

New Wells Church Family

England & Wales · Charity number 1173803

Details

Other names	WILLESBOROUGH BAPTIST CHURCH, Willesborough Baptist Church
Status	Registered
Legal form	CIO
Registered	2017-07-13
Register	View on the Charity Commission register

Contact

Address	Willesborough Baptist Church Hythe Road Willesborough Ashford TN24 0QR
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Website	www.willesboroughbaptist.church

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Willesborough Baptist Church is governed by an approved governing document which states the principle purpose of the charity is the advancement of Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such part of the UK and the world as the Church shall determine

Classification

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

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£391,574	£389,312	-	-
2023-12-31	£419,227	£398,315	-	-
2022-12-31	£285,247	£268,704	-	-
2021-12-31	£246,538	£242,085	-	-
2020-12-31	£169,075	£188,997	-	-

Trustees

Name	Role	Appointed
Andrew Boylan		2025-11-20
Benjamin Charles Stanley Smith		2024-11-07
Joshua Richard Nugent Shanmugam		2025-11-20
Kathryn Mary James		2021-08-01
Matthew Woodhill		2024-11-07
Monima Harrison		2023-11-09
Rev Mark Stephen Hirst		2019-08-01
Rev Paula Samantha Parker-Chegwin		2025-11-20
Richard Darrin Stanford-Beale		2023-11-09

New Wells Church Family

England & Wales - Charity number 1173803

Accounts

New Wells Church Family

Registered charity no. 1173803

End of Year Financial Statements

Year ending December 2024

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies (Note 3)	351,290	-	1,857	-	353,147	353,995
Income from charitable activities	23,642	-	354	-	23,996	54,400
Other trading activities (4)	-	-	-	-	-	-
Investments (5)	1,347	-	-	-	1,347	1,263
Other income (6)	13,084	-	-	-	13,084	9,569
Total income	389,363	-	2,212	-	391,574	419,227
Expenditure on:						
Raising funds (7)	-	-	-	-	-	-
Expenditure on charitable activities (8)	358,770	-	2,154	-	360,924	371,145
Other expenditure (9)	28,388	-	-	-	28,388	27,170
Total expenditure	387,158	-	2,154	-	389,312	398,315
Net income / (expenditure) resources before transfer	2,205	-	58	-	2,262	20,912
Transfers						
Gross transfers between funds - in	250	4,041	415	-	4,706	94,644
Gross transfers between funds - out	(4,456)	-	(250)	-	(4,706)	(94,644)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(2,002)	4,041	223	-	2,262	20,912
Reconciliation of funds						
Total funds brought forward	92,590	2,078,775	(4,492)	-	2,166,873	2,145,960
Total funds carried forward	90,588	2,082,816	(4,269)	-	2,169,135	2,166,872

Balance Sheet

	As at 31/12/2024	As at 31/12/2023
Fixed assets		
Tangible Assets (Note 14)	2,343,550	2,345,075
	2,343,550	2,345,075
Current assets		
Debtors (15)	12,194	17,989
Cash At Bank And In Hand (16)	81,433	83,354
	93,627	101,343
Liabilities		
Creditors: Amounts Falling Due In One Year (17)	9,249	13,245
	9,249	13,245
Net current assets less current liabilities	84,378	88,098
Total assets less current liabilities	2,427,928	2,433,173
Liabilities		
Creditors: Amounts falling due after more than one year (18)	258,793	266,300
	258,793	266,300
Total net assets less liabilities	2,169,135	2,166,873
Represented by		
Unrestricted		
Unrestricted - General Funds	90,588	92,590
Designated		
Designated - Manse Fund	-	-
Designated - Overseas Mission	-	-
Designated - Premises Fund	2,082,816	2,078,775
Restricted		
Restricted - Community outreach	(5)	283
Restricted - Fabric Fund	250	-
Restricted - Special Offering	(4,514)	(4,775)
Restricted - Leadership Development Fund	-	-
Fund Totals	2,169,135	2,166,873

The notes on pages 4-15 form an integral part of these accounts. These accounts were approved by the Trustees on 20 October 2025 and signed on their behalf by Matthew Woodhill.



Signed by: Matthew Woodhill, Trustees
20 October 2025

NEW WELLS CHURCH FAMILY

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

1 BASIS OF PREPARATION

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

New Well Church Family is a registered charity (no. 1173803) and meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

2 ACCOUNTING POLICIES

a Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

b Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

c Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

d Investment Income

Investment income is included in the accounts in the year in which it is receivable.

e Expenditure recognition

Expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

f Costs of raising funds

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for when remitted.

h Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings they have been allocated to expenditure on charitable activities on a basis consistent with the use of resources. Much of the management of church ministry is carried out without charge by

volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £2,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

j Depreciation

Depreciation is provided on fixed assets to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Furniture and fittings 5 years

Computers and equipment 3 years

The church building and manse properties are not subject to depreciation as the intention is to maintain the buildings in such good repair that they continue to have an indeterminate useful life and the residual value of the properties is such that any charge would be immaterial.

k Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. The church currently does not have any endowment funds.

l Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Further information on this scheme is contained in Note 21.

3 DONATIONS AND LEGACIES

	Unrestricted	Restricted	2024	2023
Donations and legacies				
Donations	283,285	1,320	284,605	270,051
Gift Aid	51,141	538	51,678	49,073
Grants received	5,000	-	5,000	22,500
The Well donations	11,863	-	11,863	12,371
Legacies	-	-	-	-
TOTAL	<u>351,290</u>	<u>1,858</u>	<u>353,147</u>	<u>353,995</u>

4 OTHER TRADING ACTIVITIES

	Unrestricted	Restricted	2024	2023
Other trading income				
Fundraising events	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

In 2022 we held two craft fairs to raise funds for the church's community outreach fund.

5 INVESTMENT INCOME

	Unrestricted	Restricted	2024	2023
Investment income				
Bank interest	<u>1,347</u>	<u>-</u>	<u>1,347</u>	<u>1,263</u>
TOTAL	<u>1,347</u>	<u>-</u>	<u>1,347</u>	<u>1,263</u>

6 OTHER INCOME

	Unrestricted	Restricted	2024	2023
Other income				
Insurance refunds	-	-	-	1,454
3P Ministries	-	-	-	-
Other income	<u>13,084</u>	<u>-</u>	<u>13,084</u>	<u>8,115</u>
TOTAL	<u>13,084</u>	<u>-</u>	<u>13,084</u>	<u>9,569</u>

7 RAISING FUNDS

	Unrestricted	Restricted	2024	2023
Expenditure on raising funds				
Fundraising events	-	-	-	-
TOTAL	-	-	-	-

8 CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Allocation of support costs	Total 2024	Total 2023
Expenditure on charitable activities					
Ministry	63,157	1,914	9,357	74,428	79,488
Mission	38,775	-	-	38,775	71,482
Staff costs	116,257	-	55,214	171,471	133,894
Establishment/Administration	-	-	76,251	76,251	86,281
TOTAL	218,188	1,914	140,821	360,924	371,145

Allocation of support costs includes £239.40 expenditure of restricted funds

NI Allowance of £5000 (rebate) is included in the staff costs 2024

9 OTHER EXPENDITURE

	Unrestricted	Restricted	2024	2023
Other expenditure				
Loan interest	20,237	-	20,237	19,479
Independent Examination	1,630	-	1,630	1,680
Depreciation	6,521	-	6,521	6,011
TOTAL	28,388	-	28,388	27,170

10 SUPPORT COSTS

	2024	2023
Support costs		
Staff costs	55,214	34,759
Rent	15,350	13,575
Telephone and internet	3,610	3,950
Utilities and council tax	22,184	27,024
Building repairs and maintenance	16,650	17,818
Insurance	5,051	3,270
Office and administration	17,921	15,824
Equipment, furniture and fittings	3,698	23,600
Memberships and subscriptions	<u>1,144</u>	<u>1,356</u>
TOTAL	<u>140,822</u>	<u>141,176</u>

11 GRANTS PAYABLE

	Unrestricted	Restricted	2024	2023
Grants payable				
BMS World Mission	2,000	-	2,000	7,000
Baptist Union (Home mission)	7,000	-	7,000	7,000
3P Ministries (general)	7,000	-	7,000	3,000
3P Ministries (church planting in Tajikistan)	4,000	-	4,000	-
Fountain Church, Ashford	-	-	-	2,000
Community Action Romania	3,000	-	3,000	2,000
RCO Ministries	5,000	-	5,000	2,000
Espero Global	-	-	-	1,500
Baptist Twinning INEC	2,000	-	2,000	-
Ashford Street Pastors	2,000	-	2,000	500
D & D Flynn - Deaf Awareness	2,640	-	2,640	-
Dnipro Hope Mission	-	-	-	2,439
Other (gifts of £1,000 or less)	<u>4,045</u>	<u>-</u>	<u>4,045</u>	<u>3,200</u>
TOTAL	<u>38,685</u>	<u>-</u>	<u>38,685</u>	<u>30,139</u>

12 NET INCOME FOR THE YEAR

	2024	2023
Net income for the year		
Stated after charging(/crediting):	-	-
Independent examination	-	-
Other services	-	-
Loss(/gain) on disposal of fixed assets	-	-
TOTAL	-	-

13 STAFF COSTS, TRUSTEES' EXPENSES AND RELATED PARTY TRANSACTIONS

	2024	2023
Staff costs		
Stipends, salaries and wages	151,879	119,966
Employer's National Insurance	10,721	8,672
NI Allowance	(5,000)	(5,419)
Pension costs	13,871	10,675
TOTAL	171,471	133,894

The average number of employees during the year was 9

During the year the church employed two ministers, one minister-in-training, a café manager, a media & communications manager and three cleaning staff. No employee received total remuneration in excess of £60,000 during the year.

The remuneration and benefits of key management personnel total £85,800.

In addition to the paid members of staff, many volunteers give their time and expertise in the delivery of the church's ministry.

