

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

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 dacon, none; co-opted dacons 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 been able 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 l/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		£94,428.28
Less unrepresented cheques as at 1.1.2020	£662.51	£93,765.77

Income	£90,541.14	
Expenditure	£88,890.12	£1,651.02
		£95,416.79

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 Eli Brand (Communion) - Deposit Account		£1,303.02
Church Trust Fund Account Baptists Ministry (After Jarvis) B.U Trust - Investment Account		£0.00
		£95,416.79
Less unrepresented cheques as at 31.12.2020	£0.00	£0.00
		£95,416.79

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

1. 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.
2. 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"
3. 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**

<u>Receipts</u>	<u>2020</u>	<u>2019</u>	<u>Note</u>	<u>Payments</u>	<u>2020</u>	<u>2019</u>
<u>Donations</u>				<u>Staffing & Expenses</u>		
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
	<u>£65,842.10</u>	<u>£67,949.86</u>			<u>£39,780.22</u>	<u>£40,997.06</u>
<u>Ministries & Outreach</u>				<u>Ministries & Outreach</u>		
B.W.M	£110.00	£355.00	13	Local Outreach	£171.92	£1,148.57
H.M.F	£0.00	£790.00	7b	Kids & Youth	£57.95	£101.15
Communion F.	£0.00	£395.93	7c	BWM [B.M.S.]	£2,949.56	£3,906.69
	£0.00	£0.00	7b	HMF [Home Mission]	£2,877.12	£3,693.51
	£0.00	£0.00	7c	Xfer Gen to BWM	£0.00	-£1,106.69
Other Causes	£660.65	£716.45	7c	Xfer Gen to HMF	£0.00	-£693.51
	£0.00	£0.00		Creche/Messy Ch/Womens W/end	£0.00	£511.40
	<u>£770.65</u>	<u>£2,257.38</u>	3a	Communion	£109.50	£800.00
			3b	BB & GB	£390.00	£390.00
					<u>£6,556.05</u>	<u>£8,751.12</u>
<u>Building</u>				<u>Building</u>		
Building Fund	£0.00	£6,092.40	4a	Maintenance	£0.00	£0.00
[Loan Reconciliation]	£0.00	£748.74	f	Cleaning	£15,637.15	£8,049.98
	£0.00	£0.00			£1,275.64	£1,057.44
	£0.00	£0.00		Utilities	-	-
	£0.00	£0.00			£5,235.26	£8,417.76
	£0.00	£0.00		Phone	-	-
Rental Income	£8,500.00	£7,771.00	d	Accounts Receivable	£1,560.33	£1,577.60
Room Hire	£3,048.00	£4,938.00	e	[Building Fund General]	£500.00	£0.00
	£0.00	£0.00	4b	Xfer Legacy to B F]	£0.00	£33,242.40
	<u>£11,548.00</u>	<u>£19,550.14</u>		Loan Repayments	£0.00	£0.00
					<u>£2,150.00</u>	<u>£0.00</u>
<u>Admin</u>					<u>£26,358.38</u>	<u>£52,345.18</u>
Furlough & Insurance	£7,389.39	£0.00	j	<u>Admin</u>		
	£0.00	£0.00			£0.00	£0.00
	£0.00	£0.00			£0.00	£0.00
	<u>£7,389.39</u>	<u>£0.00</u>		5 Supplies	£0.00	£0.00
				6 Bank Charges	£394.03	£3,087.99
<u>Transfers & Giving</u>			13	Photocopier	£60.00	£60.06
Gift Day	£4,561.00	£4,058.41	g		£1,168.18	£1,212.57
Senior Care	£0.00	£0.00			£0.00	£0.00
Other Causes	£430.00	£194.07	h	IT & Software	£237.46	£489.59
	<u>£4,991.00</u>	<u>£4,252.48</u>		Legal & Audit	£237.46	£489.59
				Insurance	£1,609.88	£5,309.18
					£8,373.33	£8,225.38
					<u>£11,842.88</u>	<u>£18,384.77</u>
				<u>Transfers & Giving</u>		
				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	-
					<u>£4,352.59</u>	<u>£2,142.18</u>
TOTAL	£90,541.14	£94,009.86		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

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	

Transfers & Giving

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 <u>Donations</u>)

			<u>Payments</u>	
			<u>2020</u>	<u>2019</u>
<u>Staffing & Expenses</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	<u>Accounts Receivable</u>	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
	<u>Loan Repayments</u>	(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
	<u>Admin</u>			
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 & IE Fees	£1,609.88	£5,309.18
	Insurance	Buildings Cover – All 4; Contents – Church & no.5	£8,373.33	£8,225.38
13	<u>Transfers & Giving</u>			
		[Special Collections in & out]		
7a	<u>[Other Causes:]</u>			
	[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	<u>Transfers & Giving</u>			-
	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			£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	<u>Senior Care</u>	[From Funds]		
	Christmas Gifts 2019	[Party / Outing]	£280.00	£647.50
13	<u>Ministries & Outreach</u>			
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**

