

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:-

Minister

Rev S Biddall (Retired September 2022)

Deacons

Mrs. J. Bolton

Mrs. E. Bradshaw

Mr. P. Graham

Mr. G. Hall

(Church Secretary) Mrs. A. Hilton.

Mr E Watt-Ruffell

Mr. B. Withrington

Mr R Zebua

Elders

Mr. A. Foster (reaffirmed July 2022)

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

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.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	£93,427.87

Income	£83,078.51	
Expenditure	£105,367.20	-£22,288.69
(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 COIF - Deposit Account		£52,549.32
Communion Fund Account COIF COIF Eli Brand (Communion) - Deposit Account		£1,309.07
-		£0.00
		£70,339.18

Less unrepresented cheques as at 31.12.2022	£0.00	£0.00
		£70,339.18

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	£83,078.51	£84,654.16

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	£105,367.20	£86,643.08

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		
B.W.M	£105.45	£30.00	13	Local Outreach	£69.90	£94.71
H.M.F	£710.00	£12.58	13	Kids & Youth (inc BB&GB from 2021)	£957.09	£996.70
Communion F.	£0.00	£0.00	c	BWM [B.M.S.]	£3,100.50	£2,500.50
Other Causes	£809.34	£609.36	3a	HMF [Home Mission]	£0.00	£2,500.00
	£1,624.79	£651.94		Communion	£200.00	£0.00
					£0.00	£0.00
					£4,327.49	£6,091.91
Building				Building		
Building Fund	£0.00	£0.00	4a	Maintenance	£35,213.99	£7,020.75
	£0.00	£0.00	4b	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	Gift Day 2020	£0.00	£4,561.00
[Accounts Receivable Paid]**	£0.00	£500.00	k	Legacy	£0.00	£1,721.75
	£12,455.00	£11,780.00			£44,851.23	£19,557.28
Admin				Admin		
Inc. Furlough, Insure, Other	£2,331.52	£1,779.75	j		£0.00	£0.00
	£0.00	£0.00		[Unpresented Cheque Correction from 2019]	£0.00	£46.59
	£2,331.52	£1,779.75		Supplies	£837.22	£113.83
Transfers & Giving				Bank Charges	£81.50	£97.00
Gift Day 2022 & 2021 [2021]	£3,497.00	£3,106.90	g	Photocopier	£1,253.53	£1,209.71
Senior Care	£0.00	£0.00		IT & Software	£2,088.00	£846.58
Other Causes	£0.00	£0.00	h	Legal & Audit	£2,443.88	£2,240.74
	£3,497.00	£3,106.90		Insurance	£10,226.91	£8,799.20
					£16,931.04	£13,353.65
				Transfers & Giving		
				Community Hub	£0.00	£0.00
				Other Causes	£0.00	£0.00
				Senior Care	£1,005.29	£626.79
				[Gift Day 2021]	£0.00	£1,461.03
				Transfers & Giving	£1,309.34	£984.36
					£2,314.63	£3,072.18
TOTAL	£83,078.51	£84,654.16		TOTAL	£105,367.20	£86,643.08
				Deficit for the year	-£22,288.69	-£1,988.92
				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

			<u>Receipts</u>	
			<u>2022</u>	<u>2021</u>
Note	<u>Donations</u>			
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
<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]	£8,500.00	£10,625.00
e	<u>Room Hire</u>		£3,955.00	£655.00
	<u>Building Fund</u>		£0.00	£0.00
k	<u>Accounts Receivable</u>	Outstanding Invoice paid in 2021***	£0.00	£500.00
j	<u>Admin</u>	Inc. Grant for Chrome Books [Cont. Furlough payments in 2021]	£2,331.52	£1,779.75
	<u>Insurance</u>	Repayments from No.3 waived in 2021 (Covid) and 2022	£0.00	£0.00
	Total		£2,331.52	£1,779.75
<u>Transfers & Giving</u>				
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	-
			<u>Payments</u>	
			<u>2022</u>	<u>2021</u>
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		
<u>Staffing & Expenses</u>				
<u>Travel & Expenses</u>				
		Other [Baptist Assembly in 2021]	£153.00	£525.00
<u>Ministries & Outreach</u>				
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
<u>Building</u>				
<u>Maintenance</u>				
		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 & Mtcie) [(inc. £1218.00 for CCTV Installation in 2021)]	£1,618.39	£7,020.75
4a	Total		£35,213.99	£7,020.75

MBC Registered Charity No: 1169447

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 1/1/2022	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	1,169,000.00	50,629.00	98,621.64	1,318,250.64
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	327,320.00	37,997.80	88,786.84	454,104.64
Net Book Value				
As at 31/12/2022	841,680.00	12,631.20	9,834.80	864,146.00
As at 1/1/2022	865,060.00	3,550.40	10,625.56	879,235.96