Trustees and related parties

The two full-time ministers, Rev M Hirst and Rev K James, serve as trustees in accordance with the church constitution. In 2024 they received the following remuneration and benefits in respect of their services as ministers. Each minister also occupies a manse owned by the church.

Managing trustee remuneration and benefits	Rev M Hirst	Rev K James
Stipend	40,040	31,460
Employer's National Insurance	4,270	3,086
NI Allowance	(1,992)	(1,439)
Pension costs	4,820	3,980
Council tax and utilities	4,353	1,651
Travel expenses	89	-
TOTAL	51,581	38,738

A number of trustees and related parties were reimbursed for expenses incurred wholly and exclusively for the charitable activities of the church. Such expenditure is not disclosed.

£325.65 in total was paid for three Trustees in respect of travel and training expenses.

Total donations received from the trustees amounted to £36,507 during the year. Donations to NWCF from related parties (individuals) amounted to £10,980 during the year.

14 TANGIBLE FIXED ASSETS

£	Land & Buildings LB	Furniture & Fittings FF	Computers & Equipment EQ	Total
COST OR VALUATION				
At 1 January 2024	2,337,250	178,431	5,919	2,521,600
Additions	955	0	4,041	4,996
Disposals	0	0	0	0
At 31 December 2024	2,338,205	178,431	9,960	2,526,596
DEPRECIATION				
At 1 January 2024	(672)	(170,289)	(5,565)	(176,525)
Charge in year	(2,015)	(3,366)	(1,140)	(6,521)
Net impairment movements	0	0	0	0
Depreciation on disposals	0	0	0	0
At 31 December 2024	(2,687)	(173,654)	(6,705)	(183,046)
NET BOOK VALUE				
At 31 December 2023	2,336,578	8,142	354	2,345,075
At 31 December 2024	2,335,518	4,777	3,255	2,343,550

Land and buildings comprise the church premises on Hythe Road and two manses. The church premises value is based on insurance valuation (last revalued 2015).

15 DEBTORS

	2024	2023
Debtors		
Accrued income	12,194	14,103
Prepaid expenses	<u>-</u>	<u>3,886</u>
TOTAL	<u>12,194</u>	<u>17,989</u>

16 BANK AND CASH BALANCES

	2024	2023
Bank and cash balances		
CAF Cash account	25,623	8,157
CAF Gold account	40,323	57,021
Metro Community account	15,487	18,176
Barclays Current account	<u>-</u>	<u>-</u>
TOTAL	<u>81,433</u>	<u>83,354</u>

17 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
Creditors: amounts falling due within one year		
Loans and overdrafts	-	-
Other creditors	7,696	8,476
Accruals and deferred income	<u>1,553</u>	<u>4,769</u>
TOTAL	<u>9,249</u>	<u>13,245</u>

18 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2024	2023
Creditors: amounts falling due after more than one year		
Baptist Union Loan	<u>258,793</u>	<u>266,300</u>
TOTAL	<u>258,793</u>	<u>266,300</u>

The Baptist Union loan was taken out in 2021 to purchase the manse at 28 Sandilands and has a term of 20 years.

19 MOVEMENT OF FUNDS DURING THE YEAR

	01-Jan-24	Incoming resources	Outgoing resources	Transfers	Gains and losses	31-Dec-24
Restricted funds						
Community outreach	283	1,211	(1,499)	-	-	(5)
Overseas mission	-	-	-	-	-	-
Special – Special Offering	(4,775)	500	(239)	-	-	(4,514)
Fabric	-	-	-	-	-	-
Leadership development	-	-	(415)	415	-	-
TOTAL	(4,492)	1,711	(2,154)	415	-	(4,519)
Unrestricted funds						
General	92,590	389,363	(387,158)	(4,206)	-	90,588
Overseas mission	-	-	-	-	-	-
Premises	2,078,775	250	-	4,041	-	2,083,066
Manse	-	250	-	(250)	-	-
TOTAL	2,171,365	389,863	(387,158)	(415)	-	2,173,654

Purpose of restricted and designated funds

Community outreach – This fund was established to receive funds in support the church's work in the community, including activities coming under the umbrella of 'Love Willesborough'.

Overseas mission – This fund is used to support mission work in other countries.

Special Offering – This was used to raise funds for the mezzanine

Fabric – This fund is used for grants and funding for the refurbishment and development of the church premises.

Manse – This was used to raise funds for the purchase of a second manse in 2021.

Premises – This fund is used to house the value of the church premises, fixtures, equipment etc, and two manse properties.

Leadership development – This purpose of this fund is the development of leaders and it is currently used for the LEAD intern programme.

20 ANALYSIS OF NET ASSETS

	General	Designated	Restricted	Total funds
Analysis of net assets				
Tangible fixed assets	259,779	2,082,816	955	2,343,550
Investments	-	-	-	-
Net current assets	107,665	(262)	(23,025)	84,379
BU loan	(258,793)	-	-	(258,793)
TOTAL	108,651	2,082,554	(22,070)	2,169,135

21 PENSIONS

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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026.

These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. 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. These contributions are payable under the recovery plan until June 2026. The outstanding deficiency contributions due under the Recovery Plan are not considered material and therefore have not been included in the balance sheet.

Pension cost

	2024	2023
Pension cost for the year		
DC contributions for ministers	11,227	9,655
DC contributions for staff	2,644	1,009
DB deficit payments	10	12
TOTAL	13,881	10,676

22 RELATED CHARITIES

Baptist Union

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and the South East Baptist Association.

The church is in receipt of a loan from the Baptist Union Corporation as set out in note 18.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 11.

Willesborough Baptist Church Pre-school

Willesborough Baptist Church Pre-School operates out of the church premises and pays rent to the church for this. It is registered as a charity (no. 1175202). The Lead Pastor of New Well Church Family serves as Chair of Trustees of the Pre-school.

Brabourne Baptist Church

In 2022 NWCF entered a partnership with Brabourne Baptist Church (BBC) and both churches signed a memorandum of understanding. The partnership is designed to be mutually beneficial, with joint initiatives and shared resources. BBC makes a monthly donation of £2,500 to NWCF. NWCF supports BBC with pastoral support, some assistance with media and administration.

	2024	2023
Income from BBC		
Donations to NWCF from BBC	30,000	22,000
Reimbursement of expenses	<u>2,402</u>	<u>2,707</u>
TOTAL	<u>32,402</u>	<u>24,707</u>

3P Ministries

Rev Mark Hirst works part-time for 3P Ministries (charity no. 1097597). In 2024 3P Ministries contributed a total of £12,976 in towards his salary. In 2024 NWCF supported 3P Ministries with financial gifts of £7,000 (general gift) and £4,000 (for church planting work in Tajikistan) as part of the church's annual allocations.

Independent Examiner's Report to the Trustees of Incorporated Charity
New Wells Family Church

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2024

Responsibilities and basis of report

As the charity's trustees of the company (who are also directors of the company for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act")

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act,

Independent examiner's statement

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- 1/. accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- 2/. the accounts do not accord with such records; or
- 3/. the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- 4/. the accounts have not been prepared in accordance with the Charities SORP (FRS102)

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

signed:



dated:

15th October 2025

Mrs Lesley Grove FMAAT
Accuracy Accounts
Sunnyside
Church Lane
Petham
Canterbury
Kent CT4 5RD

NEW WELLS CHURCH FAMILY, Hythe Rd, Willesborough, Ashford, Kent. TN24 0QR
Registered Charity Number: 1173803
The Trustees present their Annual Report and Financial Statement for 2024.

Aims and Purposes

New Wells Church Family (New Wells), formerly known as Willesborough Baptist Church, is a charitable incorporated organisation and is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trust which are entirely compatible with the above objective.

Objectives and Activities

Our aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Lord and Saviour. We are passionate worshippers of God who love Him with all our heart, soul, mind, and strength. We are committed to His teaching and way of life and seeing new believers come into a personal relationship with Jesus Christ as their Lord and Saviour. The Church provides a variety of activities both to its membership and to the community generally. All these activities are advertised on the Church's website: www.newwells.church and many are also advertised on social media.

Church services

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Our main services take place each Sunday at 10.30 a.m. There are also occasional services at other times which are advertised in the church weekly update, the church website at www.newwells.church and <https://www.facebook.com/newwellschurch>. We also continue to broadcast services at 10:30 via Livestream on our YouTube channel @newwellschurch and Facebook for people who are unable to attend in person for any reason, and to widen our reach. There is a full children's programme and youth provision on Sunday mornings.

We also make the Church available to a Nepalese community – Gethsemane House of Prayer – who use it for their own church services, prayer meetings and Sunday School.

Children and youth

During the week Tot's at the Well created a space where parents and carers could come with their preschool aged children to build community with other parents and engage in activities to help their children grow and learn together. In the Autumn we launched a new Tot's group at Brabourne alongside the already successful Oasis Cafe which has been a huge boost to the local community and seen many young families able to access community and support, while building connections with the older generations who attend the café.

Our youth aged 11-17 continued to meet on a Friday evening where they were able to make friends, have fun and be introduced to the Christian faith. For those who wanted to go deeper in learning

about Jesus, a youth Bible study met on Monday evenings. Once again we were able to take some members of the Youth Group to the Big Church Festival weekend.

Prayer

Prayer remains a high priority for the church and there are several opportunities outside of the normal church services to pray with each other:

- Early morning prayer at 6.30 a.m. via Zoom every Thursday.
- Morning Prayers via Facebook each weekday morning at 08.00 a.m.
- Twice-monthly corporate prayer at the church premises.
- Frequent social media posts sharing testimony, inspirational thoughts, and general encouragement.
- Our Ruah Space where we open the church to anyone who want to pray and reflect. We make the space comfortable and engaging offering another way/location to pray.
- Our Maundy Thursday half night of prayer and worship from 8 p.m. to midnight to remember our Lord's sacrifice.
- Fortnightly Thursday morning prayer at Brabourne to pray for the church and the local community.

