Cash in bank and on hand	<u>70,339.18</u> (Church only)		<u>93,427.87</u> (Church only)	
	70,352.68		93,442.87	
Creditors:				
Amounts falling due within one year	<u>0.00</u>		<u>0.00</u>	
		70,352.68		93,442.87
Net assets		<u>1,236,848.68</u>		<u>1,251,648.83</u>

11. Analysis of net assets between funds

	Unrestricted Funds	Restricted Fund	Endowment Fund	Total Assets
	£	£	£	£
Tangible assets	22,466.00	0.00	841,680.00	864,146.00
Investment assets	0.00	0.00	302,350.00	302,350.00
Net current assets	<u>59,709.09</u>	<u>10,643.59</u>	<u>0.00</u>	<u>70,352.68</u>
Total funds	<u>82,175.09</u>	<u>10,643.59</u>	<u>1,144,030.00</u>	<u>1,236,848.68</u>

Margate Baptist Church (Cecil Square)**Statement of Bank and Deposit Account Balances for year ended 31.12.2022**

	Note	2022		Note	2021
Church CAF Account (C.A.F. Bank Ltd - Current Account)		£16,480.79	End of Year Statement Figure		£28,201.01
		-	Cash In Hand End of Year		-
Church Mission Account COIF (COIF - Deposit Account)		£52,549.32			£63,923.69
Communion Fund Account COIF (COIF Eil Brand (Communion) - Deposit Account) *		£1,309.07			£1,303.17
Total		£70,339.18	Total		£93,427.87

The following Funds / Reserves are contained within the above Bank Balances

Fund	2022	2021	Reserves / Funds	2022	2021
B.W.M.	£940.88	£670.22 ¹³	Capital Reserve	£3,834.57	£3,834.57
Home Mission	£4,048.51	£653.30 ¹³	General Reserve	£10,707.06	£10,707.06
-	-	£0.00	Ministry Development	£3,267.75	£3,267.75
Gift Day 2022	£2,620.00	£0.00 ^g	Training	£2,491.01	£2,491.01
Communion	£685.07	£885.07	-	-	-
Legacy	£9,749.91	£9,749.91	Equipment	£405.07	£405.07
Rent	£9,330.00	£24,993.63	Copier	- ¹²	-
Transport	£2,261.34	£2,261.34	Senior Care	£5,654.20 ¹³	£6,659.49
Property	£887.86	£887.86	Gift Day 2021	£3,983.90	£3,106.90
Local Outreach	£2,212.63	£2,282.53	Pension Fund	£700.00	£700.00
Transition	£0.00	£0.00	Correction	£0.00	£0.00
General	£2,493.04	£16,447.91	-	-	-
Interest	£1,112.31	£476.08 ¹⁴	Legal Fees	£1,645.00	£1,645.00
Total	£36,341.55	£59,307.85	Total	£32,688.56	£32,816.85
			Total Funds / Reserves	£69,030.11	£92,124.70
			Communion Fund Account COIF*	£1,309.07	£1,303.17
			Totals	£70,339.18	£93,427.87

Reconciliation of Accounts

Total Bank Balances as at 31.12.2021	£93,427.87	
Less unrepresented cheques as at 31.12.2021	£0.00	
	£93,427.87	Communion Fund Account COIF Total
		£1,309.07
		£1,303.17
Total Bank Balances as at 31.12.2022	£70,339.18	
Less unrepresented cheques as at 31.12.2022	£0.00	
	£70,339.18	
Decrease in the year of Bank Balances	-£23,088.69	

The above decrease equates with the revised deficit shown for year ended 31.12.2022

2

Note 12 Digital Copier on lease from March 2018

Note 13 Restricted Funds

Note 14

Interest Fund figure shown excludes transfer of interest to the Communion Fund Account COIF * £0.00 * £5.65

Note 15

Pension:-	contribution is made up of three elements:-	Employee's = 8% of Pensionable Pay	£1,761.60	£2,790.24
		Employer's = 10% of Pensionable Pay	£2,202.00	£3,487.80
		Deficiency payment in 2021 & 2022 was 12% of Pensionable Pay – reduced to £1.00 /m from Aug 2022.	£2,331.24	£3,930.12
		Total	£6,294.84	£10,208.16

Note 16

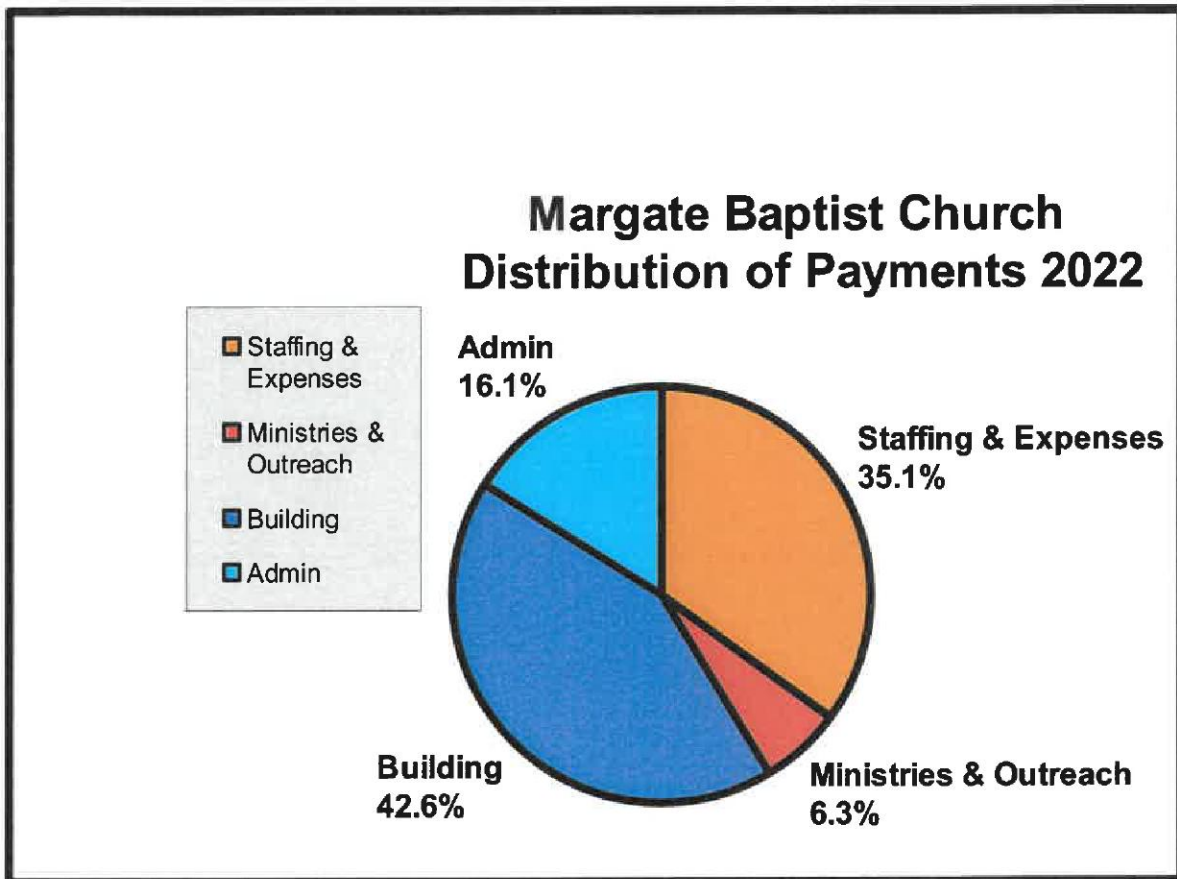
Nat Ins.Mnstr./Tax:- The Church qualified for the Government's Employment Allowance as its Class 1 National Insurance payable was less than £3,000 in 2022

Margate Baptist Church (Cecil Square)

Distribution of Payments 2022

Category	Total
Staffing & Expenses	£36,942.81
Ministries & Outreach	£6,642.12 + Transfers & Giving
Building	£44,851.23
Admin	£16,931.04 <small>inc Legal & Audit, Insurance etc.</small>
total	£105,367.20 <small>excludes Loan Repayments</small>

Please note: various funds were re allocated in 2019 so this graph can only be compared directly with the 2019 and later graphs



Margate Baptist Church (Cecil Square)

Annual Accounts for the year ending 31.12.2022

Summary of Church Organisations / Departments Receipts and Payments Accounts

Organisation	31-Dec-21 Balance	Receipts	Total	Payments	31-Dec-22 Balance
Afternoon Fellowship	£166.14	£233.94	£400.08	£150.00	£250.08
Boys Brigade	£7,428.75	£5,195.00	£12,623.75	£4,769.48	£7,854.27
Coffee Mornings	£82.08	£451.14	£533.22	£443.98	£89.24
Flower Fund	£210.20	£799.26	£1,009.46	£881.68	£127.78
Youth Club	£188.94	£88.12	£277.06	£89.50	£187.56
Girls Brigade	£3,734.62	£5,161.70	£8,896.32	£4,443.38	£4,452.94
Little Fishes	£496.41	£435.43	£931.84	£486.56	£445.28
Messy Church	£340.16	£26.11	£366.27	£28.84	£337.43
Community Hub	£11,853.54	£2,573.21	£14,426.75	£13,040.35	£1,386.40
Kairos Café Working Acc	£284.15	£1,153.42	£1,437.57	£1,340.85	£96.72
Total	£24,784.99	£16,117.33	£40,902.32	£25,674.62	£15,227.70

Overall Summary

Department Accounts	£24,784.99	£16,117.33	£40,902.32	£25,674.62	£15,227.70
Church Accounts	£93,427.87	£83,078.51	£176,506.38	£106,167.20	£70,339.18
				(See Note 2) (Revised Figure)	
TOTAL	£118,212.86	£99,195.84	£217,408.70	£131,841.82	£85,566.88

Notes to the following Church Departments Accounts

Instances of "Double Entries" have occurred eg:

Payments made by Organisations that appear as income in the Church Accounts, and others, and Receipts in Organisations Accounts that appear as expenditure in the Church Accounts, and others

	<u>Receipts</u>	<u>Payments</u>	<u>Departments involved:</u>
g Gift Day	-	£540.00	B.B. ; C.M. ; Y.C. ; G.B ; AF ; LF.
3b Covenant/Gift Aid	£754.00	-	- B.B ; GB.
7a Donation from MBC	-	-	
	<u>£754.00</u>	<u>£540.00</u>	

Margate Baptist Church (Cecil Square)					
Detailed Organisations Receipts and Payments Accounts 2022					
AFTERNOON FELLOWSHIP					2022
Bank B/Fwd	£74.59		Speakers		-
Cash B/Fwd	£91.55	£166.14	Outings		-
Offerings		£233.83	Donations/Gifts		£30.00
Interest		£0.11	g Gift Day		£70.00
Donations		-	Token for SB		£50.00
			Balance C/fwd	Bank	£144.70
				Cash	£105.38
		<u>£400.08</u>			<u>£250.08</u>
					<u>£400.08</u>
BOYS BRIGADE					2022
Bank B/Fwd	£7,399.35		Uniform		-
Cash B/Fwd	£29.40	£7,428.75	B/D Camp		£1,015.00
Subs		£1,437.50	Badge Work		£134.35
Camp Fund		£1,428.00	Fees/Donations		£977.26
Uniform		£52.50	CampFund		£1,910.00
Donations/Fees		£137.00	g Gift Day		£150.00
Covenant from MBC (Gift Aid)		£454.00	3b Various		£582.87
Company Camp		£115.00			
Camp		£1,571.00			
Pantomime		-		Bank	£7,848.59
			Balance C/fwd	Cash	£5.68
		<u>£12,623.75</u>			<u>£7,854.27</u>
					<u>£12,623.75</u>
COFFEE MORNINGS					2022
Bank B/Fwd	£45.83		g Gift Day		£150.00
Cash B/Fwd	£36.25	£82.08	Catering		£293.98
Income		£423.14			
Donations		£28.00		Bank	£89.24
			Balance C/fwd	Cash	£89.24
		<u>£533.22</u>			<u>£533.22</u>
FLOWER FUND					2022
Bank B/Fwd	£188.20		Flowers / Oasis		£881.68
CashB/Fwd	£22.00	£210.20	Adjustment		-
Donations		£799.26		Bank	£97.65
Adjustment		£0.00	Balance C/fwd	Cash	£30.13
		<u>£1,009.46</u>			<u>£127.78</u>
					<u>£1,009.46</u>
YOUTH CLUB					2022
Bank B/Fwd	£181.60		Catering etc		£79.50
Cash B/Fwd	£7.34	£188.94	g Gift Day		£10.00
Subs		£88.12			
Interest				Bank	£172.15
			Balance C/fwd	Cash	£15.41
		<u>£277.06</u>			<u>£187.56</u>
					<u>£277.06</u>

Margate Baptist Church (Cecil Square)					
Detailed Organisations Receipts and Payments Accounts 2022 (Cont)					
LITTLE FISHES					2022
Bank B/Fwd	£415.57		Catering		£476.56
Cash B/Fwd	£80.84	£496.41	g Gift Day		£10.00
Subs		£435.00	Petty Cash	£29.28	
Interest		£0.43	Money in Safe	£416.00	£445.28
Adjustment		£0.00			
		<u>£931.84</u>			<u>£931.84</u>
GIRLS BRIGADE					2022
Bank B/Fwd	£3,690.27		g Gift Day		£150.00
Cash B/Fwd	£44.35	£3,734.62	Camp		£745.00
Subs		£1,519.00	Uniform		£3.50
Uniform		£38.00	Tuck		£758.96
Tuck		£700.86	Fees / Donations		£1,333.47
Camp		£785.00	Badge Work		£203.45
Donations/Fees		£992.84	Various		£311.00
Gift Aid		£300.00	Panto		£728.00
Panto		£616.00	H. Club		£210.00
H. Club		£210.00		Bank	4451.55
		<u>£8,896.32</u>	Balance C/fwd	Cash	1.39
					<u>£4,452.94</u>
					<u>£8,896.32</u>
MESSY CHURCH					2022
Balance B/Fwd	£300.00		Food/Craft/Equipment/Advertising		£28.84
Petty Cash	£40.16	£340.16			
Donations		£26.11	Petty Cash	£37.43	
		<u>£366.27</u>	Bank	£300.00	£337.43
					<u>£366.27</u>
COMMUNITY HUB					2022
Bank B/Fwd	£11,853.54		Expenditure – General		£4,282.72
Cash B/Fwd		£11,853.54	Electricity		£7,104.05
TDC Grant		-	Water Rates		£1,653.58
Church Donation		- 7a			
Donations – Other		£2,573.21			
		<u>£14,426.75</u>	Balance C/fwd		£1,386.40
					<u>£14,426.75</u>
Kairos Café Working Acc					2022
Cash B/Fwd	£284.15		Supplies		£587.93
		£284.15 17	Banked to Hub A/c		£752.00
Cash Income		£1,096.30	Card Fees		£0.92
Card Income		£57.12			
		<u>£1,437.57</u>	Cash-in-hand	£96.72	
			Balance C/fwd		£96.72
					<u>£96.72</u>
					<u>£1,437.57</u>

Margate Baptist Church (Cecil Square)
Annual Accounts for the year ending 31.12.2022
Explanatory Notes to the Accounts

1. Accounting Policies

a) Accounting Convention

These accounts have been prepared on a receipts and payments basis and are in accordance with section 144(2) of the Charities Act 2011, except for investment properties and freehold land and buildings which are stated at the September 1995 insurance value.

b) Expenditure

Resources expended are included in full in the Receipts and Payments Accounts 2022, inclusive of any VAT which cannot be recovered. Expenditure is recognised when there is a legal or constructive obligation to pay for expenditure.

