

Margate Baptist Church (Cecil Square)

ANNUAL REPORTS & ACCOUNTS



Year ended 31st December 2024

Legal & Administrative Details

Charity Name: Margate Baptist Church

Charity Number: 1169447

Charity Address: 4 Cecil Square
MARGATE
Kent
CT91BD

Trustees: Andrew Foster

Ann Hilton

Anthony Wait

Bob Zebua (Resigned 20/11/2024)

Brian Withrington

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

Elizabeth Bradshaw

Gavin Hall

Janet Bolton

Judith Cro

Philip Graham

Independent Examiner: SARAH GENT

Trustees Report

Objects of the charity

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

Summary of the charity's main activities and achievements

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

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

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

Financial Review

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


Reserves Policy

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

Signature

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

Name JUDITH CRO

Signature 

Independent Examiners Report

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

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

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

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

Independent Examiner's Details

Name: Sarah Gent

Address: 27 Kennedy Drive
Walmer
Kent CT14 7TQ

Name Sarah Gent

Signature



Date

30/9/2025

Receipts & Payments Statement

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

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

Asset & Liability Statement

Cash Assets

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

Other Monetary Assets

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

Investment Assets

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

Fixed Assets

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

Liabilities

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

Signature

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

Name *Ann Hinton*

Signature

Ann C. Hinton

Date *05.10.2025*

Notes to the Accounts

Accounting Policies

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

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

Transactions to Related Parties

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Movement of Funds

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

Margate Baptist Church Finance Report 2024

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

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

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

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

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

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

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. This has now been reduced to £0. From November 2024.

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

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

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

Judy Cro

Margate Baptist Church Cecil Square

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ACH December 2024.