Hospitality

Throughout the last year we regularly held a meal for newcomers to welcome them into the church family. We also held a Vision Lunch for new members to share the vision of the church and explain the benefits of membership. We held a Church Family Christmas Meal on 12th December where the Church Leaders hosted a meal in the church for the whole church family, including some guests from the local community. On New Year's Eve, we held our first New Year's Eve party and worship with food, games, entertainment and worship into the New Year. This was appreciated by people from across church life and the wider community.

Other Community Outreach

The Well, our community café, was open on Tuesdays, Thursdays and Saturdays throughout the year serving hundreds from the local community every week. Thanks to the Community Fridge and emergency food parcels through FareShare, we were able to support many individuals and families in need throughout the year. Within The Well, we also held Renew Wellbeing, a safe shared space where it is ok not to be ok. Renew supports those struggling with their mental health and enables them to build connections, engage in simple hobbies and access support. We launched our CAP lifeskills course which supports people struggling financially to live within their means, eat well, grow in self-confidence and build healthy relationships.

The Real Meal provided a monthly space for men to connect with each other, build relationships and be inspired by a talk on a Christian theme. This was held at a local pub in Brabourne.

We continued our fortnightly Art Group to encourage and teach drawing and painting skills. We held a regular craft group called Crafty Cuppa each month which was open to everyone and offered the opportunity to share skills and fellowship.

In July we hosted a free community event on our car park with bouncy castles, a train ride, BBQ and crafts with around 400 people from the local community attending.

In October we provided a water/hype station for the Givaudan 10k road race outside of the church which was greatly appreciated by the runners.

We continued to open our Stepping Stones Contact Centre - to enable separated parents to see their children in a supervised and safe environment fortnightly on a Saturday morning.

Our building was also used by other organisations, including North Willesborough Community Forum, Eat Well Spend Less Roadshow, Al-Anon and the local Councillors who held their surgeries in The Well on a Saturday morning.

We once again held our Very Messy Christmas event where we opened the church to the community and provided crafts, a dressing up photo booth and opportunities to pet small animals. This was very well received and was all free of charge. We also provided food for approx. 450 people attending.

Discipleship

We continued our objectives of regular Bible teaching, encouraging spiritual growth, pastoral care, and community involvement in many different areas. We continued developing our discipleship groups encouraging people to join a small group to meet and discuss scripture and apply it to their lives on a weekly or fortnightly basis. We held Exploring Baptism courses online and saw 15 people being baptized this year, the most on record for any year. In the Autumn 166 people signed up for our Freedom in Christ course which has a significant spiritual impact on individuals and the church as a whole.

Raising up leaders

We continued our Intern Program (Lead), offering leadership training, Christian teaching, and mentoring. We held teaching mornings on Saturdays which form part of the Lead Intern Program training, but we made them available to anyone who wanted to attend. We had several people from other churches taking up this opportunity. We had significant input on leadership development from Adrian and Laura Lock from Enabled Leaders and Pieter Lalleman led a teaching day once more on Revelation. Paula Chegwin continued her studies as Minister in Training coming into her final year at Spurgeon's in the Autumn.

Brabourne Baptist Church

The church has been working in partnership with Brabourne Baptist Church since Autumn 2022. This has involved leaders from Willesborough Baptist Church serving through preaching, worship, leading services, helping with outreach such as Tot's groups and the Community Day held in May.

Throughout 2024 the two churches have been in a discernment process to decide whether to become one church in the longer term. This will involve amalgamating the charities with Brabourne Baptist Church (a charity by exception) merging into the newly named New Wells Church Family. In Autumn 2024, the churches agreed in principle to the amalgamation and the trustees began the legal process and work required to make this happen.

Deaf Awareness

As a church we have been working with Denise and David Flynn to understand how to welcome and include the deaf community in the life of the church. This has started with a five part deaf awareness course attended by around 40 church members. We are planning next steps, hopefully leading towards having interpreters on a Sunday morning and a group from the church starting on BSL courses.

Pre-school

The Church has a thriving Ofsted-registered and inspected Pre-School four days a week from 8.30 a.m. to 4.30 p.m. (A registered Charity as 1175202 - Willesborough Baptist Church Pre-School). The current Ofsted rating is good. The Pre-School employs 10 staff.

Safeguarding

The church recognizes its responsibilities in safeguarding all children, young people and adults at risk and has safeguarding policies and procedures in place. The church has adopted the 'Safe to Grow' guidelines produced by the Baptist Union and ensures that all those working with children and vulnerable adults are appropriately vetted through the Disclosure and Barring Service with references received.

Our Church is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public in line with Charity Commission guidance.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was another very positive year in the life of the Church.

We are pleased to report that we have been able to pursue our mission purposes in 2024 with continued passion and enthusiasm and a greater appreciation of our calling as we lived out our Vision.

As of 31st December 2024, the membership stood at 238. And we are pleased to report that we have welcomed 37 new members this year. We also had the highest number of baptisms on record at 15.

Local and County Councillors remain enthusiastic about the positive part that the Church has played, and continues to play, in the life of the community of Ashford and are willing to provide assistance and enablement in the Church's work and ministry. Members of the church also serve as volunteers in other local charities.

Organisational Structure and Decision-making Processes

Members of the Church are accepted in accordance with the Constitution which states that the Church has open membership so that both persons who have been baptised in the manner described in the Baptist Union's Declaration of Principle and those who have not been so baptised may be accepted for full membership.

The Members' Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day-to-day running of the Church's work and witness and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members attending the Church Meeting for further consideration by the Trustees.

Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

In November 2024 we appointed 2 new Trustees to the team with one of our trustees stepping down during the year for personal reasons and three of our existing trustees stepping down at the end of their terms at the AGM.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church has also benefitted from a grant from Kent Community Foundation this year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year are set out in the accompanying financial statement.

The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

Administrative Information

Registered Address: Hythe Road, Willesborough, Ashford, Kent, TN24 0QR.

Charity Registration No: 1173803

Trustees:

The Revd. Mark Hirst (Minister)

The Revd. Katie James (Minister)

Tim Perks (Treasurer)

Monima Harrison

Richard Stanford-Beale

Matthew Woodhill (Appointed 7th November 2024)

Benjamin Smith (Appointed 7th November 2024)

Property Trustees:

The Baptist Union Corporation Limited, Baptist House,
129 Broadway,
Didcot, Oxfordshire,
OX11 8RT.

Bankers:

CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Lesley Grove FMAAT

Accuracy Accounts, 27 Manor Close, Thanington Without, Canterbury Kent CT1 3XA

Licensed and regulated by AAT under licence number 5125

A handwritten signature in black ink, appearing to read 'Mark Hirst', with a long horizontal stroke extending to the right.

Signed by Mark Hirst
Chair of Trustees, 17th October 2025

Accounts

Willesborough Baptist Church

Registered charity no. 1173803

End of Year Financial Statements

Year ending December 2023

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies (Note 3)	272,848	-	81,147	-	353,995	264,593
Income from charitable activities	53,438	-	962	-	54,400	12,894
Other trading activities (4)	-	-	-	-	-	641
Investments (5)	1,263	-	-	-	1,263	391
Other income (6)	9,569	-	-	-	9,569	6,728
Total income	337,118	-	82,109	-	419,227	285,247
Expenditure on:						
Raising funds (7)	-	-	-	-	-	134
Expenditure on charitable activities (8)	343,339	700	27,106	-	371,145	247,387
Other expenditure (9)	21,159	6,011	-	-	27,170	21,182
Total expenditure	364,498	6,711	27,106	-	398,315	268,704
Net income / (expenditure) resources before transfer	(27,380)	(6,711)	55,003	-	20,912	16,543
Transfers						
Gross transfers between funds - in	4,500	82,867	7,277	-	94,644	39,327
Gross transfers between funds - out	(17,828)	(4,300)	(72,516)	-	(94,644)	(39,327)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	(161,602)
Net movement in funds	(40,708)	71,856	(10,236)	-	20,912	(145,059)
Reconciliation of funds						
Total funds brought forward	133,298	2,006,919	5,743	-	2,145,960	2,291,019
Total funds carried forward	92,589	2,078,775	(4,492)	-	2,166,872	2,145,960

Balance Sheet

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
Tangible Assets (Note 14)	2,345,075	2,278,770
	2,345,075	2,278,770
Current assets		
Debtors (15)	17,989	23,104
Cash At Bank And In Hand (16)	83,354	135,313
	101,343	158,417
Liabilities		
Creditors: Amounts Falling Due In One Year (17)	13,245	19,375
	13,245	19,375
Net current assets less current liabilities	88,098	139,042
Total assets less current liabilities	2,433,173	2,417,811
Liabilities		
Creditors: Amounts falling due after more than one year (18)	266,300	271,851
	266,300	271,851
Total net assets less liabilities	2,166,873	2,145,960
Represented by		
Unrestricted		
Unrestricted - General Funds	92,590	133,298
Designated		
Designated - Manse Fund	-	-
Designated - Overseas Mission	-	-
Designated - Premises Fund	2,078,775	2,006,919
Restricted		
Restricted - Community outreach	283	552
Restricted - Fabric Fund	-	4,205
Restricted – Special Offering	(4,775)	-
Restricted - Leadership Development Fund	-	987
Fund Totals	2,166,873	2,145,960

The notes on pages 4-15 form an integral part of these accounts. These accounts were approved by the Trustees on 15 October 2024 and signed on their behalf by Christine Ross.



Signed by: Christine Ross, Co-Treasurer
16 October 2024

WILLESBOROUGH BAPTIST CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1 BASIS OF PREPARATION

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

Willesborough Baptist Church is a registered charity (no. 1173803) and meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

2 ACCOUNTING POLICIES

a Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

b Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

c Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

d Investment Income

Investment income is included in the accounts in the year in which it is receivable.

e Expenditure recognition

Expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

f Costs of raising funds

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for when remitted.

h Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings they have been allocated to expenditure on charitable activities on a basis consistent with the use of resources. Much of the management of church ministry is carried out without charge by

volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £2,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

j Depreciation

Depreciation is provided on fixed assets to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Furniture and fittings 5 years

Computers and equipment 3 years

The church building and manse properties are not subject to depreciation as the intention is to maintain the buildings in such good repair that they continue to have an indeterminate useful life and the residual value of the properties is such that any charge would be immaterial.

k Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. The church currently does not have any endowment funds.

l Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Further information on this scheme is contained in Note 21.