Ministry expenses (Staffing & Expenses) includes the Minister's salary, other speakers and Staff wages.

Church property (Building) includes costs incurred in the upkeep of the church.

Church departments expenditure represents expenditure that has been paid by each of the groups operating within the church.

c) Incoming Resources

Main income (Donations) includes donations from church services, bank transfers, legacies, bank interest etc. received on the general fund.

Church property (Building) income includes rent received from the investment properties and payments from the Minister for a proportion of the running costs of his accommodation, which the church pays for. The rent received from part of the endowment funds (one investment property) is unrestricted income.

Church departments income represents income that has been received by the groups operating within the church.

d) Funds

General accumulated funds are unrestricted funds available to the Church for its general purposes and include funds designated by the Church for a particular purpose; the use of such designated funds remains at the discretion of the Church's trustees.

Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Permanent endowment funds are restricted funds where the trustees do not have the authority to convert the capital into income or other capital.

e) Revaluations

The Church, Minister's residence and the two investment properties are stated at values calculated by the Church's insurance company, The Baptist Insurance Company, in 1995. The church premises are included in the balance sheet at the insurance value as at 1 January 1996 (plus subsequent additions) because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

f) Fixed assets

Items costing above £400 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

g) Stock

Stock is stated at cost.

h) Pension Costs

The Church operates a pension scheme and the contributions to the scheme are included as they are paid.

2. Trustees' remuneration and expenses

Reverend Biddall lived in housing wholly owned by the Church. During the year to September 2022, the Reverend was paid a gross salary of £19,087.47 (2021: £25,200.00) and the church made pension payments into a defined contribution scheme totalling £6,294.84 (2021: £10,208.16). The Charity Commission allows the minister of Baptist Churches to receive a stipend whilst also acting as a trustee. No other trustees received any remuneration or expenses in this year or last year.

3. Employees' remuneration

The church employed the Reverend Biddall, who was full time until he retired in September 2022. The church employs a part time caretaker and a part time cleaner. The staff costs are as follows:

	2022	2021
	£	£
Gross wages	£28,329.61	£32,089.00
Employer's NI	£0.00	£0.00
Employer's pension contribution	£2,202.00	£3,487.80
Employer's pension deficiency contribution	£2,331.24	£3,930.12
	<u>£32,862.85</u>	<u>£39,506.92</u>

4. Funds (Cont)

Designated Funds

The Communion fund is used by the Minister / Leadership Team to distribute gifts where there is need at any time.

The Legacy fund is a temporary holding fund pending allocation of any legacy income.

The Rent fund a holding fund for rental income prior to use in General and Property Funds.

The Transport fund is used to offset transport costs.

The Property fund is used for maintenance and upkeep of properties, although recently the General Fund has been used

The Local Outreach fund is for furtherance of the gospel in the locality.

The Interest fund is a temporary holding fund for bank interest pending distribution to other designated funds.

The Ministry Development fund is for the ongoing development of the Minister at the time.

The Training fund is for the ongoing development of the Minister at the time and volunteers as required.

The Equipment fund is for providing for future equipment needs, although recently the General Fund has been used

The Communion Fund Account COIF is a benevolent fund held in reserve. [see also Communion fund]

The Gift Day fund represents monies raised and expended for particular projects each year.

The Afternoon Fellowship provides fellowship for the men and women of the church on a secular basis.

The Boys' Brigade is a uniformed young people's Christian organisation.

The Coffee Mornings provide somewhere for refreshment and fellowship for the wider community.

The Flower Fund is to provide flowers to decorate the Church.

The Youth Club provides youth activities for the wider community.

The Girls' Brigade is a uniformed young people's Christian organisation.

Little Fishes provides activities for under 3's with parents/carers for the wider community.

The Legal Fees Fund provides a reserve against future legal costs re: the lease on No.3 (and No.5 as required) Cecil Square

The Pension Fund provides a reserve against future increased contributions to the Baptist Ministers Pension Fund

Messy Church is church for those who are on the fringes. The Fund is used to provide equipment and to cover catering costs

The Community Hub Project provides practical and spiritual support for the local community and includes:-

The Kairos Café (Working Acc) seeks to reach out into the Community and incorporates Renew Wellbeing Sessions

Restricted Funds

The BMS World Mission (BWM) fund is for holding donations intended for the society.

The Home Mission (HMF) fund is a holding fund for donations for the Mission.

The Transition fund is for donations intended for any other missionary/worthy causes, although recently the General Fund has been used

The Senior Care Fund is to provide benefits for the elderly.

The Permanent Endowment Fund represents the properties on the balance sheet, of which the trustees of Margate Baptist Church do not have the authority to sell. These properties are held in the names of the trustees of the Baptist Union Corporation for the benefit of Margate Baptist Church.

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales - Charity number 1169447

Accounts

Margate Baptist Church (Cecil Square)

ANNUAL REPORTS & ACCOUNTS



Year ended 31st December 2021

MBC Registered Charity No: 1169447

MARGATE BAPTIST CHURCH

4. CECIL SQUARE, MARGATE, KENT CT9 1BD

Report of the Trustees for the year ended 31st December 2021

Ebenezer Baptist Chapel, later to become Cecil Square Baptist Church, was founded by a dividing of the membership of *The Shallows* near St. Peter's into two fellowships which began the two churches in St. Peter's and in Margate, in 1762. The name was changed again in the 1990's to Margate Baptist Church (Cecil Square) to clarify the situation.

The Church was registered as a charity with the Charity Commission on 3rd October 2016. The Church is affiliated to the Baptist Union with the Baptist Union Corporation as the Custodian Trustees. The Church is governed by the Church Meeting, and administered by a committee (management trustees) consisting of the incumbent Minister(s), the Deacons, who are elected by the Church Meeting for periods of three years, part of their number being elected each year, and Elders serving at the time.

The following were the Minister/Deacons/Elders at the date of this report:-

<u>Minister</u>	<u>Deacons</u>	<u>Elders</u>
<p><i>Rev S Biddall</i></p>	<p><i>Mrs. J. Bolton</i> <i>Mrs. E. Bradshaw</i> (Acting Deacon from November 2020)* [Re-elected November 2021] <i>Mr. P. Graham</i> <i>Mr. G. Hall</i> <i>Mrs. A. Hilton.</i> <i>Mr. I. Lane</i> (until November 2021) <i>Mr. A. Wait</i> (Acting Deacon from November 2020)* [Resigned mid 2021] <i>Mr E Watt-Ruffell</i> (Elected November 2021) <i>Mr. B. Withrington</i> <i>Mr R Zebua</i> (Elected November 2021)</p>	<p><i>Mr. A. Foster</i> (Acting from 07/2020)*</p>
<p>(Church Secretary)</p>		

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world. To this end services are held each Sunday, and a variety of activities are held during the week for all age groups. The Church employs a full-time Minister (Revd. Stephen A. Biddall) to care for the spiritual and pastoral aspects of the work, a part-time caretaker and a part-time cleaner. Elders, to support the pastoral work, are elected/reaffirmed for three years. Other leaders/officers for church activities require Church Meeting approval. Other positions are filled by volunteers.

The Independent Examiner is Sarah Gent M.a.a.t. of 27 Kennedy Drive, Walmer, Kent CT14 7TQ

The principal bankers are The Charities Aid Foundation Bank Ltd (CAF Bank Ltd)

Treasury Team

Treasurer is *Mrs. Judy Cro*; co-opted church members *Mr. Averell Scott*, *Mr. J. Murphy*; the link deacon, *none*; co-opted deacons *Mr. Brian Withrington*, *Mr. Gavin Hall*; Book Keeper is *Mrs. Judy Cro*.

Treasurer's Finance Report

The Treasurer's Finance Report follows on page ii of the Receipts and Payments Accounts.

Secretary's Report

The Secretary's report follows on pages iii and iv of the Receipts and Payments Accounts.

The division of the account into Funds.

The same main funds were used as previously, although some have been renamed. These are itemised on page 2 of Appendix 1 of the Receipts and Payments Accounts. General funds are unrestricted. Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Revaluations

The Church, Manse and the two investment properties are considered at values calculated by the Church's Insurance Company, The Baptist Insurance Company, in 1995.

Assets

Individual items costing above £400.00 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

Signed on behalf of the Management Trustees on 7th June 2022 by

Church Secretary *[Signature]* Treasury Team Co-ord (Treasurer) *[Signature]*

*No Elections held due to Covid-19 restriction during 2020.

Margate Baptist Church Treasurer's Report 2021

The Corona virus continued to make things different again this year.

The membership kept up payments so that the church did not lose too much income this year. We did not receive income from room rentals until November when groups began using our halls again.

Total income for the year was £84,654.16

Total expenditure for the year was £86,643.08

The church still supported Baptist world Mission and Home Mission during the year.

The caretaker and cleaner were put on Furlough for the beginning of the year until May and the treasurer was able to claim 80% of their wages from the Government scheme. The church continued to pay them the full amount. The Minister continued to work with services on Facebook each week and supporting members by phone etc. until we were back in the church for morning services from May. The services continue to be broadcast live on You Tube with equipment that was brought during the year.

The church is a participating employer within the Defined Benefit Section of the Baptist Pension Scheme and has been making on going deficit payments to cover the cost of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end it would have to make a one off payment estimated to be £45,400 (as at 20/12/2021) to meet its statutory obligations to the scheme. The church has no plans to leave the scheme and expects to make payments to the scheme in line with the recovery plan.

We have a reserves policy that is reviewed annually. In that policy we keep £50,000 which would cover expenses for 3 months of employee pay and church running expenses and repairs.

The treasurer continues to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and John Murphy for producing the end of year accounts.

Judy Cro

Secretary's Report 2021

Margate Baptist Church Cecil Square

The New Year began with a mixture of thankfulness, anxiety and hope. We were grateful to God that He had been with us since the start of the pandemic early last year and enabled us to keep in touch with each other and worship together albeit physically separated; anxiety because the infection rate was rising again and seemingly affecting more people than ever around us that we knew, and hope that soon things were going to be much better as more and more people were able to be vaccinated.

Sunday worship continued on Facebook and House Groups, Leadership meetings and Boys' and Girls' Brigades continued on Zoom. The caretaker and cleaner remained furloughed until May and the building was inspected twice weekly in line with insurance requirements. Contact with members of the church family continued with phone calls, newsletters and occasional outdoor meetings when restrictions were eased a little.

The Brigades who had continued to meet weekly on Zoom throughout the pandemic so far were able to resume face-to-face meetings after Easter, in line with Government regulations, National Youth Agency advice and permission from the church leadership team, but on two nights per week to keep everyone as safe as possible.

After much thought, prayer and ensuring that the building was as Covid secure as possible it was decided that we would resume church services in our building on Pentecost Sunday, live streaming those services on YouTube for those who did not feel ready or were unable to return to church in person. Things weren't quite the same; services were a bit shorter, face coverings were still mandatory, singing was not permitted and the congregation was smaller but it was wonderful to be back worshipping together in person. Whilst most of our services were conducted by our minister, we were able to welcome visiting speakers on several occasions.

Stephen preached on a number of themes during the year including a study of the life of King David, Rediscovering God and Worship.

As government restrictions were further eased, very gradually church activities began to resume, everything risk assessed and made as safe as possible, and church services changed again; singing was encouraged, and the wearing of face coverings became optional. Sunday Club resumed on August 1st and children and young people were able to re-start their usual Sunday activities.

Coffee Mornings resumed in July and while the numbers coming were fewer than normal it was good to welcome people back into the building during the week.

In September things became more recognisable. Little Fishes began to meet again, and the Brigades started meeting altogether on one night as they had before the first lock down. Thursday Afternoon Fellowship welcomed people back and Kairos opened its doors for the first time since 14th March 2020. Most of those who hire our halls during the week also began their activities again in September.

