

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/Dacons/Elders at the date of this report:-

Minister

Rev S Biddall

Deacons

Mrs. J. Bolton

Mrs. E. Bradshaw (Acting Deacon from November 2020)* [Re-elected November 2021]

Mr. P. Graham

Mr. G. Hall

(Church Secretary) *Mrs. A. Hilton.*

Mr. I. Lane (until November 2021)

Mr. A. Wait (Acting Deacon from November 2020)* [Resigned mid 2021]

Mr E Watt-Ruffell (Elected November 2021)

Mr. B. Withrington

Mr R Zebua (Elected November 2021)

Elders

Mr. A. Foster (Acting from 07/2020)*

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.f

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 unpresented cheques as at 1.1.2021	£0.00	£95,416.79

Income	£84,654.16	
Expenditure	£86,643.08	-£1,988.92
		£93,427.87

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
		£93,427.87
Less unpresented cheques as at 31.12.2021	£0.00	£0.00
		£93,427.87

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	£84,654.16	£90,541.14
<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	£86,643.08	£88,890.12
Deficit / [Surplus] for the year	-£1,988.92	£1,651.02

Observations

1. 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.
2. 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>	<u>Note</u>	<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	Local Outreach	£94.71	£171.92
H.M.F	£12.58	£0.00		Kids & Youth (inc BB&GB 2021)	£996.70	£57.95
Communion F.	£0.00	£0.00	c	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	£0.00	£0.00
	£0.00	£0.00		Cleaning	£7,020.75	£15,637.15
	£0.00	£0.00			£887.60	£1,275.64
	£0.00	£0.00		Utilities	-	-
	£0.00	£0.00			£3,836.85	£5,235.26
	£0.00	£0.00		Phone	-	-
Rental Income	£10,625.00	£8,500.00	d	[Accounts Receivable]***	£1,529.33	£1,560.33
Room Hire	£655.00	£3,048.00	e	Gift Day 2020	£0.00	£500.00
[Accounts Receivable Paid]***	£500.00	£0.00	k	Legacy	£4,561.00	-
	£11,780.00	£11,548.00	4c	Loan Repayments	£1,721.75	£0.00
					£0.00	£2,150.00
<u>Admin</u>					£19,557.28	£26,358.38
Furlough & Insurance	£1,779.75	£7,389.39	j	<u>Admin</u>		
	£0.00	£0.00			£0.00	£0.00
	£0.00	£0.00	5	Unpresented Cheque Correction from 2019	£0.00	£0.00
	£1,779.75	£7,389.39	5	Supplies	£46.59	£0.00
			6	Bank Charges	£113.83	£394.03
<u>Transfers & Giving</u>			13	Photocopier	£97.00	£60.00
Gift Day	£3,106.90	£4,561.00	g		£1,209.71	£1,168.18
Senior Care	£0.00	£0.00			£0.00	£0.00
Other Causes	£0.00	£430.00	h	IT & Software	£846.58	£237.46
	£3,106.90	£4,991.00		Legal & Audit	£2,240.74	£1,609.88
				Insurance	£8,799.20	£8,373.33
					£13,353.65	£11,842.88
				<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>	
		<u>2021</u>	<u>2020</u>
Note	<u>Donations</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>	-	£46.59
	The unpresented cheque from 2019 was written off in 2021 **		
h	<u>Legacy</u>	£6,000.05	-
	2 Legacies received		
<u>Ministries & Outreach</u>			
c	<u>Communion F</u>	£0.00	£0.00
	Donations / Other Income		
<u>Building</u>			
d	<u>Rental Income</u>	£10,625.00	£8,500.00
	No.3 Cecil Square Lease - Annual Rent 5 Quarters 2021 [4 - 2020]		
e	<u>Room Hire</u>	£655.00	£3,048.00
	Building Fund	£0.00	£0.00
k	<u>Accounts Receivable</u>	£500.00	-
	Outstanding Invoice paid in 2021***		
j	<u>Admin</u>	£1,779.75	£2,153.81
	Furlough payments during Covid-19		
	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	<u>Accounts Receivable</u>	£0.00	£500.00
	Invoice paid *** [Outstanding Invoice]		
	[Orig[inal Hub Loans £11,950 [£2,150.00 repaid in 2020]		
4c	Loan Repayments [Outstanding Loans £9800 at 31.12. 2021	£0.00	£2,150.00
4d	<u>Gift Day 2020</u>	£4,561.00	-
4d	<u>Legacy</u>	£1,721.75	-
	Equipment for Live Streaming		

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 & I E 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

Transfers & Giving

London City Mission		£448.86	£514.07
		-	-
Tear Fund		£0.00	£296.58
L Lane In Memory Kairos Cafe (Community Hub) [Shared equally to BB & GB].		£225.00	£715.00
	[Other Causes]	-	-
	[From Funds]		
SEBA Church of the Year		£150.00	£150.00
Total		£2,445.39	£4,072.59