3 DONATIONS AND LEGACIES

	Unrestricted	Restricted	2023	2022
Donations and legacies				
Donations	216,608	53,442	270,051	168,415
Gift Aid	37,868	11,205	49,073	46,528
Grants received	6,000	16,500	22,500	35,802
The Well donations	12,371	-	12,371	13,847
Legacies	-	-	-	-
TOTAL	272,848	81,147	353,995	264,593

4 OTHER TRADING ACTIVITIES

	Unrestricted	Restricted	2023	2022
Other trading income				
Fundraising events	-	-	-	641
TOTAL	-	-	-	641

In 2022 we held two craft fairs to raise funds for the church's community outreach fund.

5 INVESTMENT INCOME

	Unrestricted	Restricted	2023	2022
Investment income				
Bank interest	1,263	-	1,263	391
TOTAL	1,263	-	1,263	391

6 OTHER INCOME

	Unrestricted	Restricted	2023	2022
Other income				
Insurance refunds	1,454	-	1,454	428
3P Ministries	-	-	-	6,300
Other income	8,115	-	8,115	-
TOTAL	9,569	-	9,569	6,728

7 RAISING FUNDS

	Unrestricted	Restricted	2023	2022
Expenditure on raising funds				
Fundraising events	-	-	-	134
TOTAL	-	-	-	134

8 CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Allocation of support costs	Total 2023	Total 2022
Expenditure on charitable activities					
Ministry	54,777	4,577	20,135	79,488	49,683
Mission	69,044	2,439	-	71,482	34,518
Staff costs	99,134	-	34,759	133,894	95,822
Establishment/Administration		-	86,281	86,281	67,365
TOTAL	222,955	7,015	141,175	371,145	247,387

Allocation of support costs includes £20,091 expenditure of restricted funds

NI Allowance of £5419 (rebate) is included in the staff costs 2023

9 OTHER EXPENDITURE

	Unrestricted	Restricted	2023	2022
Other expenditure				
Loan interest	19,479	-	19,479	12,270
Independent Examination	1,680	-	1,680	-
Depreciation	6,011	-	6,011	8,912
TOTAL	27,170	-	27,170	21,182

10 SUPPORT COSTS

	2023	2022
Support costs		
Staff costs	34,759	26,735
Rent	13,575	5,824
Telephone and internet	3,950	3,127
Utilities and council tax	27,024	18,791
Building repairs and maintenance	17,818	23,708
Insurance	3,270	1,787
Office and administration	15,824	17,139
Equipment, furniture and fittings	23,600	9,309
Memberships and subscriptions	<u>1,356</u>	<u>974</u>
TOTAL	<u>141,176</u>	<u>107,393</u>

11 GRANTS PAYABLE

	Unrestricted	Restricted	2023	2022
Grants payable				
BMS World Mission	7,000	-	7,000	7,678
Baptist Union (Home mission)	7,000	-	7,000	6,600
3P Ministries (general)	3,000	-	3,000	6,000
3P Ministries (church planting in Tajikistan)	-	-	-	4,000
Fountain Church, Ashford	2,000	-	2,000	2,000
Community Action Romania	2,000	-	2,000	3,178
RCO Ministries	2,000	-	2,000	1,000
Espero Global	1,500	-	1,500	-
Dnipro Hope Mission	-	2,439	2,439	-
Other (gifts of £1,000 or less)	<u>3,200</u>	<u>-</u>	<u>3,200</u>	<u>4,063</u>
TOTAL	<u>27,700</u>	<u>2,439</u>	<u>30,139</u>	<u>34,518</u>

12 NET INCOME FOR THE YEAR

	2023	2022
Net income for the year		
Stated after charging(/crediting):	-	-
Independent examination	-	-
Other services	-	-
Loss(/gain) on disposal of fixed assets	-	-
TOTAL	-	-

13 STAFF COSTS, TRUSTEES' EXPENSES AND RELATED PARTY TRANSACTIONS

	2023	2022
Staff costs		
Stipends, salaries and wages	119,966	84,960
Employer's National Insurance	8,672	5,492
NI Allowance	(5,419)	(5,491)
Pension costs	10,675	10,862
TOTAL	133,894	95,822

The average number of employees during the year was 9

During the year the church employed two ministers, one minister-in-training, a café manager, a media & communications manager and three cleaning staff. No employee received total remuneration in excess of £60,000 during the year.

The remuneration and benefits of key management personnel total £84,181.

In addition to the paid members of staff, many volunteers give their time and expertise in the delivery of the church's ministry.

Trustees and related parties

The two full-time ministers, Rev M Hirst and Rev K James, serve as trustees in accordance with the church constitution. In 2023 they received the following remuneration and benefits in respect of their services as ministers. Each minister also occupies a manse owned by the church.

Managing trustee remuneration and benefits	Rev M Hirst	Rev K James
Stipend	35,148	29,150
Employer's National Insurance	3,595	2,767
NI Allowance	(2,246)	(1,729)
Pension costs	3,988	3,628
Council tax and utilities	4,554	2,402
Travel expenses	<u>1,284</u>	<u>207</u>
TOTAL	<u>45,481</u>	<u>36,216</u>

A number of trustees and related parties were reimbursed for expenses incurred wholly and exclusively for the charitable activities of the church. Such expenditure is not disclosed.

£1861.54 in total was paid for four Trustees in respect of travel and training expenses.

Total donations received from the trustees amounted to £33,630 during the year. Donations to WBC from related parties (individuals) amounted to £9,550 during the year.

14 TANGIBLE FIXED ASSETS

£	Land & Buildings LB	Furniture & Fittings FF	Computers & Equipment EQ	Total
COST OR VALUATION				
At 1 January 2023	2,264,934	178,431	5,919	2,449,284
Additions	72,316	0	0	72,316
Disposals	0	0	0	0
At 31 December 2023	<u>2,337,250</u>	<u>178,431</u>	<u>5,919</u>	<u>2,521,600</u>
DEPRECIATION				
At 1 January 2023	0	(166,923)	(3,592)	(170,514)
Charge in year	(672)	(3,366)	(1,973)	(6,011)
Net impairment movements	0	0	0	0
Depreciation on disposals	0	0	0	0
At 31 December 2023	<u>(672)</u>	<u>(170,289)</u>	<u>(5,565)</u>	<u>(176,525)</u>
NET BOOK VALUE				
At 31 December 2022	<u>2,264,934</u>	<u>11,508</u>	<u>2,327</u>	<u>2,278,770</u>
At 31 December 2023	<u>2,336,578</u>	<u>8,142</u>	<u>354</u>	<u>2,345,075</u>

Land and buildings comprise the church premises on Hythe Road and two manses. The church premises value is based on insurance valuation (last revalued 2015).

15 DEBTORS

	2023	2022
Debtors		
Accrued income	14,103	9,617
Prepaid expenses	<u>3,886</u>	<u>13,487</u>
TOTAL	<u>17,989</u>	<u>23,104</u>

16 BANK AND CASH BALANCES

	2023	2022
Bank and cash balances		
CAF Cash account	8,157	8,951
CAF Gold account	57,021	81,805
Metro Community account	18,176	44,557
Barclays Current account	<u>-</u>	<u>-</u>
TOTAL	<u>83,354</u>	<u>135,313</u>

17 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
Creditors: amounts falling due within one year		
Loans and overdrafts	-	-
Other creditors	8,476	3,734
Accruals and deferred income	<u>4,769</u>	<u>15,641</u>
TOTAL	<u>13,245</u>	<u>19,375</u>

18 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2023	2022
Creditors: amounts falling due after more than one year		
Baptist Union Loan	<u>266,300</u>	<u>271,851</u>
TOTAL	<u>266,300</u>	<u>271,851</u>

The Baptist Union loan was taken out in 2021 to purchase the manse at 28 Sandilands and has a term of 20 years.

19 MOVEMENT OF FUNDS DURING THE YEAR

	01-Jan-23	Incoming resources	Outgoing resources	Transfers	Gains and losses	31-Dec-23
Restricted funds						
Community outreach	552	2,773	(3,043)	-	-	283
Overseas mission	-	2,444	(2,444)	-	-	-
Special – Special Offering	-	61,293	(13,906)	(52,162)		(4,775)
Fabric	4,205	15,600	(6,181)	(13,624)	-	-
Leadership development	987	-	(1,534)	547	-	-
TOTAL	5,744	82,109	(27,106)	(65,238)	-	(4,492)
Unrestricted funds						
General	133,298	337,118	(364,498)	(13,328)	-	92,590
Overseas mission	-	-	(700)	700	-	-
Premises	2,006,919	-	(6,011)	77,867	-	2,078,775
Manse	-	-	-	-	-	-
TOTAL	2,140,217	337,118	(371,209)	65,238	-	2,171,365

Purpose of restricted and designated funds

Community outreach – This fund was established to receive funds in support the church's work in the community, including activities coming under the umbrella of 'Love Willesborough'.

Overseas mission – This fund is used to support mission work in other countries.

Special Offering – This was used to raise funds for the mezzanine

Fabric – This fund is used for grants and funding for the refurbishment and development of the church premises.

Manse – This was used to raise funds for the purchase of a second manse in 2021.

Premises – This fund is used to house the value of the church premises, fixtures, equipment etc, and two manse properties.

Leadership development – This purpose of this fund is the development of leaders and it is currently used for the LEAD intern programme.

20 ANALYSIS OF NET ASSETS

	General	Designated	Restricted	Total funds
Analysis of net assets				
Tangible fixed assets	266,300	2,078,775	-	2,345,075
Investments	-	-	-	-
Net current assets	110,652	262	22,293	88,098
BU loan	(266,300)	-	-	(266,300)
TOTAL	110,652	2,078,513	22,293	2,166,873

21 PENSIONS

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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026.