Holiday Club, Champions Challenge, telling the Easter story took place during the October half-term. The numbers of children from year R – year 6 were much lower than usual for various reasons, about 15 attending every day, and a year 7 group of about 6, also met. They had missed their last year at Holiday Club in 2020, having to have a break in year 7 before being able to help. There were also about 15 new helpers mostly from year 8 & 9. While all the children had a wonderful time, for the new young leaders it was a huge learning curve, developing their

leadership and social skills and learning to be responsible for others while still wanting to be 'children' for part of the time.

We were able to purchase and deliver Christmas gifts to those of our church family who would normally receive gifts from the Senior Care committee and also support those living in Old Schools Lodge with gifts at Christmas in the same way as last year. The staff from Old Schools Lodge were able once again to use our building to cook and serve Christmas Day dinner for their clients.

The buildings themselves continue to need regular maintenance with water ingress in various places when we have heavy rain. It was agreed that we would need a Quinquennial inspection, hopefully during early 2022. Because of ongoing antisocial behaviour at the New Street end of the building and in the church car park, it was decided to have CCTV installed. This was completed in September. Our routine fire alarm services, fire extinguisher inspection and roof and gutter inspections were carried out as usual. In order to comply with new insurance requirements for numbers 3 & 5 Cecil Square new window and door locks were fitted where necessary.

As things were more normal by the Autumn, the election of Deacons was able to be held during the November church meeting as usual. At the meeting Elizabeth Bradshaw was elected and will serve two years, having already served a year as an acting deacon, her term of office having ended in 2020.

Jan Bolton, Philip Graham, Gavin Hall, Edwin Watt-Ruffell, Brian Withrington and Bob Zebua (who was elected for the first time) were all elected to serve for three years.

Although there were no baptisms or weddings to celebrate this year, we were able to welcome Santos and Maria, who brought their little girl Genesis, born during the first lockdown, to be dedicated.

During the year one lady of our church family received her home call. Helen Kilby had faithfully attended worship each week, attended afternoon fellowship and was a regular helper at lunch club for many years. Her cheerful presence and sharp sense of humour is much missed by us all but we know that she is now sharing in the joy of heaven with the Lord.

Two people withdrew their membership for personal reasons and at the end of the year our membership stood at 65 with one person currently living away.

We are grateful to God for bringing us safely to the end of another challenging year and we look forward with anticipation to what He has planned for us in 2022.

Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. 1 Thessalonians 5:16-18 NIV

ACH December 2021

Independent Examiner's Report to the Members / Trustees of Margate Baptist Church (Cecil Square)

I report on the accounts for the year ended 31st December 2021 which are set out on pages 1 to 10

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Diaconate are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 12.6.2022

Sarah Gent M.a.a.t

Margate Baptist Church (Cecil Square)

Financial Statement for the year ending 31.12.2021

[Registered Charity No: 1169447]

Completed 22.06.22

Treasury Team:

Treasurer Mrs. J. Cro
 Sunday I/c Book / Covenants: Mr. A. Scott
 Book Keeper: Mrs. J. Cro using Expense+

Co-opted Deacons
 Mr. G. Hall
 Mr.B.Withrington
 Co-opted Member
 Mr.J.Murphy

Bank Reconciliation for year ended 31.12.2021

Cash Book

Opening Balance as at 1.1.2021		£95,416.79
Less unrepresented cheques as at 1.1.2021	£0.00	£95,416.79

Income	£84,654.16	
Expenditure	£86,643.08	-£1,988.92
		<u>£93,427.87</u>

Bank

Church CAF Account C.A.F. Bank Ltd - Current Account	Statement Figure	£28,201.01
	Cash in Hand	-
Church Mission Account COIF COIF - Deposit Account		£63,923.69
Communion Fund Account COIF COIF Eli Brand (Communion) - Deposit Account		£1,303.17
Church Trust Fund Account Baptists Ministry (After Jarvis) B.U Trust - Investment Account		£0.00
		<u>£93,427.87</u>
Less unrepresented cheques as at 31.12.2021	£0.00	£0.00
		<u>£93,427.87</u>

Summary of General Fund Receipts and Payments Account for year ended 31.12.2021

<u>Receipts</u>	<u>2021</u>	<u>2020</u>
Donations	£67,335.57	£65,842.10
[Ministries & Outreach	£651.94	£770.65
Other Income [Building	£11,780.00	£11,548.00
[Admin	£1,779.75	£7,389.39
[Transfers & Giving	£3,106.90	£4,991.00
Total	<u>£84,654.16</u>	<u>£90,541.14</u>
 <u>Payments</u>		
Staffing & Expenses	£44,568.06	£39,780.22
Ministries and Outreach	£6,091.91	£6,556.05
Building	£19,557.28	£26,358.38
Admin	£13,353.65	£11,842.88
Transfers & Giving	£3,072.18	£4,352.59
Total	<u>£86,643.08</u>	<u>£88,890.12</u>
Deficit / [Surplus] for the year	<u>-£1,988.92</u>	<u>£1,651.02</u>

Observations

- In 2021 the Church remained closed for another 5 months opening again on Pentecost Sunday 23rd May, when "Live Streaming" from the Sanctuary also commenced.
- We ended the year with a deficit of about £2,000, due to some extent by increased staff costs and lower Furlough payments and our Main "Donations" and "Room Hire" Income being reduced. Two Legacies, totalling £6,000, helped to reduce the deficit to the figure shown above, for which we again thank and praise God.

Margate Baptist Church (Cecil Square)**Details of General Fund Receipts and Payments Account for year ending 31.12.2021**

<u>Receipts</u>	<u>2021</u>	<u>2020</u>	Note	<u>Payments</u>	<u>2021</u>	<u>2020</u>
<u>Donations</u>				<u>Staffing & Expenses</u>		
Cash & Cheques	£9,543.45	£11,015.69		Employment Costs	£44,043.06	£39,450.22
Gift Aid	£10,987.86	£12,019.18	a	Travel & Expenses	£525.00	£330.00
Bank Interest	£8.01	£174.55	b		£0.00	£0.00
Standing Orders	£34,688.04	£35,667.17			£0.00	£0.00
via Stewardship	£6,103.21	£6,303.00			£0.00	£0.00
Legacy	£6,005.00	£0.00	h		£0.00	£0.00
Unpresented Cheque [Accounts Payable]	£0.00	£662.51	f		£0.00	£0.00
	£67,335.57	£65,842.10			£44,568.06	£39,780.22
<u>Ministries & Outreach</u>				<u>Ministries & Outreach</u>		
B.W.M	£30.00	£110.00	13 3b	Local Outreach	£94.71	£171.92
H.M.F	£12.58	£0.00	7b	Kids & Youth (inc BB&GB 2021)	£996.70	£57.95
Communion F.	£0.00	£0.00	c 7c	BWM [B.M.S.]	£2,500.50	£2,949.56
	£0.00	£0.00		HMF [Home Mission]	£2,500.00	£2,877.12
	£0.00	£0.00			£0.00	£0.00
Other Causes	£609.36	£660.65			£0.00	£0.00
	£0.00	£0.00	3a	Communion	£0.00	£109.50
	£651.94	£770.65	3b	BB & GB (shown under Kids & Youth 2021)	£0.00	£390.00
					£6,091.91	£6,556.05
<u>Building</u>				<u>Building</u>		
Building Fund	£0.00	£0.00	4a	Maintenance	£7,020.75	£15,637.15
	£0.00	£0.00		Cleaning	£887.60	£1,275.64
	£0.00	£0.00			-	-
	£0.00	£0.00		Utilities	£3,836.85	£5,235.26
	£0.00	£0.00			-	-
	£0.00	£0.00		Phone	£1,529.33	£1,560.33
Rental Income	£10,625.00	£8,500.00	d 4b	[Accounts Receivable]***	£0.00	£500.00
Room Hire	£655.00	£3,048.00	e 4d	Gift Day 2020	£4,561.00	-
[Accounts Receivable Paid]***	£500.00	£0.00	k 4d	Legacy	£1,721.75	£0.00
	£11,780.00	£11,548.00	4c	Loan Repayments	£0.00	£2,150.00
					£19,557.28	£26,358.38
<u>Admin</u>				<u>Admin</u>		
Furtough & Insurance	£1,779.75	£7,389.39	j		£0.00	£0.00
	£0.00	£0.00			£0.00	£0.00
	£0.00	£0.00	5	Unpresented Cheque Correction from 2019	£46.59	£0.00
	£1,779.75	£7,389.39	5	Supplies	£113.83	£394.03
			6	Bank Charges	£97.00	£60.00
				Photocopier	£1,209.71	£1,168.18
					£0.00	£0.00
<u>Transfers & Giving</u>			13	IT & Software	£846.58	£237.46
Gift Day	£3,106.90	£4,561.00	g	Legal & Audit	£2,240.74	£1,609.88
Senior Care	£0.00	£0.00		Insurance	£8,799.20	£8,373.33
Other Causes	£0.00	£430.00	h		£13,353.65	£11,842.88
	£3,106.90	£4,991.00		<u>Transfers & Giving</u>		
				Community Hub	£0.00	£0.00
			7a	Other Causes	£0.00	£0.00
			7d	Senior Care	£626.79	£280.00
			7a	Gift Day 2019 [2018]	£1,461.03	£205.40
			7a	Transfers & Giving	£984.36	£1,675.65
				[Gift Day 2019]	-	£2,191.54
					£3,072.18	£4,352.59
TOTAL	£84,654.16	£90,541.14		TOTAL	£86,643.08	£88,890.12
				Deficit / [Surplus] for the year	-£1,988.92	£1,651.02
				TOTAL	£84,654.16	£90,541.14

Margate Baptist Church (Cecil Square)**Supplementary Notes**

		<u>Receipts</u>	
Note	<u>Donations</u>	<u>2021</u>	<u>2020</u>
a	<u>Gift Aid</u>	£10,987.86	£12,019.18
b	<u>Bank Interest</u> CAF/COIF Bank Interest will be added to the General Fund in 2022		
f	<u>Accounts Payable</u> The unrepresented cheque from 2019 was written off in 2021 **	-	£46.59
h	<u>Legacy</u> 2 Legacies received	£6,000.05	-
<u>Ministries & Outreach</u>			
c	<u>Communion F</u> Donations / Other Income	£0.00	£0.00
<u>Building</u>			
d	<u>Rental Income</u> No.3 Cecil Square Lease - Annual Rent 5 Quarters 2021 [4 - 2020]	£10,625.00	£8,500.00
e	<u>Room Hire</u>	£655.00	£3,048.00
	Building Fund	£0.00	£0.00
k	Accounts Receivable Outstanding Invoice paid in 2021***	£500.00	-
j	<u>Admin</u> Furlough payments during Covid-19	£1,779.75	£2,153.81
	Insurance Repayment from No.3 waived in 2021 (Covid) [Claim & Refund B.I Co	£0.00	£5,235.58
	Total	£1,779.75	£7,389.39

Transfers & Giving

g	<u>Gift Day</u> Figure includes £205.00 [£240.00 (2019)] from Church Organisations (See page 8 Double Accounting)
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		<u>Payments</u>	
		<u>2021</u>	<u>2020</u>
<u>Staffing & Expenses</u>			
<u>Travel & Expenses</u>			
	Baptist Assembly [Safeguarding Training]	£525.00	£330.00
<u>Ministries & Outreach</u>			
3a	<u>Communion</u>		
	Communion Wine	-	-
	[Other]	£0.00	£109.50
		£0.00	£109.50
3b	<u>BB & GB</u> (Shown under Kids & Youth in 2021) 1 members Covenant (Value increased in 2021)	£462.00	£390.00
<u>Building</u>			
<u>Maintenance</u>			
4a	Maintenance (inc. £1218.00 for CCTV Instalation in 2021)	£7,020.75	£15,637.15
4b	Accounts Receivable Invoice paid *** [Outstanding Invoice]	£0.00	£500.00
		-	-
4c	Loan Repayments [Original Hub Loans £11,950 [£2,150.00 repaid in 2020] [Outstanding Loans £9800 at 31.12. 2021	£0.00	£2,150.00
4d	Gift Day 2020 Equipment for Live Streaming	£4,561.00	-
4d	Legacy Equipment for Live Streaming	£1,721.75	-

Margate Baptist Church (Cecil Square)
Supplementary Notes (cont)

Note			Payments	
			2021	2020
	Admin			
5	Supplies	(2021 Including Correction for Unpresented Cheque 2019) **	£160.42	£394.03
6	Bank Charges		£97.00	£60.00
	IT & Software	£15.00pm Expense+ retainer & Website costs	£846.58	£237.46
	Legal & Audit	Affiliation, CCLI Licence & IE Fees	£2,240.74	£1,609.88
	Insurance	Buildings Cover – All 4; Contents – Church & no.5	£8,799.20	£8,373.33
13	Transfers & Giving			
		[Special Collections in & out]		
7a	<u>Other Causes:</u>			
	[Operation Agri]		£0.00	£0.00
	Mercy Ships		£160.50	£0.00
	Gift Day 2018	[Community Hub]	£0.00	£205.40
	Gift Day 2019	Shared - Kampala C C & Bible Soc. [Shared equally to 3 Causes]	£1,461.03	£2,191.54
	<u>Transfers & Giving</u>			
	London City Mission		£448.86	£514.07
	Tear Fund		-	-
	L Lane In Memory	Kairos Cafe (Community Hub) [Shared equally to BB & GB].	£0.00	£296.58
		[Other Causes]	£225.00	£715.00
		[From Funds]	-	-
	SEBA Church of the Year		£150.00	£150.00
	Total		£2,445.39	£4,072.59
7d	<u>Senior Care</u>			
		[From Funds]		
	Christmas Gifts	(No Meals so larger gift during Covid-19 restrictions)	£626.79	£280.00
13	Ministries & Outreach			
7b	B.W.M [B.M.S]	[Special Collections (In & Out)]	£30.00	£110.00
7c	H.M.F [Home Mission]	[Special Collections (In & Out)]	£12.58	£0.00
7b	B.W.M [B.M.S]	[From Funds]	£2,470.50	£2,839.56
7c	H.M.F [Home Mission]	[From Funds]	£2,487.42	£2,877.12
	<u>Local Outreach</u>			
	Christmas Unwrapped, Easter Cracked etc.		£94.71	£171.92
	Total		£5,095.21	£5,998.60
	Total Giving to Other Causes	[excludes Senior Care at 7d]	£7,540.60	£10,071.19