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	302,350.00		302,350.00	
		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	70,339.18 [Church only]		93,427.87 [Church only]	
	70,352.68		93,442.87	
Creditors:				
Amounts falling due within one year	0.00		0.00	
		70,352.68		93,442.87
Net assets		1,236,848.68		1,251,648.83

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	59,709.09	10,643.59	0.00	70,352.68
Total funds	82,175.09	10,643.59	1,144,030.00	1,236,848.68

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	<u>£0.00</u>		
	£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	<u>£0.00</u>		
	£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 2018Note 13 Restricted FundsNote 14

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

Note 15

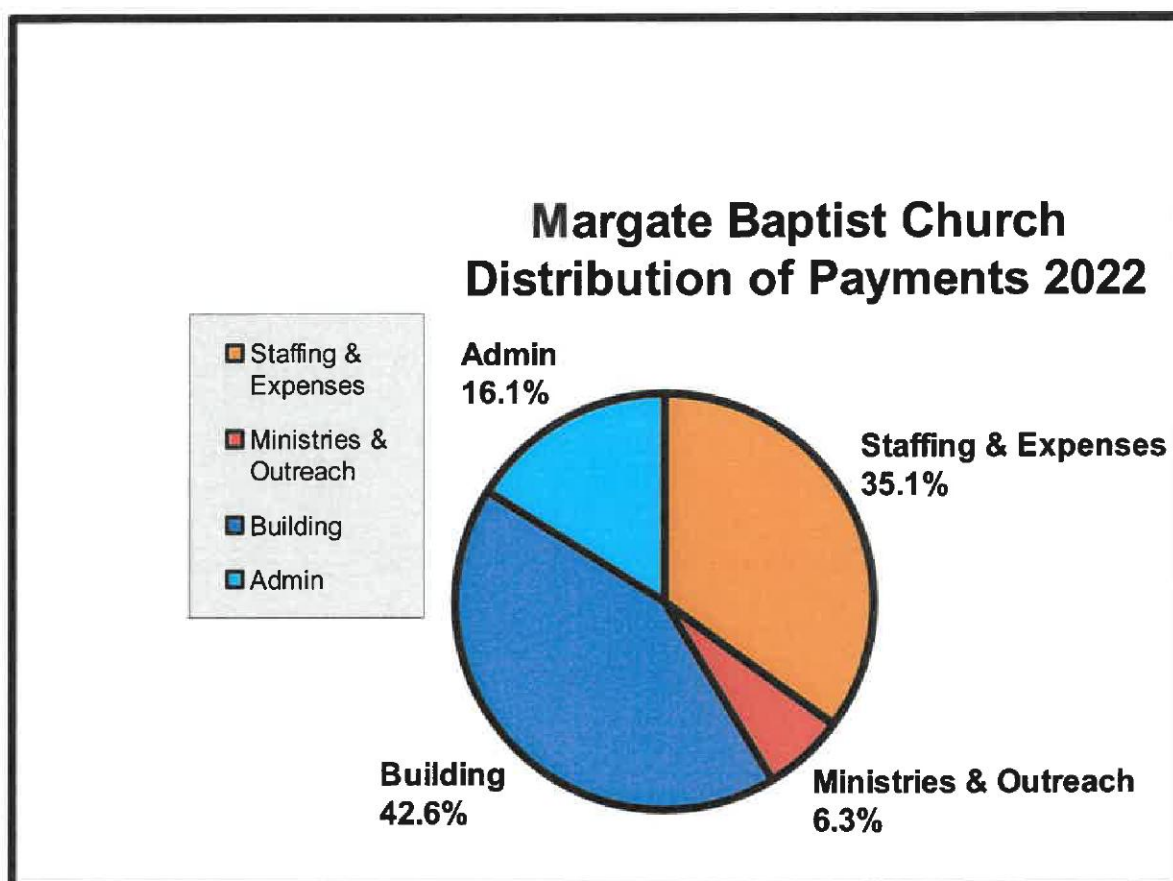
<u>Pension:-</u>	contribution is made up of three elements:-	Employee's = 8% of Pensionable Pay	£1,761.60	£2,790.24
		Employer's = 10% of Pensionable Pay	£2,202.00	£3,487.80
		Deficiency payment in 2021 & 2022 was 12% of Pensionable Pay – reduced to £1.00 /m from Aug 2022	£2,331.24	£3,930.12
		Total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

Note 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 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	(See Note 2) £106,167.20 (Revised Figure)	£70,339.18
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

	Receipts	Payments	Departments involved:
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	
					Bank	£144.70			
			Balance C/fwd		Cash	£105.38		£250.08	
		<u>£400.08</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		£7,854.27	
		<u>£12,623.75</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		£127.78	
		<u>£1,009.46</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		£187.56	
		<u>£277.06</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			
		<u>£8,896.32</u>	Balance C/fwd	Bank 4451.55	
				Cash 1.39	£4,452.94
					<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			
			Cash-in-hand	£96.72	
			Balance C/fwd		£96.72
		<u>£1,437.57</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.