These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. 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. These contributions are payable under the recovery plan until June 2026. The outstanding deficiency contributions due under the Recovery Plan are not considered material and therefore have not been included in the balance sheet.

Pension cost

	2023	2022
Pension cost for the year		
DC contributions for ministers	9,655	7,123
DC contributions for staff	1,009	688
DB deficit payments	12	2,881
TOTAL	10,676	10,693

22 RELATED CHARITIES

Baptist Union

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and the South East Baptist Association.

The church is in receipt of a loan from the Baptist Union Corporation as set out in note 18.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 11.

Willesborough Baptist Church Pre-school

Willesborough Baptist Church Pre-School operates out of the church premises and pays rent to the church for this. It is registered as a charity (no. 1175202). The Lead Pastor of Willesborough Baptist Church serves as Chair of Trustees of the Pre-school.

Brabourne Baptist Church

In 2022 WBC entered a partnership with Brabourne Baptist Church (BBC) and both churches signed a memorandum of understanding. The partnership is designed to be mutually beneficial, with joint initiatives and shared resources. BBC makes a monthly donation of £2,000 to WBC. WBC supports BBC with pastoral support, some assistance with media and administration.

	2023	2022
Income from BBC		
Donations to WBC from BBC	22,000	10,000
Reimbursement of expenses	<u>2,707</u>	<u>337</u>
TOTAL	<u>24,707</u>	<u>10,337</u>

3P Ministries

Rev Mark Hirst works part-time for 3P Ministries (charity no. 1097597). In 2023 3P Ministries contributed a total of £8,115 in towards his salary. In 2023 WBC supported 3P Ministries with financial gifts of £3,000 (general gift) and £4,000 (for church planting work in Tajikistan) as part of the church's annual allocations.

Independent Examiner's Report to the Trustees of Incorporated Charity
Willesborough Baptist Church

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2023

Responsibilities and basis of report

As the charity's trustees of the company (who are also directors of the company for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act")

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act,

Independent examiner's statement

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- 1/. accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- 2/. the accounts do not accord with such records; or
- 3/. the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- 4/. the accounts have not been prepared in accordance with the Charities SORP (FRS102)

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

signed:



dated:

19th September 2024.

Mrs Lesley Grove FMAAT
Accuracy Accounts
Sunnyside
Church Lane
Petham
Canterbury
Kent CT4 5RD

WILLESBOROUGH BAPTIST CHURCH, Hythe Rd, Willesborough, Ashford, Kent. TN24 0QR
Registered Charity Number: 1173803
The Trustees present their Annual Report and Financial Statement for 2023.

Aims and Purposes

Willesborough Baptist Church (WBC) is a charitable incorporated organisation and is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trust which are entirely compatible with the above objective.

Objectives and Activities

Our aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. We are passionate worshippers of God who love Him with all our heart, soul, mind, and strength. We are committed to His teaching and way of life and seeing new believers come into a personal relationship with Jesus Christ as their Lord and Saviour.

The Church provides a variety of activities both to its membership and to the community generally. All these activities are advertised on the Church's website (www.willesboroughbaptist.church) and many are also advertised on social media.

Church Services

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Our main services take place each Sunday at 10.30 a.m. There are also occasional services at other times which are advertised in the church weekly update, the church website at www.willesboroughbaptist.church and <https://www.facebook.com/groups/wbcashford>. We also continue to broadcast services at 10:30 via Livestream on our YouTube channel [willesborough baptist church ashford - YouTube](https://www.youtube.com/channel/UC...) and Facebook for people who are unable to attend in person for any reason, and to widen our audience.

There is a full children's program during the morning service offering accessible and fun teaching for children of all ages. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services. We continued to see new people connecting with our online services over the last year.

Young people aged 11-17 years continued to meet on a Friday evening where they were able to make friends, have fun and learn about the Christian faith.

We took some members of the Youth Group to the Big Church Festival weekend.

We opened our space at our premises in Hythe Road, to Cornfields School to hold their Easter Service and to the Pre-School to hold their Nativity.

Our Christmas services included a Christingle service on the 10th December and a Carols by Candlelight service on the 17th which reached around 300 people from our community in person and many others online.

We also helped with Carols on the Warren in Brabourne in partnership with Brabourne Baptist Church (BBC) on 22 December.

Prayer remains a high priority for the church and there are several opportunities outside of the normal church services to pray with each other.

Early morning prayer at 6.30 a.m. via Zoom every Thursday.

Morning Prayers via Facebook each weekday morning at 08.00 a.m.

Twice-monthly corporate prayer at the church premises.

Frequent social media posts sharing testimony, inspirational thoughts, and general encouragement.

Ruah Space – 4th to 6th April leading up to Easter, we opened the church to anyone who wanted to pray and reflect. We made the space comfortable and engaging offering another way/location to pray. This culminated in our usual Maundy Thursday half night of prayer and worship from 8 p.m. to midnight to remember our Lord's sacrifice.

As part of our partnership with Brabourne Baptist Church (BBC) we supported Quiet Days in July and November at BBC which were open to anyone and offered sessions of led prayer and worship.

We also hold a bi-weekly morning prayer meeting at BBC to pray for the church and the local community. We run joint evening prayer meetings with BBC at BBC and WBC building community and relationships, encouraging prayer for the BBC community.

We make the Church available to a Nepalese community who use it for their own church services, prayer meetings, Sunday School and funerals.

In December, Pastors from Bright City Church, Willesborough Baptist Church and Fountain Church gathered together to worship and pray for the town. We are hoping to hold prayer and worship meetings to increase unity and connection between churches and advance the Christian faith, strengthening the whole church in our town. These will build on the "Make Room" meetings we held in the previous year and in February of this year.

Hospitality

Throughout the last year we regularly held a meal for newcomers to welcome them into the church family. We also held a Vision Lunch for new members to share the vision of the church and explain the benefits of membership.

We held a Church Family Christmas Meal on 21st December – the Church Leaders hosted a meal in the church for the church family.

Weddings and Funerals - We celebrated 3 weddings and held 3 funerals.

Community Outreach – Love Willesborough

The church hosted Family, Food & Fun <https://www.facebook.com/familyfoodfunashford> one day in the week of most of the school holidays, sharing with other churches so most days were covered. During these events we fed around 100 people on average from the community and provided entertainment for their children and an opportunity to connect with them and their families.

We hosted the Family Food and Fun Christmas event on behalf of Ashford Together where we provided a Christmas meal for over 100 people in need. We also hosted a Christmas pantomime (delivered by an outside company) aimed at sharing the Christmas story particularly for children.

Bumps to Babies – We continued our group for new and expectant mums in the community meeting regularly offering the opportunity for refreshments and to develop new relationships.

Tots at the Well - we have continued our group for parents/carers of toddlers running two sessions once a week. Activities are provided and the parents/carers have an opportunity to connect with each other and the church.

The Well – is our community café and continued to open 3 times per week for drinks and cake on a pay as you feel basis. We also hold within The Well, Renew Wellbeing, a place that people from our community can come, where it is OK to not be OK, specifically for people who felt this way. It is available every Tuesday afternoon between 2.00 p.m. and 4.00 p.m. We have been encouraged by the numbers regularly attending and seeing them build relationships with one another. The feedback has been very positive, and the sessions are seen as beneficial for the mental health of those that attend.

We also continued to provide food boxes in collaboration with FareShare to those in need in the community as and when requested. We also now run a community fridge offering free food for those in need.

We held the “Real Meal” at a local pub which is an opportunity for Men in our church family to invite their male friends and families to meet socially, have a meal and hear testimony from Christian Men. This is now a regular monthly event.

We continued our fortnightly Art Group to encourage and teach drawing and painting skills. They held an Art Exhibition in aid of the Pilgrims Hospice and Demelza.

We held a regular craft group called Crafty Cuppa each month which was open to everyone and offered the opportunity to share skills and fellowship.

In October we provided a fueling/hype station for the Givaudan 10k road race outside of the church which was greatly appreciated by the runners.

We held 2 meals open to the community – Happy Monday meal – 16th Jan and Together Tuesday 2nd May.

We held a tea for the Ukrainian Community 25th April.

We held a Garden Party Tea to celebrate the King’s coronation – 6th May.

We continued to open our Stepping Stones Contact Centre - to enable separated parents to see their children in a supervised and safe environment fortnightly on a Saturday morning.

Our building was also used by other organisations, including North Willesborough Community Forum, Street Pastors AGM, Eat Well Spend Less Roadshow, Al-Anon and the local Councilors hold their surgeries in The Well on a Saturday morning.

We once again held our Very Messy Christmas event where we opened the church to the community and provided crafts, a dressing up photo booth and opportunities to pet small animals. This was very well received and was all free of charge. We also provided food for approx. 400 people attending.

We also sang carols on the green for the local community.

Also, at Christmas, in conjunction with local schools, working with family liaison officers, the church provided hampers for families in the community who were in need. This initiative benefited around 100 families and this year we extended the initiative by also providing gift bags for people living alone.

Teaching

We continued our objectives of regular Bible teaching, encouraging spiritual growth, pastoral care, and community involvement in many different areas.

We continued developing our discipleship groups encouraging people to join a small group to meet and discuss scripture and apply it to their lives.

We held Exploring Baptism courses online and saw 4 people being baptised this year.

We continued our Intern Program (Lead), offering leadership training, Christian teaching, and mentoring.

We held teaching mornings on Saturdays which form part of the Lead Intern Program training, but we made them available to anyone who wanted to attend. We had several people from other churches taking up this opportunity.

We held an Everyday Evangelism Training on 25th March.

Pre-school

The Church has a thriving Ofsted-registered and inspected Pre-School four days a week from 8.30 a.m. to 4.30 p.m. (A registered Charity as 1175202 - Willesborough Baptist Church Pre-School). The current Ofsted rating is good. The Pre-School employs 11 staff.