Margate Baptist Church (Cecil Square)**Statement of Assets and Liabilities****Note****8. Tangible fixed assets**

	Freehold Land and Buildings	Fixtures and Fittings	Plant and Machinery	Total
	£	£	£	£
Church & Manse Insurance value as at September 1995 £1,169,000				
Cost or valuation				
As at 1/1/2021	1,169,000.00	38,829.00	89,108.84	1,296,937.84
Additions	0.00	0.00	7,812.80	7,812.80
As at 31/12/2021	1,169,000.00	38,829.00	96,921.64	1,304,750.64
Depreciation				
As at 1/1/2021	303,940.00	32,559.40	85,048.31	421,547.71
Charge for year	23,380.00	2,719.20	1,247.77	27,346.97
As at 31/12/2021	327,320.00	35,278.60	86,296.08	448,894.68
Net Book Value				
As at 31/12/2021	841,680.00	3,550.40	10,625.56	855,855.96
As at 1/1/2021	865,060.00	6,269.60	4,060.53	875,390.13

9. UK Investment properties

	£
Nos. 3 & 5 Cecil Square Insurance value as at September 1995	302,350.00

10. Assets	2021	2021	2020	2020
	£	£	£	£
Fixed assets				
Tangible fixed assets	855,855.96		875,390.13	
Investment properties	302,350.00		302,350.00	
		1,158,205.96		1,177,740.13
Current Assets				
Stocks	15.00		15.00	
Other debtors	0		0	
Prepayments	0		0	
[Bank Statement] £93,427.87			£95,416.79	
[Less unrepresented Chqs] £0.00			£0.00	
Cash in bank and on hand	93,427.87 [Church only]		95,416.79 [Church only]	
	93,442.87		95,431.79	
Creditors:				
Amounts falling due within one year	0.00		0.00	
		93,442.87		95,431.79
Net assets		1,251,648.83		1,273,171.92

11. Analysis of net assets between funds

	Unrestricted Funds	Restricted Fund	Endowment Fund	Total Assets
	£	£	£	£
Tangible assets	14,175.96	0.00	841,680.00	855,855.96
Investment assets	0.00	0.00	302,350.00	302,350.00
Net current assets	85,459.86	7,983.01	0.00	93,442.87
Total funds	99,635.82	7,983.01	1,144,030.00	1,251,648.83

Margate Baptist Church (Cecil Square)**Statement of Bank and Deposit Account Balances for year ended 31.12.2021**

	Note	2021	Note	2020
Church CAF Account (C.A.F. Bank Ltd - Current Account)		£28,201.01	End of Year Statement Figure	£30,197.94
		-	Cash In Hand End of Year	-
Church Mission Account COIF (COIF - Deposit Account)		£63,923.69		£63,915.83
Communion Fund Account COIF (COIF Eli Brand (Communion) - Deposit Account)	*	£1,303.17		£1,303.02
Church Trust Fund Account Baptists (Ministry (After Jarvis) B.U Trust - Investment Account)	**	£0.00	Closed Feb 2020	£0.00
Total		£93,427.87	Total	£95,416.79

The following Funds / Reserves are contained within the above Bank Balances

Fund	2021	2020	Reserves / Funds	2021	2020
B.W.M.	£670.22	£421.28 ¹³	Capital Reserve	£3,834.57	£3,834.57
Home Mission	£653.30	£421.28 ¹³	General Reserve	£10,707.06	£10,707.06
Gift Day 2019	£0.00	£1,461.03	Ministry Development	£3,267.75	£3,792.75
Gift Day 2020	£0.00	£4,561.00 ^g	Training	£2,491.01	£2,491.01
Communion	£885.07	£885.07	L Lane in Memory)	£0.00	£215.00
Legacy	£9,749.91	£5,466.66	Equipment	£405.07	£405.07
Rent	£24,993.63	£14,368.63	Copier	- ¹²	-
Transport	£2,261.34	£2,261.34	Senior Care	£6,659.49 ¹³	£7,286.28
Property	£887.86	£887.86	Gift Day 2021	£3,106.90	£0.00
Local Outreach	£2,282.53	£2,798.52	Pension Fund	£700.00	£700.00
Transition	£0.00	£0.00	Correction	£0.00	£0.00
General	£16,447.91	£29,033.08	Crèche Donation	£0.00	£3.06
Interest	£476.08	£468.22 ¹⁴	Legal Fees	£1,645.00	£1,645.00
Total	£59,307.85	£63,033.97	Total	£32,816.85	£31,079.80
			Total Funds / Reserves	£92,124.70	£94,113.77
			Communion Fund Account COIF*	£1,303.17	£1,303.02
			Church Trust Fund Account Baptists**	£0.00	£0.00
			Totals	£93,427.87	£95,416.79

Reconciliation of Accounts

Total Bank Balances as at 31.12.2020	£95,416.79	
Less unrepresented cheques as at 31.12.2020	£0.00	
	<u>£95,416.79</u>	Communion & Ministry Investment Total
		£1,303.17 £1,303.02
Total Bank Balances as at 31.12.2021	£93,427.87	
Less unrepresented cheques as at 31.12.2021	£0.00	
	<u>£93,427.87</u>	
Decrease in the year of Bank Balances	-£1,988.92	

The above decrease equates with the deficit shown for year ended 31.12.2021

Note 12 Digital Copier on lease from March 2018

Note 13 Restricted Funds

Note 14

	2021	2020
Interest Fund figure shown excludes transfer of interest to the Communion Fund Account COIF *	£5.65 *	£3.38
[Church Trust Fund Account Baptists] **	- **	£5.80

Note 15

Pension:- contribution is made up of three elements:-	Employee's = 8% of Pensionable Pay	£2,790.24	£2,559.96
	Employer's = 10% of Pensionable Pay	£3,487.80	£3,200.04
	Deficiency payment in 2019 & 2020 is 12% of Pensionable Pay	£3,930.12	£2,896.62
	Total	£10,208.16	£8,656.62

Note 16

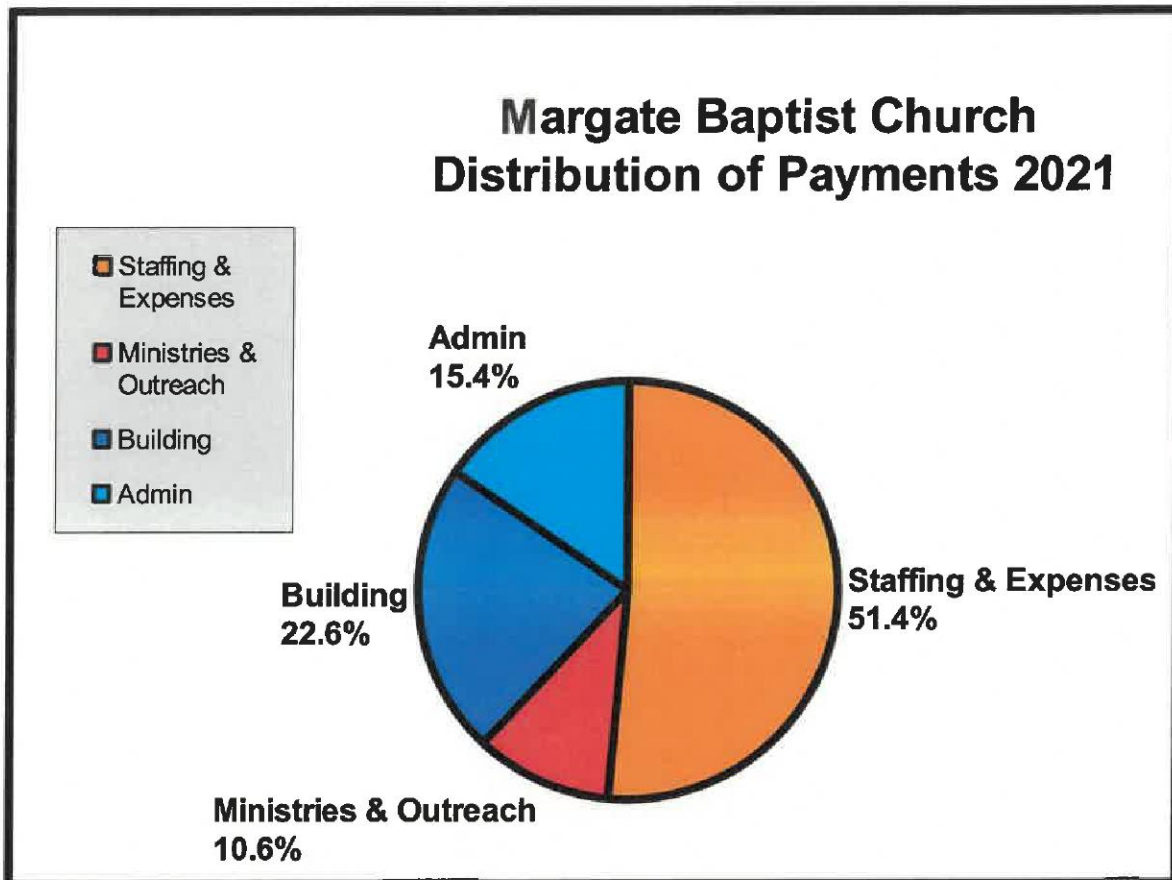
Nat Ins. Mnstr./Tax:- The Church qualified for the Government's Employment Allowance as its Class 1 National Insurance payable was less than £3,000 in 2021

Margate Baptist Church (Cecil Square)

Distribution of Payments 2021

Category	Total
Staffing & Expenses	£44,568.06
Ministries & Outreach	£9,164.09 + Transfers & Giving
Building	£19,557.28
Admin	£13,353.65 inc Legal & Audit, Insurance etc.
total	£86,643.08

Please note: various funds were re allocated in 2019 so this graph can only be compared directly with the 2019 and later graphs



Margate Baptist Church (Cecil Square)**Annual Accounts for the year ending 31.12.2021****Summary of Church Organisations / Departments Receipts and Payments Accounts**

Organisation	31-Dec-20 Balance	Receipts	Total	Payments	31-Dec-21 Balance
Afternoon Fellowship	£178.49	£57.65	£236.14	£70.00	£166.14
Boys Brigade	£6,219.07	£3,932.00	£10,151.07	£2,722.32	£7,428.75
Coffee Mornings	£87.12	£211.33	£298.45	£216.37	£82.08
Flower Fund	£176.78	£385.47	£562.25	£352.05	£210.20
Youth Club	£188.94	£0.00	£188.94	£0.00	£188.94
Girls Brigade	£2,140.89	£3,692.91	£5,833.80	£2,099.18	£3,734.62
Little Fishes	£496.80	£398.42	£895.22	£398.81	£496.41
Messy Church	£340.16	£0.00	£340.16	£0.00	£340.16
Community Hub	£17,063.49	£1,981.22	£19,044.71	£7,191.17	£11,853.54
Kairos Café Working Acc	£88.58	£330.80	£419.38	£135.23	£284.15
Total	£26,980.32	£10,989.80	£37,970.12	£13,185.13	£24,784.99

Note 17

Overall Summary

Department Accounts	£26,980.32	£10,989.80	£37,970.12	£13,185.13	£24,784.99
Church Accounts	£95,416.79	£84,654.16	£180,070.95	£86,643.08	£93,427.87
TOTAL	£122,397.11	£95,643.96	£218,041.07	£99,828.21	£118,212.86

Notes to the following Church Departments Accounts

Instances of "Double Entries" have occurred eg:

Payments made by Organisations that appear as income in the Church Accounts, and others, and Receipts in Organisations Accounts that appear as expenditure in the Church Accounts, and others

	<u>Receipts</u>	<u>Payments</u>	<u>Departments involved:</u>
g Gift Day	-	£205.00	B.B. ; C.M. ; Y.C. ; G.B.
3b Covenant	£462.00	-	B.B.
7a Donation from MBC	£225.00	-	C.H
	<u>£687.00</u>	<u>£205.00</u>	

Note 17

"Kairos Cafe Working Account": In the 2020 Annual Accounts the Balance C/fwd at 31-12-2020 should have been £88.58 not £488.58 as entered. A payment of £400 was made in March 2020 to "The Community Hub" bank account and was shown in the 2020 Annual Accounts as "Bank C/fwd" instead of "Expenditure"

Margate Baptist Church (Cecil Square)**Detailed Organisations Receipts and Payments Accounts 2021****AFTERNOON FELLOWSHIP**

2021

Bank B/Fwd	£74.59		Speakers			
Cash B/Fwd	£103.90	£178.49	Outings			
Offerings		£57.65	Donations/Gifts			
Interest		-	g Gift Day			£70.00
Donations		-	Catering			
				Bank	£74.59	
			Balance C/fwd	Cash	£91.55	£166.14
		<u>£236.14</u>				<u>£236.14</u>