7d Senior Care

[From Funds]

Christmas Gifts (No Meals so larger gift during Covid-19 restrictions)	£626.79	£280.00
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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

Local Outreach

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
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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 1/1/2021	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	
	£95,416.79	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	
	£93,427.87	
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

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

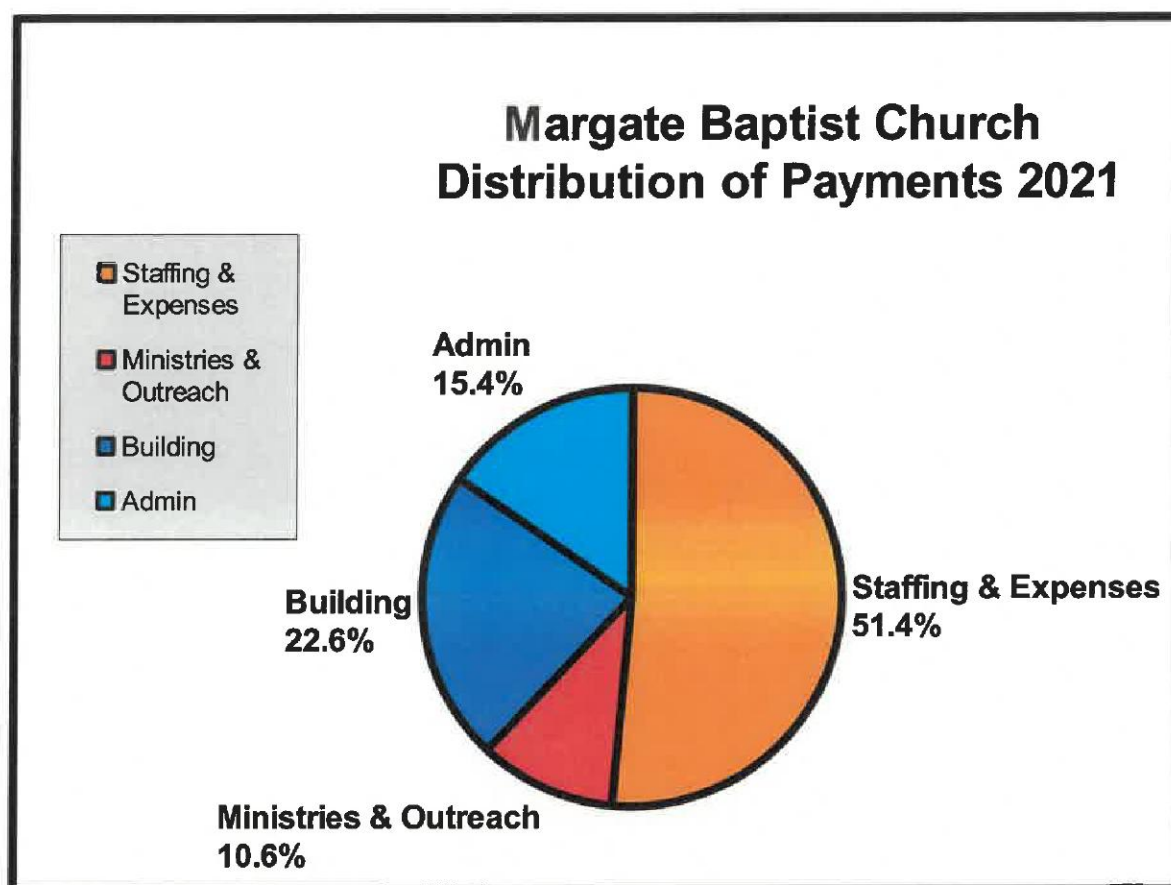
Note 16

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

	Receipts	Payments	Departments involved:
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
	£687.00	£205.00	

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					
				Balance C/fwd	Bank	£74.59			
					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							
Subs		£1,254.50		Badge Work				£4.20	
Uniform		£52.50		Fees/Donations				£1,443.01	
Outing		-		Camps				£0.00	
Donations/Fees		£1,233.00		g Gift Day				£0.00	
Covenant from MBC		£462.00	3b	Various				£194.11	
				Outing				£1,064.00	
Camp		-							
Pantomime		£930.00							
				Balance C/fwd	Bank	£7,399.35			
					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							
				Balance C/fwd	Bank	£45.83			
					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							
Adjustment		£42.47		Balance C/fwd	Bank	£188.20			
		<u>£562.25</u>			Cash	£22.00	£210.20		
							<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									
				Balance C/fwd	Bank	£181.60			
					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	£496.41
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
			Bank	£3,690.27	
		<u>£5,833.80</u>	Balance C/fwd	Cash	£44.35
					<u>£3,734.62</u>
					<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	£340.16
		<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	£13.00	£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.