The church recognises its responsibilities in safeguarding all children, young people and adults at risk and has safeguarding policies and procedures in place. The church has adopted the 'Safe to Grow' guidelines produced by the Baptist Union and ensures that all those working with children and vulnerable adults are appropriately vetted through the Disclosure and Barring Service.

Our Church is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public in line with Charity Commission guidance.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2023 was another very positive year in the life of the Church.

We are pleased to report that we have been able to pursue our mission purposes in 2023 with continued passion and enthusiasm and a greater appreciation of our calling as we lived out our Vision.

As of 31st December 2023, the membership stood at 204 And we are pleased to report that we have welcomed 31 new members this year.

Local and County Councilors remain enthusiastic about the positive part that the Church has played, and continues to play, in the life of the community of Willesborough and are willing to provide assistance and enablement in the Church's work and ministry. Members of the church also serve as volunteers in other local charities.

Our partnership with Brabourne Baptist Church, which allows us to provide support to a smaller rural church ensuring its continued development, continues to thrive and we held a Community Day in Brabourne in May where we saw 800 people from the local community attend. This was a hugely

successful day where we provided free food and fete activities and were able to promote the local church and raise awareness of its existence within the locality.

Organisational Structure and Decision-making Processes

Members of the Church are accepted in accordance with the Constitution which states that the Church has open membership so that both persons who have been baptised in the manner described in the Baptist Union's Declaration of Principle and those who have not been so baptised may, at the discretion of the Church Members' Meeting, be accepted for full membership.

The Members' Meeting normally takes place three times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day-to-day running of the Church's work and witness and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members attending the Church Meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

In November 2023 we appointed 2 new Trustees to the team to ensure appropriate cover when existing Trustees terms come to an end in 2024.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church has benefitted from a number of successful grant applications which has meant it has been able to improve its buildings and extend its reach into the community.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

This year we increased the seating capacity of the church by a further 55 to accommodate the increasing attendance by installing a mezzanine floor. This was funded by additional giving.

We have also begun an upgrade to the heating systems within the church.

We completed an IT systems upgrade in August.

The financial results for the year are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

The Trustees confirm that they have regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Administrative Information: –

Registered Address: Hythe Road, Willesborough, Ashford, Kent, TN24 0QR.

Charity Registration No: 1173803

Trustees:

The Revd. Mark Hirst (Minister)

The Revd. Katie James (Minister)

Dr. Keith Gwilym

Christine Ross (Joint Treasurer)

Tim Perks (Joint Treasurer)

Paula Verlinden

Ben Oliver

Monima Harrison (appointed 9 November 2023)

Richard Stanford-Beale (appointed 9 November 2023)

Property Trustees:

The Baptist Union Corporation Limited, Baptist House,
129 Broadway,
Didcot, Oxfordshire,
OX11 8RT.

Bankers:

CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Lesley Grove FMAAT

Accuracy Accounts, Sunnyside, Church Lane, Petham, Kent CT4 5RD

The financial report was approved by the Trustees at their 15 October 2024 meeting.



Signed by Christine Ross, Co-Treasurer
16 October 2024

Accounts

WILLESBOROUGH BAPTIST CHURCH, Hythe Rd, Willesborough, Ashford, Kent. TN24 0QR
Registered Charity Number: 1173803
The Trustees present their Annual Report and Financial Statements for 2022.

Aims and Purposes

Willesborough Baptist Church (WBC) is a charitable incorporated organisation and is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trust which are entirely compatible with the above objective.

Objectives and Activities

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There is a full children's program during the morning service offering accessible and fun teaching for children of all ages. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services. We continued to see new people connecting with our online services over the last year.

Prayer remains a high priority for the church and there are several opportunities outside of the normal church services to pray with each other.

Early morning prayer at 6.30 a.m. via Zoom every Thursday.

Morning Prayers via Facebook each weekday morning at 08.00 a.m.

Twice-monthly corporate prayer at the church.

Frequent social media posts sharing testimony, inspirational thoughts, and general encouragement.

Throughout the last year we regularly held a meal for newcomers to welcome them into the church family.

We also hosted other churches one Sunday per month and with them, led evenings of prayer and worship for our town, generating close working relationships with other church leaders and new opportunities for fellowship amongst the various congregations.

Community Outreach

The church hosted Family, Food & Fun <https://www.facebook.com/familyfoodfunashford> one day in the week of most of the school holidays, sharing with other churches so most days were covered. During these events we fed around 70 people on average from the community and provided entertainment for their children and an opportunity to connect with them and their families.

Bumps to Babies – We have continued our group for new and expectant mums in the community and this meets every Tuesday morning between 10.00 a.m. and 12.00 p.m. offering the opportunity for refreshments and to develop new relationships.

Tots at the Well - we set up a new group for parents/carers of toddlers running two sessions once a week. Activities are provided and the parents/carers have an opportunity to connect with each other and the church.

The Well – is our community café and continued to open 3 times per week for drinks and cake on a pay as you feel basis. We also hold within The Well, Renew Wellbeing, a place that people from our community can come, where it is OK to not be OK, specifically for people who felt this way. It is available every Tuesday afternoon between 2.00 p.m. and 4.00 p.m. We have been encouraged by the numbers regularly attending and seeing them build relationships with one another. The feedback has been very positive, and the sessions are seen as beneficial for the mental health of those that attend.

We also continued to provide food boxes in collaboration with FareShare to those in need in the community as and when requested.

Young people aged 11-17 years continued to meet on a Friday evening at the church where they were able to make friends, have fun and learn about the Christian faith.

We held quiz nights and Men's Breakfast events and encouraged members of our church family to invite their friends and families.

We continued our fortnightly Art Group to encourage and teach drawing and painting skills.

We held an Art Exhibition in aid of the Demelza Hospice during the year.

We held a regular craft group called Crafty Cuppa each month which was open to everyone and offered the opportunity to share skills and fellowship.

We held two craft fayres one in June and another in November raising funds for Community Outreach.

We provided a fuelling/hype station for the Givaudan 10k road race outside of the church as part of our Love Willesborough Ministry.

We once again held our Very Messy Christmas event where we opened the church to the community and provided crafts, dressing up photo booth and petting small animals opportunities. This was very well received and was all free of charge. We also provided food for those attending. We also sang carols on the green for the local community.

Also at Christmas, in conjunction with local schools, working with family liaison officers, the church provided hampers for families in the community who were in need. This initiative benefited around 60 families.

We provided Christmas dinner for around 26 people. Many of the attendees were referred from social services or recipients of the Christmas Hampers. We also took meals out to 4 people within the community who could not get to the church. Some of the food was provided by generous donations from contacts we had made with other organizations as part of our ongoing outreach work. We also had volunteers from outside the church helping on the day.

We continued to open our Stepping Stones Contact Centre - to enable separated parents to see their children in a safe, non-threatening environment fortnightly on a Saturday morning.

We supported our local Nepalese church by allowing them access a couple of times a week to the church and its facilities so that they can hold services, pray, and worship on our premises.

We let space for meetings to other organisations including North Willesborough Community Forum, Kent Police, and the local Councilors hold their surgeries in The Well on a Saturday morning.

Teaching

We continued our objectives of regular Bible teaching, encouraging spiritual growth, pastoral care, and community involvement in many different areas.

We continued developing our discipleship groups encouraging people to join a small group to meet and discuss scripture and apply it to their lives.

We held Exploring Baptism courses online and saw 8 people being baptized this year.

We began an Intern Program, (Lead) offering leadership training, Christian teaching, and mentoring.

We held teaching mornings on Saturdays which formed part of the Lead Intern Program training, but we made them available to anyone who wanted to attend. We had several people from other churches taking up this opportunity.

Pre-school

The Church has a thriving Ofsted-registered and inspected Pre-School four days a week from 8.30 a.m. to 4.30 p.m. (A registered Charity as 1175202 - Willesborough Baptist Church Pre-School). The current Ofsted rating is good.

The Pre-School employs 11 staff.

The church recognizes its responsibilities in safeguarding all children, young people and adults at risk and has safeguarding policies and procedures in place. The church has adopted the 'Safe to Grow' guidelines produced by the Baptist Union and ensures that all those working with children and vulnerable adults are appropriately vetted through the Disclosure and Barring Service.

Our Church is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public regarding the new Charity Commission guidance.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was another very positive year in the life of the Church.

We are pleased to report that we have been able to pursue our mission purposes in 2022 with continued passion and enthusiasm and a greater appreciation of our calling as we lived out our Vision.

As of 31st December 2022, the membership stood at 172.

Local and County Councilors remain enthusiastic about the positive part that the Church has played, and continues to play, in the life of the community of Willesborough and are willing to provide assistance and enablement in the Church's work and ministry. Members of the church also serve as volunteers in other local charities.

Our second Pastor recruited last year was ordained in September having successfully completed her training. We also recruited a new Minister in Training to further support our work and to fulfil our vision of raising up new leaders.

In October on behalf of Southeast Baptist Association we hosted the induction for our new regional minister Rev. Joth Hunt with members of churches in attendance from across the region.

We entered a partnership with Brabourne Baptist Church which has allowed us to provide support to a smaller rural church ensuring its continued development and have seen new growth in their church family as a result.

Organisational Structure and Decision-making Processes

Members of the Church are accepted in accordance with the Constitution which states that the Church has open membership so that both persons who have been baptised in the manner described in the Baptist Union's Declaration of Principle and those who have not been so baptised may, at the discretion of the Church Members' Meeting, be accepted for full membership.

The Members' Meeting normally takes place three times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day-to-day running of the Church's work and witness and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members attending the Church Meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

There are 7 Trustees.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church has benefitted from a number of successful grant applications which has meant it has been able to improve its buildings and extend its reach into the community.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year are set out in the accompanying financial statement.

The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

The Trustees confirm that they have regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Administrative Information: –

Registered Address: Hythe Road, Willesborough, Ashford, Kent, TN24 0QR.