BOYS BRIGADE

2021

Bank B/Fwd	£6,147.01		Uniform			£17.00
Cash B/Fwd	£72.06	£6,219.07	Badge Work			£4.20
Subs		£1,254.50	Fees/Donations			£1,443.01
Uniform		£52.50	Camps			£0.00
Outing		-	g Gift Day			£0.00
Donations/Fees		£1,233.00	Various			£194.11
Covenant from MBC		£462.00 ^{3b}	Outing			£1,064.00
Camp		-				
Pantomime		£930.00		Bank	£7,399.35	
			Balance C/fwd	Cash	£29.40	£7,428.75
		<u>£10,151.07</u>				<u>£10,151.07</u>

COFFEE MORNINGS

2021

Bank B/Fwd	£72.44		g Gift Day			£50.00
Cash B/Fwd	£14.68	£87.12	Catering			£166.37
Income		£211.33				
				Bank	£45.83	
			Balance C/fwd	Cash	£36.25	£82.08
		<u>£298.45</u>				<u>£298.45</u>

FLOWER FUND

2021

Bank B/Fwd	£164.70		Flowers / Oasis			£352.05
Cash B/Fwd	£12.08	£176.78	Adjustment			
Donations		£343.00		Bank	£188.20	
Adjustment		£42.47	Balance C/fwd	Cash	£22.00	£210.20
		<u>£562.25</u>				<u>£562.25</u>

YOUTH CLUB

2021

Bank B/Fwd	£181.60		Catering etc			£0.00
Cash B/Fwd	£7.34	£188.94	g Gift Day			£0.00
Subs		£0.00				
Interest				Bank	£181.60	
			Balance C/fwd	Cash	£7.34	£188.94
		<u>£188.94</u>				<u>£188.94</u>

Margate Baptist Church (Cecil Square)**Detailed Organisations Receipts and Payments Accounts 2021 (Cont)****LITTLE FISHES** 2021

Bank B/Fwd	£465.15		Catering	£388.81
Cash B/Fwd	£31.65	£496.80	g Gift Day	£10.00
Subs		£198.00	Petty Cash	£80.84
Donation		£200.00	Bank Carried Forward	£415.57
Adjustment		£0.42		
		<u>£895.22</u>		<u>£895.22</u>

GIRLS BRIGADE 2021

Bank B/Fwd	£2,082.72		g Gift Day	£75.00
Cash B/Fwd	£58.17	£2,140.89	Camp	-
Subs		£1,289.00	Uniform	£195.84
Uniform		£183.13	Tuck	£460.76
Tuck		£252.87	Fees / Donations	£866.04
Camp		-	Post	£95.00
Donations/Fees		£1,931.91	Badge Work	£105.18
			Various	£166.36
Trip		£36.00	Panto	£135.00
		<u>£5,833.80</u>	Bank	£3,690.27
			Cash	£44.35
			Balance C/fwd	£3,734.62
				<u>£5,833.80</u>

MESSY CHURCH 2021

Balance B/Fwd	£300.00		Food/Craft/Equipment/Advertising	£0.00
Petty Cash	£40.16	£340.16	Petty Cash	£40.16
Donations		£0.00	Balance C/fwd	£300.00
		<u>£340.16</u>		<u>£340.16</u>

COMMUNITY HUB 2021

Bank B/Fwd	£17,063.49		Expenditure – General	£6,087.15
Cash B/Fwd		£17,063.49	Electricity	£918.45
TDC Grant		-	Business Rates	£185.57
Church Donation		£225.00 ^{7a}		
Donations – Other		£1,756.22	Balance C/fwd	£11,853.54
		<u>£19,044.71</u>		<u>£19,044.71</u>

Kairos Café Working Acc 2021

Cash B/Fwd	£88.58		Supplies	£135.23
		£88.58 ¹⁷		
Takings		£280.80		
Donations		£50.00		
			Cash-in-hand	£284.15
			Balance C/fwd	£284.15
		<u>£419.38</u>		<u>£419.38</u>

Margate Baptist Church (Cecil Square)
Annual Accounts for the year ending 31.12.2021
Explanatory Notes to the Accounts

- 1. Accounting Policies**
- a) Accounting Convention**
 These accounts have been prepared on a receipts and payments basis and are in accordance with section 144(2) of the Charities Act 2011, except for investment properties and freehold land and buildings which are stated at the September 1995 insurance value.
- b) Expenditure**
 Resources expended are included in full in the Receipts and Payments Accounts 2021, inclusive of any VAT which cannot be recovered. Expenditure is recognised when there is a legal or constructive obligation to pay for expenditure.
- Ministry expenses (Staffing & Expenses) includes the Minister's salary, other speakers and Staff wages.
- Church property (Building) includes costs incurred in the upkeep of the church.
- Church departments expenditure represents expenditure that has been paid by each of the groups operating within the church.
- c) Incoming Resources**
 Main income (Donations) includes donations from church services, bank transfers, legacies, bank interest etc. received on the general fund.
- Church property (Building) income includes rent received from the investment properties and payments from the Minister for a proportion of the running costs of his accommodation, which the church pays for. The rent received from part of the endowment funds (one investment property) is unrestricted income.
- Church departments income represents income that has been received by the groups operating within the church.
- d) Funds**
 General accumulated funds are unrestricted funds available to the Church for its general purposes and include funds designated by the Church for a particular purpose; the use of such designated funds remains at the discretion of the Church's trustees.
- Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.
- Permanent endowment funds are restricted funds where the trustees do not have the authority to convert the capital into income or other capital.
- e) Revaluations**
 The Church, Minister's residence and the two investment properties are stated at values calculated by the Church's insurance company, The Baptist Insurance Company, in 1995. The church premises are included in the balance sheet at the insurance value as at 1 January 1996 (plus subsequent additions) because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.
- f) Fixed assets**
 Items costing above £400 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.
- g) Stock**
 Stock is stated at cost.
- h) Pension Costs**
 The Church operates a pension scheme and the contributions to the scheme are included as they are paid.

2. Trustees' remuneration and expenses

Reverend Biddall lives in housing wholly owned by the Church. During the year, the Reverend was paid a gross salary of £25,200.00 (2020: £24,700.00) and the church made pension payments into a defined contribution scheme totalling £10,208.16 (2020: £8,656.62). The Charity Commission allows the minister of Baptist Churches to receive a stipend whilst also acting as a trustee. No other trustees received any remuneration or expenses in this year or last year. (Pension payments went down in 2020 due to lowering of amounts with Covid)

3. Employees' remuneration

The church employs the Reverend Biddall who is full time, a part time caretaker and a part time cleaner. (Pension payments went down in 2020 due to lowering of amounts with Covid) The staff costs are as follows:

	2021	2020
	£	£
Gross wages	£32,089.00	£30,955.38
Employer's NI	£0.00	£0.00
Employer's pension contribution	£3,487.80	£3,200.04
Employer's pension deficiency contribution	£3,930.12	£2,896.62
	<u>£39,506.92</u>	<u>£37,052.04</u>

4. Funds (Cont)

Designated Funds

The Communion fund is used by the Minister to distribute gifts where there is need at any time.

The Legacy fund is a temporary holding fund pending allocation of any legacy income.

The Rent fund a holding fund for rental income prior to use in General and Property Funds.

The Transport fund is used to offset transport costs.

The Property fund is used for maintenance and upkeep of properties, although recently the General Fund has been used

The Local Outreach fund is for furtherance of the gospel in the locality.

The Interest fund is a temporary holding fund for bank interest pending distribution to other designated funds.

The Ministry Development fund is for the ongoing development of the Minister.

The Training fund is for the ongoing development of the Minister and volunteers as required.

The Equipment fund is for providing for future equipment needs, although recently the General Fund has been used

The Communion Fund Account COIF is a benevolent fund held in reserve. [see also Communion fund]

The Church Trust Fund Account Baptists reserve is to benefit the Minister in the event of a financial crisis. [Closed Feb. 2020]

The Gift Day fund represents monies raised and expended for particular projects each year.

The Afternoon Fellowship provides fellowship for the men and women of the church on a secular basis.

The Boys' Brigade is a uniformed young people's Christian organisation.

The Coffee Mornings provide somewhere for refreshment and fellowship for the wider community.

The Flower Fund is to provide flowers to decorate the Church.

The Youth Club provides youth activities for the wider community.

The Girls' Brigade is a uniformed young people's Christian organisation.

Little Fishes provides activities for under 3's with parents/carers for the wider community.

The Crèche fund holds the residue from the "Mayor's Fund" for use in the Crèche when needed

The Legal Fees Fund provides a reserve against future legal costs when dealing with the leases on Nos 3 & 5 Cecil Square

The Pension Fund provides a reserve against future increased contributions to the Baptist Ministers Pension Fund

Messy Church is church for those who are on the fringes. The Fund is used to provide equipment and to cover catering costs

The Community Hub Project plans to provide practical and spiritual support for the local community and includes:-

The Kairos Café (Working Acc) which seeks to reach out into the Community incorporating Renew Wellbeing Sessions

Restricted Funds

The BMS World Mission (BWM) fund is for holding donations intended for the society.

The Home Mission (HMF) fund is a holding fund for donations for the Mission.

The Transition fund is for donations intended for any other missionary/worthy causes, although recently the General Fund has been used

The Senior Care Fund is to provide benefits for the elderly.

The Permanent Endowment Fund represents the properties on the balance sheet, of which the trustees of Margate Baptist Church do not have the authority to sell. These properties are held in the names of the trustees of the Baptist Union Corporation for the benefit of Margate Baptist Church.

MARGATE BAPTIST CHURCH (CECIL SQUARE)

England & Wales - Charity number 1169447

Accounts

Margate Baptist Church (Cecil Square)

ANNUAL REPORTS & ACCOUNTS



Year ended 31st December 2020

MBC Registered Charity No: 1169447

MARGATE BAPTIST CHURCH

4, CECIL SQUARE, MARGATE, KENT CT9 1BD

Report of the Trustees for the year ended 31st December 2020

Ebenezer Baptist Chapel, later to become Cecil Square Baptist Church, was founded by a dividing of the membership of *The Shallows* near St. Peter's into two fellowships which began the two churches in St. Peter's and in Margate, in 1762. The name was changed again in the 1990's to Margate Baptist Church (Cecil Square) to clarify the situation.

The Church was registered as a charity with the Charity Commission on 3rd October 2016. The Church is affiliated to the Baptist Union with the Baptist Union Corporation as the Custodian Trustees. The Church is governed by the Church Meeting and administered by a committee (management trustees) consisting of the incumbent Minister(s), the Deacons, who are elected by the Church Meeting for periods of three years, part of their number being elected each year, and Elders serving at the time.

The following were the Minister/Dacons/Elders at the date of this report:-

<u>Minister</u>	<u>Deacons</u>	<u>Elders</u>
Rev S Biddall	Mrs. J. Bolton Mrs. E. Bradshaw <i>(Acting Deacon from November 2020)*</i> Mr. P. Graham Mr. G. Hall Mrs. A. Hilton. Mr. I. Lane Mr. A. Wait <i>(Acting Deacon from November 2020)*</i> Mr. B. Withrington	Mr. A. Foster
<i>(Church Secretary)</i>		

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world. To this end services are held each Sunday, and a variety of activities are held during the week for all age groups. The Church employs a full-time Minister (Rev. Stephen A. Biddall) to care for the spiritual and pastoral aspects of the work, a part-time caretaker and a part-time cleaner. Elders, to support the pastoral work, are elected/reaffirmed for three years. Other leaders/officers for church activities require Church Meeting approval. Other positions are filled by volunteers.

The Independent Examiner is Sarah Gent M.a.a.t. of 27 Kennedy Drive, Walmer, Kent CT14 7TQ

The principal bankers are The Charities Aid Foundation Bank Ltd (CAF Bank Ltd)

Treasury Team

Treasurer is Mrs. Judy Cro; co-opted church members Mr. Averell Scott, Mr. J. Murphy; the link deacon, none; co-opted deacons Mr. Brian Withrington, Mr. Gavin Hall; Book Keeper is Mrs. Judy Cro.

Treasurer's Finance Report

The Treasurer's Finance Report follows on page ii of the Receipts and Payments Accounts.

Secretary's Report

The Secretary's report follows on pages iii and iv of the Receipts and Payments Accounts.

The division of the account into Funds.

The same main funds were used as previously, although some have been renamed. These are itemised on page 2 of Appendix 1 of the Receipts and Payments Accounts. General funds are unrestricted. Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Revaluations

The Church, Manse and the two investment properties are considered at values calculated by the Church's Insurance Company, The Baptist Insurance Company, in 1995.

Assets

Individual items costing above £400.00 are capitalised and are depreciated on a straight-line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight-line basis over 50 years.

Signed on behalf of the Management Trustees on 14th April 2021 by

Church Secretary [Signature] Treasury Team Co-ord (Treasurer) [Signature]

Margate Baptist Church Finance Report 2020

This year has been very different due to the Corona virus which affected things from March 2020 onwards. January and February were normal with money being counted and paid into the bank. From March onwards all income was either on-line or through cheques that were sent to the treasurer who was able to put them into the bank when banks were open. Most payments also moved to being paid on-line rather than by cheque.

The membership kept up payments so that the church did not lose too much income this year. We did not receive income from room rentals.

Total income for the year was £90,541.14

Total expenditure for the year was £88,890.12

The church still supported Baptist world Mission and Home Mission during the year.

The caretaker and cleaner were put on Furlough for some of the year and the treasurer was able to claim 80% of their wages from the Government scheme. The church continued to pay them the full amount. The Minister continued to work with services on Facebook each week and supporting members by phone etc.

The church is a participating employer within the Defined Benefit Section of the Baptist Pension Scheme and has been making on going deficit payments to cover the cost of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end it would have to make a one off payment estimated to be £67,100 (as at 18/12/2020) to meet its statutory obligations to the scheme. The church has no plans to leave the scheme and expects to make payments to the scheme in line with the recovery plan.