Church & Manse Insurance value as at September 1995 £1,169,000

	Freehold Land and Buildings £	Fixtures and Fittings £	Plant and Machinery £	Total £
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	1,169,000.00	38,829.00	89,108.84	1,296,937.84
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	303,940.00	32,559.40	85,048.31	421,547.71
Net Book Value				
As at 31/12/2020	865,060.00	6,269.60	4,060.53	875,390.13
As at 1/1/2020	888,440.00	8,988.80	5,522.30	902,951.10

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	302,350.00		302,350.00	
		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	95,416.79	[Church only]	93,765.77	[Church only]
	95,431.79		93,783.27	
Creditors:				
Amounts falling due within one year	0.00		0.00	
		95,431.79		93,783.27
Net assets		1,273,171.92		1,299,084.37

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	87,302.95	8,128.84	0.00	95,431.79
Total funds	97,633.08	8,128.84	1,167,410.00	1,273,171.92

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	<u>£662.51</u>		
	£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	<u>£0.00</u>		
	£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

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:-	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

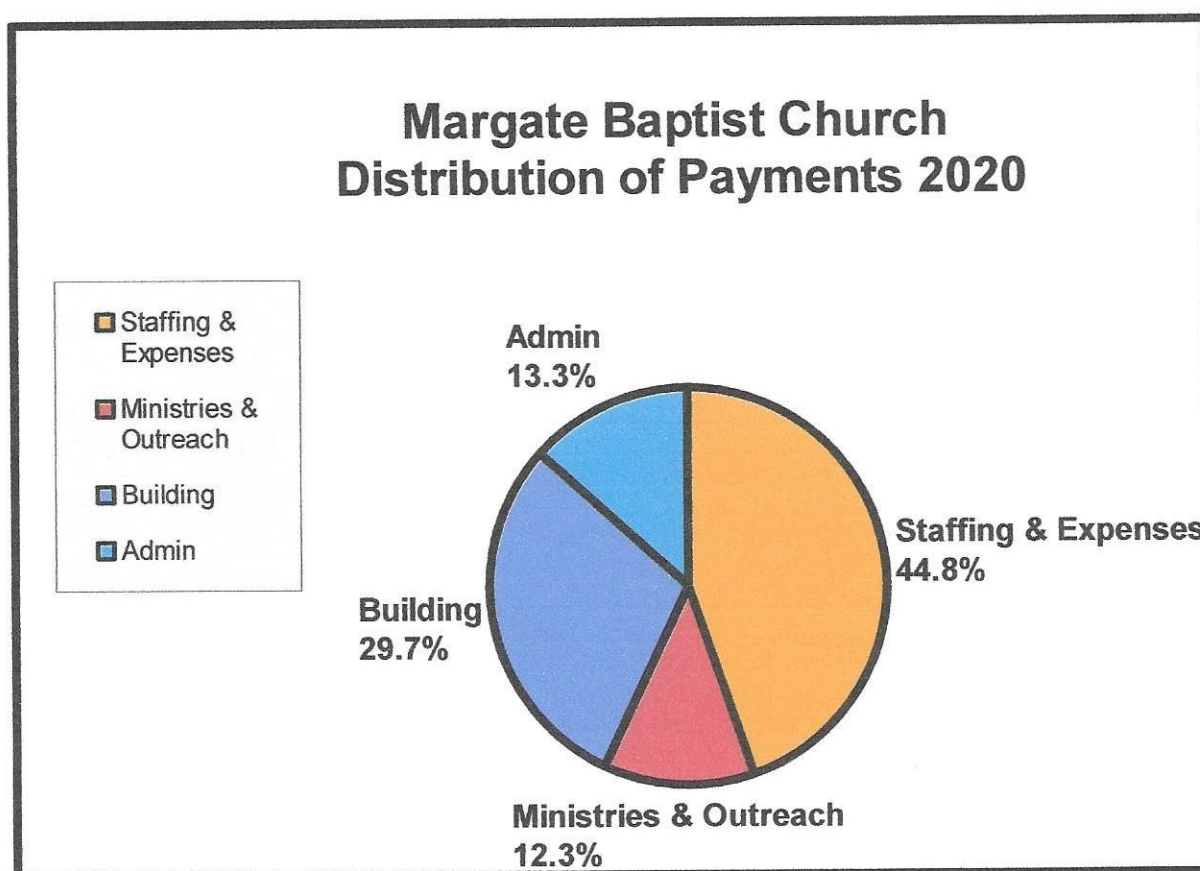
Note 16

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 inc Legal & Audit, Insurance etc.
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		Bank	£6,147.01	
			Balance C/fwd	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		Bank	£164.70	
			Balance C/fwd	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
			Various		£30.40
Trip					
		<u>£3,354.54</u>	Balance C/fwd	Bank Cash	£2,082.72
					£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		-			
			Cash-in-hand	£88.58	
			Balance C/fwd Bank	£400.00	£488.58
		<u>£578.27</u>			<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.