Charity Registration No: 1173803

Trustees:

Rev. Mark Hirst (Minister)

Dr. Keith Gwilym

Christine Ross (Joint Treasurer)

Tim Perks (Joint Treasurer)

Paula Verlinden

Ben Oliver

Rev. Katie James (Minister)

Property Trustees:

The Baptist Union Corporation Limited, Baptist House,
129 Broadway,
Didcot, Oxfordshire,
OX11 8RT.

Bankers:

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Alex Thomson FCA

Manningtons, 8 High Street, East Sussex, Heathfield, East Sussex TN21 8LS

Battle Office, 39 High Street, Battle, East Sussex TN33 0EE

The financial report was approved by the Trustees at their 04/10/2023 meeting.



Christine Ross

Co-Treasurer

7 October 2023

Willesborough Baptist Church

Independent Examiner's Report to the Trustees of Incorporated Charity for the Year ended 31 December 2022.

I report to the Charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

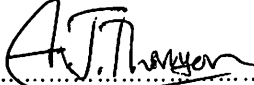
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under the Charities Act 2011, s. 145 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under s. 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the Company as required in section 386 of the 2006 Act or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



.....
A J Thomson FCA
Manningtons
7 Wellington Square
Hastings
East Sussex
TN34 1PD

11th October 2023.
.....

Willesborough Baptist Church

Registered charity no. 1173803

End of Year Financial Statements

Year ending December 2022

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies (Note 3)	226,700	-	37,893	-	264,593	218,580
Income from charitable activities	12,894	-	-	-	12,894	9,713
Other trading activities (4)	-	-	641	-	641	-
Investments (5)	391	-	-	-	391	32
Other income (6)	6,728	-	-	-	6,728	18,214
Total income	246,713	-	38,534	-	285,247	246,538
Expenditure on:						
Raising funds (7)	-	-	134	-	134	-
Expenditure on charitable activities (8)	223,953	4,000	19,434	-	247,387	238,665
Other expenditure (9)	12,270	8,912	-	-	21,182	3,421
Total expenditure	236,224	12,912	19,568	-	268,704	242,086
Net income / (expenditure) resources before transfer	10,490	(12,912)	18,966	-	16,543	4,453
Transfers						
Gross transfers between funds - in	9,377	21,954	7,995	-	39,327	2,491,044
Gross transfers between funds - out	(16,720)	(1,507)	(21,101)	-	(39,327)	(2,491,044)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	(161,602)	-	-	(161,602)	-
Net movement in funds	3,147	(154,066)	5,861	-	(145,059)	4,453
Reconciliation of funds						
Total funds brought forward	130,151	2,160,985	(117)	-	2,291,019	2,286,566
Total funds carried forward	133,298	2,006,919	5,744	-	2,145,960	2,291,019

Balance Sheet

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
Tangible Assets (Note 14)	2,278,770	2,436,054
	2,278,770	2,436,054
Current assets		
Debtors (15)	23,104	-
Cash At Bank And In Hand (16)	135,313	135,988
	158,417	135,988
Liabilities		
Creditors: Amounts Falling Due In One Year (17)	19,375	447
	19,375	447
Net current assets less current liabilities	139,042	135,540
Total assets less current liabilities	2,417,811	2,571,594
Liabilities		
Creditors: Amounts falling due after more than one year (18)	271,851	280,575
	271,851	280,575
Total net assets less liabilities	2,145,960	2,291,019
Represented by		
Unrestricted		
Unrestricted - General Funds	133,298	130,151
Designated		
Designated - Manse Fund	-	1,507
Designated - Overseas Mission	-	4,000
Designated - Premises Fund	2,006,919	2,155,479
Restricted		
Restricted - Community outreach	552	(89)
Restricted - Fabric Fund	4,205	(28)
Restricted - Leadership Development Fund	987	-
Fund Totals	2,145,960	2,291,019

The notes on pages 4-15 form an integral part of these accounts These accounts were approved by the Trustees on 4 October 2023 and signed on their behalf by Christine Ross.



Christine Ross
Co-Treasurer
7 October 2023

WILLESBOROUGH BAPTIST CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

1 BASIS OF PREPARATION

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

Willesborough Baptist Church is a registered charity (no. 1173803) and meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

2 ACCOUNTING POLICIES

a Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

b Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

c Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

d Investment Income

Investment income is included in the accounts in the year in which it is receivable.

e Expenditure recognition

Expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

f Costs of raising funds

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for when remitted.

h Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings they have been allocated to expenditure on charitable activities on a basis consistent with the use of resources. Much of the management of church ministry is carried out without charge by

volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £2,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

j Depreciation

Depreciation is provided on fixed assets to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Furniture and fittings	5 years
Computers and equipment	3 years

The church building and manse properties are not subject to depreciation as the intention is to maintain the buildings in such good repair that they continue to have an indeterminate useful life and the residual value of the properties is such that any charge would be immaterial.

k Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. The church currently does not have any endowment funds.

l Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Further information on this scheme is contained in Note 21.

3 DONATIONS AND LEGACIES

	Unrestricted	Restricted	2022	2021
Donations and legacies				
Donations	162,810	5,605	168,415	165,473
Gift Aid	45,043	1,485	46,528	30,647
Grants received	5,000	30,802	35,802	-
The Well donations	13,847	-	13,847	10,599
Legacies	-	-	-	-
TOTAL	226,700	37,893	264,593	218,580

Gift Aid related to July to December 2021 (£15,381) was received in 2022 and has been included in these statements (as the 2021 accounts were completed on a receipts and payments basis). An accrual has been made for Gift Aid income related to donations received in October to December 2022 (£7,217), therefore the total Gift Aid income in these statements is more than would have been earned in 2022 alone.

In 2021 grants income of £11,860 was received but was accounted for under Other Income.

4 OTHER TRADING ACTIVITIES

	Unrestricted	Restricted	2022	2021
Other trading income				
Fundraising events	-	641	641	-
TOTAL	-	641	641	-

In 2022 we held two craft fairs to raise funds for the church's community outreach fund.

5 INVESTMENT INCOME

	Unrestricted	Restricted	2022	2021
Investment income				
Bank interest	391	-	391	32
TOTAL	391	-	391	32

6 OTHER INCOME

	Unrestricted	Restricted	2022	2021
Other income				
Insurance refunds	428	-	428	-
3P Ministries	6,300	-	6,300	-
Other income	-	-	-	18,214
TOTAL	6,728	-	6,728	18,214

7 RAISING FUNDS

	Unrestricted	Restricted	2022	2021
Expenditure on raising funds				
Fundraising events	-	134	134	-
TOTAL	-	134	134	-

8 CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Allocation of support costs	Total 2022	Total 2021
Expenditure on charitable activities					
Ministry	32,399	3,992	13,293	49,683	38,171
Mission	30,100	4,418	-	34,518	23,244
Staff costs	69,086	-	26,735	95,822	77,534
Establishment/Administration	-	-	67,365	67,365	99,716
TOTAL	136,364	8,409	102,614	247,387	238,665

9 OTHER EXPENDITURE

	Unrestricted	Restricted	2022	2021
Other expenditure				
Loan interest	12,270	-	12,270	3,421
Depreciation	8,912	-	8,912	-
TOTAL	21,182	-	21,182	3,421

10 SUPPORT COSTS

	2022	2021
Support costs		
Staff costs	26,735	19,304
Rent	5,824	2,230
Telephone and internet	3,127	2,818
Utilities and council tax	18,791	9,696
Building repairs and maintenance	23,708	35,122
Insurance	1,787	2,800
Office and administration	17,139	14,059
Equipment, furniture and fittings	9,309	39,171
Memberships and subscriptions	<u>974</u>	<u>1,117</u>
TOTAL	<u>107,393</u>	<u>126,317</u>

11 GRANTS PAYABLE

	Unrestricted	Restricted	2022	2021
Grants payable				
BMS World Mission	5,500	2,178	7,678	5,000
Baptist Union (Home mission)	6,600	-	6,600	6,600
3P Ministries (general)	6,000	-	6,000	-
3P Ministries (church planting in Tajikistan)	4,000	-	4,000	-
Fountain Church, Ashford	2,000	-	2,000	-
Community Action Romania	1,000	2,178	3,178	-
South Ashford Baptist Church	-	-	-	3,500
Hawkhurst Baptist Church	-	-	-	2,500
Other (gifts of £1,000 or less)	<u>5,000</u>	<u>63</u>	<u>5,063</u>	<u>5,299</u>
TOTAL	<u>30,100</u>	<u>4,418</u>	<u>34,518</u>	<u>22,899</u>

12 NET INCOME FOR THE YEAR

	2022	2021
Net income for the year		
Stated after charging(/crediting):		
Independent examination	-	-
Other services	-	-
Loss(/gain) on disposal of fixed assets	-	-
TOTAL	-	-

13 STAFF COSTS, TRUSTEES' EXPENSES AND RELATED PARTY TRANSACTIONS

	2022	2021
Staff costs		
Stipends, salaries and wages	84,960	67,124
Employer's National Insurance	5,492	3,251
Pension costs	10,862	10,410
TOTAL	101,313	80,785

The average number of employees during the year was 8.

During the year the church employed two ministers, one minister-in-training, a café manager, an executive administrator, a media & communications manager and three cleaning staff. No employee received total remuneration in excess of £60,000 during the year.

The remuneration and benefits of key management personnel total £67,328.

In addition to the paid members of staff, many volunteers give their time and expertise in the delivery of the church's ministry.

Trustees and related parties

No trustee received remuneration for their role as a trustee. The two full-time ministers, Rev M Hirst and Rev K James, serve as trustees in accordance with the church constitution. In 2022 they received the following remuneration and benefits in respect of their services as ministers. Each minister also occupies a manse owned by the church.