We have a reserves policy that is reviewed annually. In that policy we keep £50,000 which would cover expenses for 3 months of employee pay and church running expenses and repairs.

I continue to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and John Murphy for producing the end of year accounts.

Judy Cro

Secretary's Report 2020

Margate Baptist Church Cecil Square

Well, as they say, what a difference a year makes. When I look back at the report for 2019, everything went ahead as usual. In addition Kairos opened towards the end of the year on Saturday mornings, and we were making plans to open on Tuesdays for Renew Wellbeing sessions. 2020 started in the same way, Stephen went off to take the second six weeks of his sabbatical leave, all our activities for children, young people, families and the more mature started again. Kairos did indeed open on Saturday and Tuesday mornings and then everything came to a shuddering halt after just 11 weeks. Worrying news emanating from China at the beginning of the year about the rapid spread across the world of a new virus that was resistant to known treatments became a stark reality.

At an emergency Leadership Team meeting held on 17th March and as the country was preparing for a complete shutdown of everything not considered essential, we closed our doors to all face-to-face meetings but hoping that we would be able to open again by Easter Sunday. This was a time when we were so glad of technology, as e-mails and phone calls, posts on Face Book pages and text messages had to be made or sent to everyone, not just the church family but all who use our building week by week.

One thing that we were able to do just 2 weeks before lockdown meant that everyone who worked with children, young people and vulnerable adults completed Safeguarding training with the South East Baptist Association trainers.

Decisions then had to be made about Sunday worship and Bible Study groups, Boys' and Girls' Brigades and the other church activities. How would we keep in touch with everyone? Would the church finances last? It was to be a steep learning curve for us all.

Enlisting the help of one of our young men with the technical know-how Stephen set up a church Face Book page to broadcast morning services that would enable many of our church family to worship together although physically separated. By the end of the year, including extra Easter and Christmas services we had shared 43 such services with not just our own church family but with people from all over the country and even a few from overseas. One real benefit from this meant that those of our number with access to the technology but not able to get out to come to church any longer because of ill health or advancing years were able to worship with us again and this is planned to continue once we re-open for worship, with the recent installation of live streaming equipment and the setting up of a YouTube channel. A further benefit has been that we have able been to listen to reflections and teaching from speakers other than Stephen as usual without them coming to MBC in person. Some of Stephen's themes for the year included a study of Philippians, God's grace and how we can be fruitful for God.

The big disadvantage was that several people lacked the technology to worship with us in this way. Even though the year has now ended it is a problem we have not yet solved. It is a blessing however that other worship services are available on radio channels.

Keeping in touch has included regular phone calls, emails, texts some video calls, a regular newsletter from Stephen and Zoom. Twelve months ago, most of us had never heard of Zoom, now it is part of our daily lives, from a quick catch up after church on Sunday to 3 weekly Leadership team meetings. Home Bible Study groups have continued to meet fortnightly on Zoom and Boys' and Girls' Brigades meetings on Zoom have gone from strength to strength with most of the children and young people meeting together each week on two nights and attending a virtual camp. They also managed to meet face-to face for the month of October after gaining approval from their respective organisations and the church trustees that their plans were Covid secure.

After pages of risk assessments and making the building as safe as possible with signage, one-way systems sanitising stations and a QR code, we were able to hold our annual church meeting in person in October, with those unable to come joining on Zoom. At this meeting, as there were enough in person attendees to form a quorum, the church received the annual accounts for 2019, agreed the minister's stipend and approved the budget for 2021.

We were not however able to hold the annual election of officers or deacons during the year. Judy Cro and Ann Hilton continued as acting treasurer and secretary respectively and Liz Bradshaw and Tony Wait who came to the end of their 3-year term on the Diaconate agreed to be co-opted as Deacons until such time as an election could be held safely.

We were able to purchase and deliver Christmas gifts to those of our church family who would normally receive gifts from the Senior Care committee and also support those living in Old Schools Lodge with gifts at Christmas as usual.

What of the building itself? Because no one had anticipated that the building would be closed for so long, it was thought that it would be a good opportunity for a thorough and deep clean and the caretaker and cleaner made a plan to do just that. However, as the time went on with no prospect of reopening in sight it was decided in April to furlough both the caretaker and the cleaner and take advantage of the government's job retention scheme. With the exception of the months of September and October they remained furloughed for the rest of the year.

In March, lead was stolen from the roof and glazed porch at the New Street end of the church. The repairs to this had to wait until quotes for repair were obtained, approval obtained from the insurance company and the contractors being allowed to work. Meanwhile, the rain came in and part of the ceiling fell down at the Cecil Square end of the church (the latter was unrelated to the theft of lead.) All the repairs were finally completed by the middle of November.

Philip Graham undertook to inspect the property twice weekly to comply with the terms of the insurance and everything was kept in working order for which we are incredibly grateful. Fire extinguisher and fire alarm servicing continued as usual.

During the year, several of our church family received their home call: Sylvia Bixby who wrote beautiful poetry and hymns; Linda Lane a former Sunday Club leader and Girls' Brigade officer; Carole Radley who started the Knit & Natter Group and helped at Little Fishes for a time; Edna Cadman a former Deacon and London City Mission coordinator; Dave Cro a former BB officer and steward; Geoffrey Hill and Andy Townsend. We also said goodbye to Eli Grossmith. Eli was just two-and-a-half years old and had been born with significant health problems. During his short life he was a real blessing to our church family, his smile lit up a room and drew everyone to him. Together with his parents and older brother we will miss him as we do all those who have gone to Glory this year. We were privileged to know them all and while saddened that they are no longer with us, we rejoice that they are safe in God's eternal care.

There was a baptism planned for Easter Sunday. As the church was not able to be open this is still to take place but Bob and Lou Zebua were welcomed into membership in January.

Our current membership stands at 68 with one member living and working away.

Rejoice in the Lord always. I will say it again: Rejoice! Philippians 4:4 (NIV)

ACH, December 2020

Independent Examiner's Report to the Members / Trustees of Margate Baptist Church (Cecil Square)

I report on the accounts for the year ended 31st December 2020 which are set out on pages 1 to 10

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the Diaconate are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 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 the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 27.5.2021

Margate Baptist Church (Cecil Square)

Financial Statement for the year ending 31.12.2020

[Registered Charity No: 1169447]

Completed 11.04.21

Treasury Team:

Treasurer Mrs. J. Cro from April 2019
 Sunday I/c Book / Covenants: Mr. A. Scott
 Book Keeper: Ms. M. Comber to April 2019
 Book Keeper: Mrs. J. Cro from April 2019 using Expense+ from September 2019

Co-opted Deacons
 Mr. G. Hall
 Mr.B.Withrington
 Co-opted Member
 Mr.J.Murphy

Bank Reconciliation for year ended 31.12.2020

Cash Book

Opening Balance as at 1.1.2020		<u>£94,428.28</u>
Less unrepresented cheques as at 1.1.2020	<u>£662.51</u>	<u>£93,765.77</u>

Income	£90,541.14	
Expenditure	£88,890.12	
		<u>£1,651.02</u>
		<u>£95,416.79</u>

Bank

Church CAF Account C.A.F. Bank Ltd - Current Account	Statement Figure	£30,197.94
	Cash in Hand	-
Church Mission Account COIF COIF - Deposit Account		£63,915.83
Communion Fund Account COIF COIF Eir Brand (Communion) - Deposit Account		£1,303.02
Church Trust Fund Account Baptists Ministry (After Jarvis) B.U Trust - Investment Account		<u>£0.00</u>
		<u>£95,416.79</u>
Less unrepresented cheques as at 31.12.2020		
	<u>£0.00</u>	<u>£0.00</u>
		<u>£95,416.79</u>

Summary of General Fund Receipts and Payments Account for year ended 31.12.2020

	<u>2020</u>	<u>2019</u>
Receipts		
Donations	£65,842.10	£67,949.86
[Ministries & Outreach	£770.65	£2,257.38
Other Income [Building	£11,548.00	£19,550.14
[Admin	£7,389.39	£0.00
[Transfers & Giving	£4,991.00	£4,252.48
Total	<u>£90,541.14</u>	<u>£94,009.86</u>
Payments		
Staffing & Expenses	£39,780.22	£40,997.06
Ministries and Outreach	£6,556.05	£8,751.12
Building	£26,358.38	£52,345.18
Admin	£11,842.88	£18,384.77
Transfers & Giving	£4,352.59	£2,142.18
Total	<u>£88,890.12</u>	<u>£122,620.31</u>
Surplus / [Deficit] for the year	<u>£1,651.02</u>	<u>-£28,610.45</u>

Observations

- The Covid-19 Pandemic in 2020 closed the Church for approx 9 months. Although this resulted in reduced Room Hire income, reduced Staff costs and Building expenses and the bulk of the "Offering" income continuing as normal, resulted in a surplus for the year, for which we praise God.
- 2019 had been a transition period between Treasurers, Book Keepers and the use of "Expense+" for record keeping. Some transaction were allocated to different Funds from previous years and some were left in the General Fund and not transferred to other Funds. January to April 2019 were particularly difficult months and confusion arose concerning the recording of Bank Interest to the individual Bank Accounts, however all monies were accounted for in the 2019 Receipt and Payments Accounts. Some internal transfers shown by "Expense+" resulted in -ve figures in the 2019 "Annual Accounts" and were explained in the "Notes to Accounts"
- The difficulties shown in 2 above were addressed in 2020 but some transaction are still allocated to different Funds from previous years and some transfers between funds will be actioned in 2021.

Margate Baptist Church (Cecil Square)**Details of General Fund Receipts and Payments Account for year ending 31.12.2020**

Receipts	2020	2019	Note	Payments	2020	2019
Donations				Staffing & Expenses		
Cash & Cheques	£11,015.69	£17,626.71		Employment Costs	£39,450.22	£39,791.55
Gift Aid	£12,019.18	£12,351.06	a	Travel & Expenses	£330.00	£543.00
Bank Interest	£174.55	£320.46	b		£0.00	£0.00
Standing Orders	£35,667.17	£32,048.04			£0.00	£0.00
via Stewardship	£6,303.00	£5,557.00			£0.00	£0.00
	£0.00	£0.00			£0.00	£0.00
Unpresented Cheque [Accounts Payable]	£662.51	£46.59	g	Unpresented Cheque	£0.00	£662.51
	£65,842.10	£67,949.86			£39,780.22	£40,997.06
				Ministries & Outreach		
Ministries & Outreach				Local Outreach	£171.92	£1,148.57
B.W.M	£110.00	£355.00	13	Kids & Youth	£57.95	£101.15
H.M.F	£0.00	£790.00	7b	BWM [B.M.S.]	£2,949.56	£3,906.69
Communion F.	£0.00	£395.93	c	7c HMF [Home Mission]	£2,877.12	£3,693.51
	£0.00	£0.00	7b	Xfer Gen to BWM	£0.00	-£1,106.69
	£0.00	£0.00	7c	Xfer Gen to HMF	£0.00	-£693.51
Other Causes	£660.65	£716.45		Creche/Messy Ch/Womens W/end	£0.00	£511.40
	£0.00	£0.00	3a	Communion	£109.50	£800.00
	£770.65	£2,257.38	3b	BB & GB	£390.00	£390.00
					£6,556.05	£8,751.12
				Building		
Building					£0.00	£0.00
Building Fund	£0.00	£6,092.40	4a	Maintenance	£15,637.15	£8,049.98
[Loan Reconciliation]	£0.00	£748.74	f	Cleaning	£1,275.64	£1,057.44
	£0.00	£0.00			-	-
	£0.00	£0.00		Utilities	£5,235.26	£8,417.76
	£0.00	£0.00			-	-
	£0.00	£0.00		Phone	£1,560.33	£1,577.60
Rental Income	£8,500.00	£7,771.00	d	4d Accounts Receivable	£500.00	£0.00
Room Hire	£3,048.00	£4,938.00	e	4c [Building Fund General]	£0.00	£33,242.40
	£0.00	£0.00	4b	[Xfer Legacy to B F]	£0.00	£0.00
	£11,548.00	£19,550.14		Loan Repayments	£2,150.00	£0.00
					£26,358.38	£52,345.18
				Admin		
Admin					£0.00	£0.00
Furlough & Insurance	£7,389.39	£0.00	j		£0.00	£0.00
	£0.00	£0.00			£0.00	£0.00
	£0.00	£0.00		5 Supplies	£394.03	£3,087.99
	£7,389.39	£0.00		6 Bank Charges	£60.00	£60.06
				Photocopier	£1,168.18	£1,212.57
Transfers & Giving			13		£0.00	£0.00
Gift Day	£4,561.00	£4,058.41	g	IT & Software	£237.46	£489.59
Senior Care	£0.00	£0.00		Legal & Audit	£1,609.88	£5,309.18
Other Causes	£430.00	£194.07	h	Insurance	£8,373.33	£8,225.38
	£4,991.00	£4,252.48			£11,842.88	£18,384.77
			13	Transfers & Giving		
				Community Hub	£0.00	£0.00
			7a	Other Causes	£0.00	£818.08
			7d	Senior Care	£280.00	£647.50
			7a	Gift Day 2018	£205.40	£433.00
			7a	Transfers & Giving	£1,675.65	£243.60
				Gift Day 2019	£2,191.54	-
					£4,352.59	£2,142.18
				TOTAL	£88,890.12	£122,620.31
				Surplus / Deficit for the year	£1,651.02	-£28,610.45
TOTAL	£90,541.14	£94,009.86		TOTAL	£90,541.14	£94,009.86

Margate Baptist Church (Cecil Square)

Supplementary Notes

		<u>Receipts</u>	
<u>Note</u>	<u>Donations</u>	<u>2020</u>	<u>2019</u>
a	<u>Gift Aid</u>	£12,019.18	£12,351.06
b	<u>Bank Interest</u> CAF/COIF Bank Interest will be added to the General Funds in 2021		
g	<u>Accounts Payable</u> [The unrepresented cheque from 2019 will be written off in 2021]	£46.59	£46.59
<u>Ministries & Outreach</u>			
c	<u>Communion F</u> Donations / Other Income	£0.00	£395.93
<u>Building</u>			
d	<u>Rental Income</u> No.3 Cecil Square Lease - Annual Rent	£8,500.00	£7,771.00
e	<u>Room Hire</u>	£3,048.00	£4,938.00
	<u>Building Fund</u> [Gifts for Building Work in No.5 for Community Hub Project]	£0.00	£6,092.40
f	[Loan Reconciliation +£11,950.00 -£11,201.26 = £748.74 adjustments from 2018] **	-	£748.74
j	<u>Admin</u> Furlough payments during Covid-19	£2,153.81	-
	Insurance repayment from No.3, Claim Settlement & Refund B.I Co.	£5,235.58	-
	Total	£7,389.39	
<u>Transfers & Giving</u>			
g	<u>Gift Day</u> Figure includes £240.00 [£485.00 (2019)] from Church Organisations (See page 8 Double Accounting)		
h	<u>Other Causes</u> L Lane In Memory collected £430.00. (A separate donation of £500.00 is included under Donations)		
		<u>Payments</u>	
		<u>2020</u>	<u>2019</u>
<u>Staffing & Expences</u>			
<u>Travel & Expenses</u>			
	Safeguarding Training	£330.00	-
<u>Ministries & Outreach</u>			
3a	<u>Communion</u>		
	Communion Wine	-	£57.60
	Other	£109.50	£742.40
		£109.50	£800.00
3b	<u>BB & GB</u> Allocated to Kids & Youth 1 members Covenant	£390.00	£390.00
<u>Building</u>			
<u>Maintenance</u>			
4a	Maintenance	£15,637.15	£8,049.98
4d	Accounts Receivable Outstanding Invoice (paid in 2021)	£500.00	
4b	[Building Fund General] [2019 Transfer Legacy to B F +£5,000 -£5,000 diff= £0.00] **	-	£0.00
4c	[Building Work in No.5]	£0.00	£33,242.40
	Loan Repayments (Original Hub Loans £11,950 minus Outstanding Loans £9800)	£2,150.00	-

** Transfers. - Please refer to "Summary" page "Observations" 2 & 3

Margate Baptist Church (Cecil Square)
Supplementary Notes (cont)

Note			Payments	
			2020	2019
	Admin			
5	Supplies		£394.03	£3,087.99
6	Bank Charges		£60.00	£60.06
	IT & Software	£15.00pm Expense+ retainer & Website costs	£237.46	-
	Legal & Audit	Affiliation, CCLI Licence & I E Fees	£1,609.88	£5,309.18
	Insurance	Buildings Cover – All 4; Contents – Church & no.5	£8,373.33	£8,225.38
13	Transfers & Giving			
		[Special Collections in & out]		
7a	[Other Causes:]			
	[Operation Agri]		£0.00	£120.50
	[All we can]		£0.00	£123.10
	Gift Day 2018	Community Hub Gift Day 2018 [Tithe - £433 paid to St Peter's B.C]	£205.40	£433.00
	Gift Day 2019	Shared equally to 2 Local Causes & World Evangelisation Crusade (WEC)	£2,191.54	-
13	Transfers & Giving			-
	London City Mission		£514.07	£462.85
		[M.A.F]	-	£10.00
	Tear Fund		£296.58	£123.10
	L Lane In Memory	Shared equally to BB & GB. (£215 to be transferred to Kairos Cafe in 2021)	£715.00	-
		[Other Causes] [(£161.16 from 2018 paid to TEAR Fund in 2019)]	-	£222.13
	Total		£4,072.59	£1,494.68
		[From Funds]		
	St. John the Baptist Church (SEBA Church of the Year 2019)		£150.00	£0.00
			-	-
	Total		£4,072.59	£0.00
7d	Senior Care			
		[From Funds]		
	Christmas Gifts 2019	[Party / Outing]	£280.00	£647.50
13	Ministries & Outreach			
7b	B.W.M [B.M.S]	[Special Collections]	£110.00	£355.00
7c	H.M.F [Home Mission]	[Special Collections]	£0.00	£790.00
7b	B.W.M [B.M.S]	[From Funds]	£2,839.56	£3,551.69
		[2019 Transfer General to BWM +£1,300 -£2,406.69 diff= -£1,106.69] **	-	-
7c	H.M.F [Home Mission]	[From Funds]	£2,877.12	£2,903.51
		[2019 Transfer General to HMF +£1,500 -£2,193.51 diff= -£693.51] **	-	-
	New Street Hostel (Old School lodge) / Christmas Unwrapped	£161.42 / £10.50	£171.92	-
	Total		£5,998.60	£7,600.20
	Total Giving to Other Causes	[excludes Senior Care at 7e]	£10,071.19	£9,094.88

Margate Baptist Church (Cecil Square)**Statement of Assets and Liabilities****Note****8. Tangible fixed assets**

	Freehold Land and Buildings £	Fixtures and Fittings £	Plant and Machinery £	Total £
Church & Manse Insurance value as at September 1995 £1,169,000				
Cost or valuation				
As at 1/1/2020	1,169,000.00	38,829.00	89,108.84	1,296,937.84
Additions	0.00	0.00	0.00	0.00
As at 31/12/2020	<u>1,169,000.00</u>	<u>38,829.00</u>	<u>89,108.84</u>	<u>1,296,937.84</u>
Depreciation				
As at 1/1/2020	280,560.00	29,840.20	83,586.54	393,986.74
Charge for year	23,380.00	2,719.20	1,461.77	27,560.97
As at 31/12/2020	<u>303,940.00</u>	<u>32,559.40</u>	<u>85,048.31</u>	<u>421,547.71</u>
Net Book Value				
As at 31/12/2020	<u>865,060.00</u>	<u>6,269.60</u>	<u>4,060.53</u>	<u>875,390.13</u>
As at 1/1/2020	<u>888,440.00</u>	<u>8,988.80</u>	<u>5,522.30</u>	<u>902,951.10</u>

9. UK Investment properties

	£
Nos. 3 & 5 Cecil Square Insurance value as at September 1995	302,350.00

10. Assets	2020 £	2020 £	2019 £	2019 £
Fixed assets				
Tangible fixed assets	875,390.13		902,951.10	
Investment properties	<u>302,350.00</u>		<u>302,350.00</u>	
		1,177,740.13		1,205,301.10
Current Assets				
Stocks	15.00		17.50	
Other debtors	0		0	
Prepayments	0		0	
[Bank Statement] £95,416.79			£94,428.28	
[Less unrepresented Chqs] £0.00			£662.51	
Cash in bank and on hand	<u>95,416.79</u> [Church only]		<u>93,765.77</u> [Church only]	
	95,431.79		93,783.27	
Creditors:				
Amounts falling due within one year	<u>0.00</u>		<u>0.00</u>	
		95,431.79		93,783.27
Net assets		<u>1,273,171.92</u>		<u>1,299,084.37</u>

11. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Fund £	Endowment Fund £	Total Assets £
Tangible assets	10,330.13	0.00	865,060.00	875,390.13
Investment assets	0.00	0.00	302,350.00	302,350.00
Net current assets	<u>87,302.95</u>	<u>8,128.84</u>	<u>0.00</u>	<u>95,431.79</u>
Total funds	<u>97,633.08</u>	<u>8,128.84</u>	<u>1,167,410.00</u>	<u>1,273,171.92</u>

Margate Baptist Church (Cecil Square)**Statement of Bank and Deposit Account Balances for year ended 31.12.2020**

	Note	2020	Note	2019
Church CAF Account (C.A.F. Bank Ltd - Current Account)		£30,197.94	End of Year Statement Figure	£23,714.01
		-	Cash In Hand End of Year	-
Church Mission Account COIF (COIF - Deposit Account)		£63,915.83		£63,750.46
Communion Fund Account COIF (COIF Eli Brand (Communion) - Deposit Account)	*	£1,303.02		£1,299.64
Church Trust Fund Account Baptists (Ministry (After Jarvis) B.U Trust - Investment Account)	**	£0.00	Closed Feb 2020	£5,664.17
Total		£95,416.79	Total	£94,428.28

The following Funds / Reserves are contained within the above Bank Balances

Fund	2020	2019	Reserves / Funds	2020	2019
B.W.M.	£421.28	£348.69 ¹³	Capital Reserve	£3,834.57	£3,834.57
Home Mission	£421.28	£386.25 ¹³	General Reserve	£10,707.06	£10,707.06
Gift Day 2019	£1,461.03		Ministry Development	£3,792.75	£3,792.75
Gift Day 2020	£4,561.00	£4,058.41 ^g	Training	£2,491.01	£2,821.01
Communion	£885.07	£994.57	L Lane in Memory)	£215.00	-
Legacy	£5,466.66	£4,266.66	Equipment	£405.07	£405.07
Rent	£14,368.63	£5,868.63	Copier	- ¹²	-
Transport	£2,261.34	£2,261.34	Senior Care	£7,286.28 ¹³	£7,286.28
Property	£887.86	£887.86	Gift Day 2018	£0.00	£205.40
Local Outreach	£2,798.52	£2,970.44	Pension Fund	£700.00	£700.00
Transition	£0.00	£0.00	Correction	£0.00	-£0.06
General	£29,033.08	£32,998.17	Crèche Donation	£3.06	£3.06
Interest	£468.22	£360.80 ¹⁴	Legal Fees	£1,645.00	£1,645.00
Total	£63,033.97	£55,401.82	Total	£31,079.80	£31,400.14
			Total Funds / Reserves	£94,113.77	£86,801.96
			Communion Fund Account COIF*	£1,303.02	£1,299.64
			Church Trust Fund Account Baptists**	£0.00	£5,664.17
			Totals	£95,416.79	£93,765.77

Reconciliation of Accounts

Total Bank Balances as at 31.12.2019	£94,428.28	
Less unrepresented cheques as at 31.12.2019	£662.51	
	£93,765.77	
		Communion & Ministry Investment Total
		£1,303.02
		£6,963.81
Total Bank Balances as at 31.12.2020	£95,416.79	
Less unrepresented cheques as at 31.12.2020	£0.00	
	£95,416.79	
Increase in the year of Bank Balances	£1,651.02	

The above increase equates with the surplus shown for year ended 31.12.2020

Note 12 Digital Copier on lease from March 2018

Note 13 Restricted Funds

Note 14

	2020	2019
Interest Fund figure shown excludes transfer of interest to the Communion Fund Account COIF *	£3.38 *	£7.36
[Church Trust Fund Account Baptists] **	£5.80 **	£47.97

Note 15

Pension:-	contribution is made up of three elements:-		2020	2019
	Employee's = 8% of Pensionable Pay		£2,559.96	£2,459.76
	Employer's = 10% of Pensionable Pay		£3,200.04	£3,778.68
	Deficiency payment in 2019 & 2020 is 12% of Pensionable Pay		£2,896.62	£5,534.52
		Total	£8,656.62	£11,772.96

Note 16

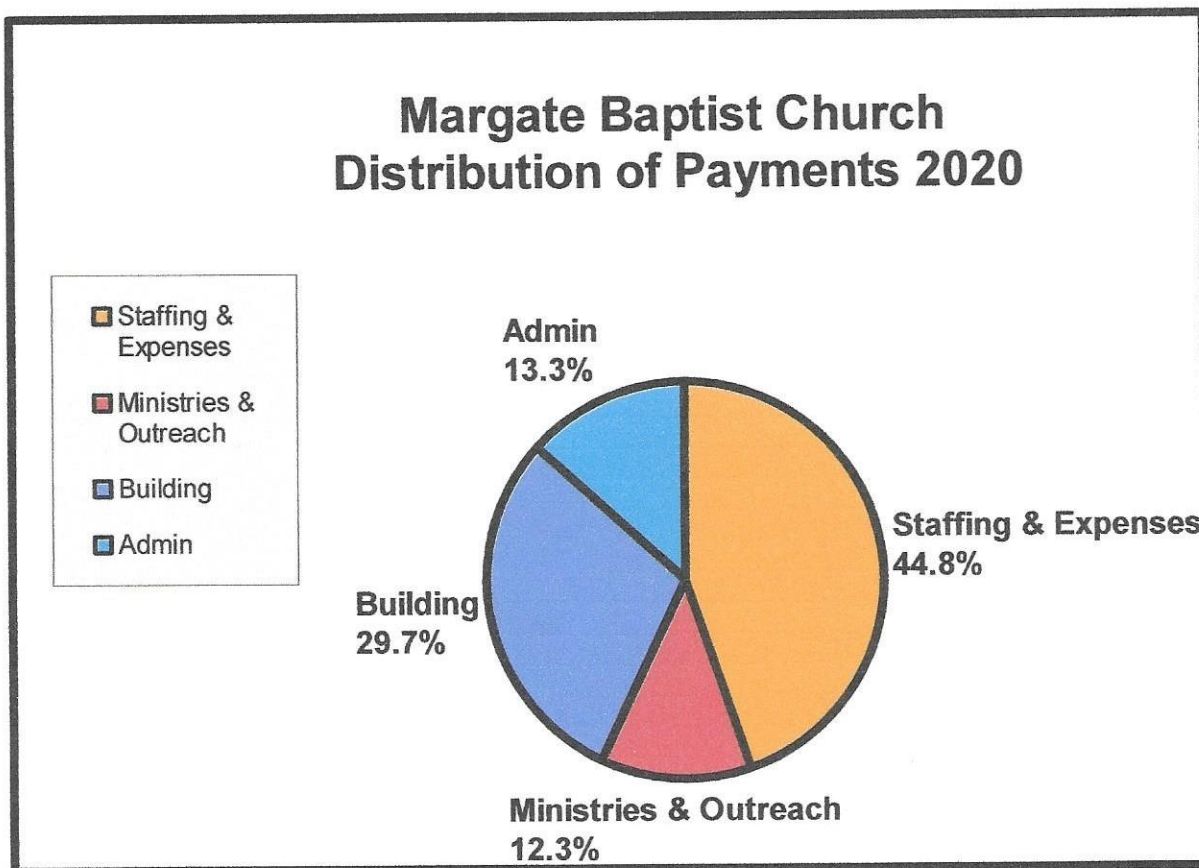
Nat Ins.Mnstr./Tax:- The Church qualified for the Government's Employment Allowance as its Class 1 National Insurance payable was less than £3,000 in 2020

Margate Baptist Church (Cecil Square)

Distribution of Payments 2020

Category	Total
Staffing & Expenses	£39,780.22
Ministries & Outreach	£10,908.64 + Transfers & Giving
Building	£26,358.38
Admin	£11,842.88 <small>inc Legal & Audit, Insurance etc.</small>
total	£88,890.12

Please note: various funds were re allocated in 2019 so this graph can only be compared directly with the 2019 graph



Margate Baptist Church (Cecil Square)**Annual Accounts for the year ending 31.12.2020****Summary of Church Organisations / Departments Receipts and Payments Accounts**

Organisation	31-Dec-19 Balance	Receipts	Total	Payments	31-Dec-20 Balance
Afternoon Fellowship	£101.99	£76.50	£178.49	£0.00	£178.49
Boys Brigade	£6,975.47	£1,496.50	£8,471.97	£2,252.90	£6,219.07
Coffee Mornings	£84.97	£140.70	£225.67	£138.55	£87.12
Flower Fund	£236.43	£266.50	£502.93	£326.15	£176.78
Youth Club	£192.92	£10.00	£202.92	£13.98	£188.94
Girls Brigade	£2,286.10	£1,068.44	£3,354.54	£1,213.65	£2,140.89
Little Fishes	£215.59	£398.01	£613.60	£116.80	£496.80
Messy Church	£347.69	£8.95	£356.64	£16.48	£340.16
Community Hub	£6,000.27	£12,632.98	£18,633.25	£1,569.76	£17,063.49
Kairos Café Working Acc	£181.84	£396.43	£578.27	£89.69	£488.58
Total	£16,623.27	£16,495.01	£33,118.28	£5,737.96	£27,380.32

Overall Summary

Department Accounts	£16,623.27	£16,495.01	£33,118.28	£5,737.96	£27,380.32
Church Accounts	£93,765.77	£90,541.14	£184,306.91	£88,890.12	£95,416.79
TOTAL	£110,389.04	£107,036.15	£217,425.19	£94,628.08	£122,797.11

Notes to the following Church Departments Accounts**Instances of "Double Entries" have occurred eg:**

Payments made by Organisations that appear as income in the Church Accounts, and others, and Receipts in Organisations Accounts that appear as expenditure in the Church Accounts, and others

	Receipts	Payments	Departments involved:
g Gift Day	-	£240.00	B.B. ; C.M. ; Y.C. ; G.B.
3b Covenant	£390.00	-	B.B.
7a Donation from MBC	£205.40	-	C.H
	<u>£595.40</u>	<u>£240.00</u>	

Margate Baptist Church (Cecil Square)**Detailed Organisations Receipts and Payments Accounts 2020****AFTERNOON FELLOWSHIP**

2020

Bank B/Fwd	£74.59		Speakers			
Cash B/Fwd	£27.40	£101.99	Outings			
Offerings		£76.50	Donations/Gifts			
Interest		-	g Gift Day			
Donations		-	Catering			
			Balance C/fwd	Bank	£74.59	
				Cash	£103.90	£178.49
		<u>£178.49</u>				<u>£178.49</u>

BOYS BRIGADE

2020

Bank B/Fwd	£6,890.21		Uniform			
Cash B/Fwd	£85.26	£6,975.47	B/D Camp			£1,428.00
Subs		£717.00	Badge Work			£14.70
Uniform		-	Fees/Donations			£654.47
Outing		-	Camps			£17.00
Donations/Fees		£384.50	g Gift Day			£75.00
Covenant from MBC		£390.00 ^{3b}	Various			£63.73
Bat/District Camp		-	Outing			
Camp		-				
Pantomime		£5.00				
			Balance C/fwd	Bank	£6,147.01	
				Cash	£72.06	£6,219.07
		<u>£8,471.97</u>				<u>£8,471.97</u>

COFFEE MORNINGS

2020

Bank B/Fwd	£84.97		g Gift Day			£80.00
Cash B/Fwd	£0.00	£84.97	Catering			£58.55
Income		£140.70				
			Balance C/fwd	Bank	£72.44	
				Cash	£14.68	£87.12
		<u>£225.67</u>				<u>£225.67</u>

FLOWER FUND

2020

Bank B/Fwd	£235.14		Flowers / Oasis			£256.15
Cash B/Fwd	£1.29	£236.43	Adjustment			£70.00
Donations		£266.50				
			Balance C/fwd	Bank	£164.70	
				Cash	£12.08	£176.78
		<u>£502.93</u>				<u>£502.93</u>

YOUTH CLUB

2020

Bank B/Fwd	£181.60		Catering etc			£3.98
Cash B/Fwd	£11.32	£192.92	g Gift Day			£10.00
Subs		£10.00				
Interest			Balance C/fwd	Bank	£181.60	
				Cash	£7.34	£188.94
		<u>£202.92</u>				<u>£202.92</u>

Margate Baptist Church (Cecil Square)**Detailed Organisations Receipts and Payments Accounts 2020 (Cont)****LITTLE FISHES**

2020

Bank B/Fwd	£182.05		Catering		£116.80
Cash B/Fwd	£33.54	£215.59	g Gift Day		
Subs		£115.00	Petty Cash	£31.65	
Donation		283.01	Bank Carried Forward	£465.15	£496.80
		<u>£613.60</u>			<u>£613.60</u>

GIRLS BRIGADE

2020

Bank B/Fwd	£2,269.40		g Gift Day		£75.00
Cash B/Fwd	£16.70	£2,286.10	Camp		-
Subs		£524.00	Uniform		-
Uniform		£17.50	Tuck		£179.55
Tuck		£149.61	Fees / Donations		£922.06
Camp		-	Post		-
Donations/Fees		£377.33	Badge Work		£6.64
Trip			Various		£30.40
		<u>£3,354.54</u>	Balance C/fwd	Bank	£2,082.72
				Cash	£58.17
					<u>£2,140.89</u>
					<u>£3,354.54</u>

MESSY CHURCH

2020

Balance B/Fwd	£300.00		Food/Craft/Equipment/Advertising		£16.48
Petty Cash	£47.69	£347.69			
Donations		£8.95	Petty Cash	£40.16	
		<u>£356.64</u>	Balance C/fwd	£300.00	£340.16
					<u>£356.64</u>

COMMUNITY HUB

2020

Bank B/Fwd	£6,000.27		Expenditure – General		£1,142.90
Cash B/Fwd		£6,000.27	Electricity		£131.59
TDC Grant		£10,000.00	Business Rates		£295.27
Church Donation		£205.40 ^{7a}			
Donations – Other		£2,427.58	Balance C/fwd		£17,063.49
		<u>£18,633.25</u>			<u>£18,633.25</u>

Kairos Café Working Acc

2020

Bank B/Fwd	£0.00		Supplies		£89.69
Cash B/Fwd	£181.84	£181.84			
Takings		£396.43			
Donations		-			
		<u>£578.27</u>	Cash-in-hand	£88.58	
			Balance C/fwd Bank	£400.00	£488.58
					<u>£578.27</u>

Margate Baptist Church (Cecil Square)
Annual Accounts for the year ending 31.12.2020
Explanatory Notes to the Accounts

1. Accounting Policies

a) Accounting Convention

These accounts have been prepared on a receipts and payments basis and are in accordance with section 144(2) of the Charities Act 2011, except for investment properties and freehold land and buildings which are stated at the September 1995 insurance value.

b) Expenditure

Resources expended are included in full in the Receipts and Payments Accounts 2020, inclusive of any VAT which cannot be recovered. Expenditure is recognised when there is a legal or constructive obligation to pay for expenditure.

Ministry expenses (Staffing & Expenses) includes the Minister's salary, other speakers and Staff wages.

Church property (Building) includes costs incurred in the upkeep of the church.

Church departments expenditure represents expenditure that has been paid by each of the groups operating within the church.

c) Incoming Resources

Main income (Donations) includes donations from church services, bank transfers, legacies, bank interest etc. received on the general fund.

Church property (Building) income includes rent received from the investment properties and payments from the Minister for a proportion of the running costs of his accommodation, which the church pays for. The rent received from part of the endowment funds (one investment property) is unrestricted income.

Church departments income represents income that has been received by the groups operating within the church.

d) Funds

General accumulated funds are unrestricted funds available to the Church for its general purposes and include funds designated by the Church for a particular purpose; the use of such designated funds remains at the discretion of the Church's trustees.

Restricted funds are funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised.

Permanent endowment funds are restricted funds where the trustees do not have the authority to convert the capital into income or other capital.

e) Revaluations

The Church, Minister's residence and the two investment properties are stated at values calculated by the Church's insurance company, The Baptist Insurance Company, in 1995. The church premises are included in the balance sheet at the insurance value as at 1 January 1996 (plus subsequent additions) because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

f) Fixed assets

Items costing above £400 are capitalised and are depreciated on a straight line basis over 5 years. As from 1 January 2008, the Church and the Manse commenced being depreciated on a straight line basis over 50 years.

g) Stock

Stock is stated at cost.

h) Pension Costs

The Church operates a pension scheme and the contributions to the scheme are included as they are paid.

2. Trustees' remuneration and expenses

Reverend Biddall lives in housing wholly owned by the Church. During the year, the Reverend was paid a gross salary of £24,700.00 (2019: £24,150.00) and the church made pension payments into a defined contribution scheme totalling £8656.62 (2019: £9,313.20). The Charity Commission allows the minister of Baptist Churches to receive a stipend whilst also acting as a trustee. No other trustees received any remuneration or expenses in this year or last year. (Pension payments went down in 2020 due to lowering of amounts with Covid)

3. Employees' remuneration

The church employs the Reverend Biddall who is full time, a part time caretaker and a part time cleaner. (Pension payments went down in 2020 due to lowering of amounts with Covid) The staff costs are as follows:

	2020	2019
	£	£
Gross wages	£30,955.38	£30,231.85
Employer's NI	£0.00	£0.00
Employer's pension contribution	£3,200.04	£3,778.68
Employer's pension deficiency contribution	£2,896.62	£5,534.52
	<u>£37,052.04</u>	<u>£39,545.05</u>

4. Funds (Cont)

Designated Funds

The Communion fund is used by the Minister to distribute gifts where there is need at any time.

The Legacy fund is a temporary holding fund pending allocation of any legacy income.

The Rent fund a holding fund for rental income prior to use in General and Property Funds.

The Transport fund is used to offset transport costs.

The Property fund is used for maintenance and upkeep of properties, although recently the General Fund has been used

The Local Outreach fund is for furtherance of the gospel in the locality.

The Interest fund is a temporary holding fund for bank interest pending distribution to other designated funds.

The Ministry Development fund is for the ongoing development of the Minister.

The Training fund is for the ongoing development of the Minister and volunteers as required.

The Equipment fund is for providing for future equipment needs, although recently the General Fund has been used

The Communion Fund Account COIF is a benevolent fund held in reserve. [see also Communion fund]

The Church Trust Fund Account Baptists reserve is to benefit the Minister in the event of a financial crisis. [Closed Feb. 2020]

The Gift Day fund represents monies raised and expended for particular projects each year.

The Afternoon Fellowship provides fellowship for the men and women of the church on a secular basis.

The Boys' Brigade is a uniformed young people's Christian organisation.

The Coffee Mornings provide somewhere for refreshment and fellowship for the wider community.

The Flower Fund is to provide flowers to decorate the Church.

The Youth Club provides youth activities for the wider community.

The Girls' Brigade is a uniformed young people's Christian organisation.

Little Fishes provides activities for under 3's with parents/carers for the wider community

The Crèche fund holds the residue from the "Mayor's Fund" for use in the Crèche when needed

The Legal Fees Fund provides a reserve against future legal costs when dealing with the leases on Nos 3 & 5 Cecil Square

The Pension Fund provides a reserve against future increased contributions to the Baptist Ministers Pension Fund

Messy Church is church for those who are on the fringes. The Fund is used to provide equipment and to cover catering costs

The Community Hub Project plans to provide practical and spiritual support for the local community and includes:-

The Kairos Café (Working Acc) which seeks to reach out into the Community incorporating Renew Wellbeing Sessions

Restricted Funds

The BMS World Mission (BWM) fund is for holding donations intended for the society.

The Home Mission (HMF) fund is a holding fund for donations for the Mission.

The Transition fund is for donations intended for any other missionary/worthy causes, although recently the General Fund has been used

The Senior Care Fund is to provide benefits for the elderly.

The Permanent Endowment Fund represents the properties on the balance sheet, of which the trustees of Margate Baptist Church do not have the authority to sell. These properties are held in the names of the trustees of the Baptist Union Corporation for the benefit of Margate Baptist Church.