Managing trustee remuneration and benefits	Rev M Hirst	Rev K James
Stipend	30,584	18,563
Employer's National Insurance	3,278	1,385
Pension costs	4,037	2,484
Council tax and utilities	4,111	2,887
Travel expenses	484	1,031
TOTAL	42,493	26,351

The figures above are for the whole of 2022, but Rev James started working full-time and joined the trustees only in August. For the first part of the year she was a minister-in-training.

A number of trustees and related parties were reimbursed for expenses incurred wholly and exclusively for the charitable activities of the church. Such expenditure is not disclosed.

£1923.40 in total was paid for four Trustees in respect of travel and training expenses.

Total donations received from the trustees amounted to £22,956 during the year.

Donations to WBC from related parties (individuals) amounted to £4,490 during the year.

One of the employed staff, Nicola Gwilym, is related to one of the trustees, Dr Keith Gwilym.

14 TANGIBLE FIXED ASSETS

£	Land & Buildings LB	Furniture & Fittings FF	Computers & Equipment EQ	Total
COST OR VALUATION				
At 1 January 2022	2,254,704	175,431	5,919	2,436,054
Additions	10,230	3,000	0	13,230
Disposals	0	0	0	0
At 31 December 2022	2,264,934	178,431	5,919	2,449,284
DEPRECIATION				
At 1 January 2022	0	0	0	0
Depreciation relating to previous years	0	(2,305)	(1,619)	(3,923)
Charge in year	0	(3,016)	(1,973)	(4,989)
Net impairment movements	0	(161,602)	0	(161,602)
Depreciation on disposals	0	0	0	0
At 31 December 2022	0	(166,923)	(3,592)	(170,514)
NET BOOK VALUE				
At 31 December 2021	2,254,704	173,126	4,300	2,432,131
At 31 December 2022	2,264,934	11,508	2,327	2,278,770

Land and buildings comprise the church premises on Hythe Road and two manses. The church premises value is based on insurance valuation (last revalued 2015).

As this is the first time reporting under FRS 102, depreciation has not been applied in previous years. This year's accounts therefore account for the depreciation chargeable on furniture, fittings and equipment for both 2021 and 2022, and a revaluation has been made of £161,602 of historic fixed assets to remove them from the balance sheet as they would have been fully depreciated already.

15 DEBTORS

	2022	2021
Debtors		
Accrued income	9,617	-
Prepaid expenses	<u>13,487</u>	<u>-</u>
TOTAL	<u>23,104</u>	<u>-</u>

16 BANK AND CASH BALANCES

	2022	2021
Bank and cash balances		
CAF Cash account	8,951	9,797
CAF Gold account	81,805	103,450
Metro Community account	44,557	-
Barclays Current account	<u>-</u>	<u>22,740</u>
TOTAL	<u>135,313</u>	<u>135,988</u>

17 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
Creditors: amounts falling due within one year		
Loans and overdrafts	-	-
Other creditors	3,734	447
Accruals and deferred income	<u>15,641</u>	<u>-</u>
TOTAL	<u>19,375</u>	<u>447</u>

18 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
Creditors: amounts falling due after more than one year		
Baptist Union Loan	<u>271,851</u>	<u>280,575</u>
TOTAL	<u>271,851</u>	<u>280,575</u>

The Baptist Union loan was taken out in 2021 to purchase the manse at 28 Sandilands and has a term of 20 years.

19 MOVEMENT OF FUNDS DURING THE YEAR

	01-Jan-22	Incoming resources	Outgoing resources	Transfers	Gains and losses	31-Dec-22
Restricted funds						
Community outreach	(89)	8,504	(4,959)	(2,903)	-	552
Overseas mission	-	4,355	(4,355)	-	-	-
Fabric	(28)	24,375	(9,940)	(10,202)	-	4,205
Leadership development	-	1,300	(313)	-	-	987
TOTAL	(117)	38,534	(19,568)	(13,105)	-	5,744
Unrestricted funds						
General	130,151	246,713	(236,224)	(7,342)	-	133,298
Overseas mission	4,000	-	(4,000)	-	-	-
Premises	2,155,479	-	(8,912)	21,954	161,602	2,006,919
Manse	1,507	-	-	(1,507)	-	-
TOTAL	2,291,136	246,713	(249,136)	13,105	(161,602)	2,140,217

Purpose of restricted and designated funds

Community outreach – This fund was established to receive funds in support the church's work in the community, including activities coming under the umbrella of 'Love Willesborough'.

Overseas mission – This fund is used to support mission work in other countries.

Fabric – This fund is used for grants and funding for the refurbishment and development of the church premises.

Manse – This was used to raise funds for the purchase of a second manse in 2021.

Premises – This fund is used to house the value of the church premises, fixtures, equipment etc, and two manse properties.

Leadership development – This purpose of this fund is the development of leaders and it is currently used for the LEAD intern programme.

20 ANALYSIS OF NET ASSETS

	General	Designated	Restricted	Total funds
Analysis of net assets				
Tangible fixed assets	271,851	2,006,919	-	2,278,770
Investments	-	-	-	-
Net current assets	133,298	-	5,744	139,042
BU loan	(271,851)	-	-	(271,851)
TOTAL	133,298	2,006,919	5,744	2,145,960

21 PENSIONS

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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers and some members of the church staff are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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.

Pension cost

	2022	2021
Pension cost for the year		
DC contributions for ministers	7,123	4,598
DC contributions for staff	688	952
DB deficit payments	<u>2,881</u>	<u>4,860</u>
TOTAL	<u>10,693</u>	<u>10,410</u>

22 RELATED CHARITIES

Baptist Union

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain and the South East Baptist Association.

The church is in receipt of a loan from the Baptist Union Corporation as set out in note 18.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 11.

Willesborough Baptist Church Pre-school

Willesborough Baptist Church Pre-School operates out of the church premises and pays rent to the church for this. It is registered as a charity (no. 1175202). The Lead Pastor of Willesborough Baptist Church serves as Chair of Trustees of the Pre-school.

Brabourne Baptist Church

In 2022 WBC entered a partnership with Brabourne Baptist Church (BBC) and both churches signed a memorandum of understanding. The partnership is designed to be mutually beneficial, with joint initiatives and shared resources. BBC makes a monthly donation of £2,000 to WBC. WBC supports BBC with pastoral support, some assistance with media and administration.

2022

Income from BBC

Donations to WBC from BBC	10,000
Reimbursement of expenses (postage)	<u>337</u>
TOTAL	<u>10,337</u>

3P Ministries

Rev Mark Hirst works part-time for 3P Ministries (charity no. 1097597). 3P Ministries gives a monthly contribution (£525) towards his salary. In 2022 WBC supported 3P Ministries with financial gifts of £6,000 (general gift) and £4,000 (for church planting work in Tajikistan) as part of the church's annual allocations.

New Wells Church Family

England & Wales - Charity number 1173803

Accounts



WILLESBOROUGH **BAPTIST CHURCH**

**WILLESBOROUGH BAPTIST CHURCH, Hythe Rd,
Willesborough, Ashford, Kent. TN24 0QR
Registered Charity Number: 1173803**

GOVERNING DOCUMENT

Aims and Purposes

Willesborough Baptist Church (WBC) is a charitable incorporated organisation and is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trust which are entirely compatible with the above objective.

Objectives and Activities

Our aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. We are passionate worshippers of God who love Him with all our heart, soul, mind, and strength. We are committed to His teaching and way of life and seeing new believers come into a personal relationship with Jesus Christ as their Lord and Saviour.

The Church provides a variety of activities both to its membership and to the community generally. All these activities are advertised on the Church's website. www.willesboroughbaptist.church

Church Services

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Our main services take place each Sunday at 10.30 a.m. and 5.30 p.m. There are also occasional services at other times which are advertised in the church weekly update, the church website at www.willesboroughbaptist.church and <https://www.facebook.com/groups/wbcashford>. We also continue to broadcast services at 10:30 via Livestream on our YouTube channel [willesborough baptist church ashford - YouTube](https://www.youtube.com/channel/UC...) and Facebook for people who are unable to attend in person for any reason, including because of COVID or the need to shield, and to widen our audience.

There is a full children's programme during the morning service offering accessible and fun teaching for children of all ages. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services. We have seen several new people connecting in with our online services over the last year.

Prayer remains a high priority for the church and there are several opportunities outside of the normal church services to pray with each other.

Early morning prayer at 6.30 a.m. via Zoom every Thursday.
Morning Prayers via Facebook each weekday morning at 08.00 a.m.
Twice-monthly corporate prayer at the church.
Frequent social media posts sharing testimony, inspirational thoughts, and general encouragement.

We regularly hold a meal for newcomers to welcome them into the church family.

Community Outreach

The church hosted Family, Food & Fun

<https://www.facebook.com/familyfoodfunashford> during school holidays where one day in the week we provided a meal and fun activities for families in the community.

Bumps to Babies – In May 2021 we started a new group for new and expectant mums in the community and this meets every Tuesday morning between 10.00 a.m. and 12.00 p.m. offering the opportunity for refreshments and to develop new relationships.

The Well – is our community café and continued to open 3 times per week for drinks and cake on a pay as you feel basis. In July 2021 we launched Renew Wellbeing, a place people can come, where it is OK to not be OK, specifically for people who felt this way. It is available every Tuesday afternoon between 2.00 p.m. and 4.00 p.m.

We also continued to provide meals for those in need in the community as and when requested. We also provided half-term lockdown hampers and support for the families affected by the explosion in Willesborough.

The church supplied hand-made advent calendars and provided gifts for children in families in the community who would otherwise have had little in the way of Christmas presents.

Young people aged 11-17 years meet on a Friday evening at the church where they can make friends have fun and learn about the Christian faith.

We also hold quiz nights and Men's Breakfast events and encourage members of our church family to invite their friends and families.

We hold a fortnightly Art Group to encourage and teach drawing and painting skills.

We held an Art Exhibition in aid of the Pilgrims Hospice and Demelza Hospice during the year.

We support our local Nepalese church by allowing them access a couple of times a week to the church and its facilities so that they can hold services, pray, and worship on our premises.

We let space for meetings to other organisations when we are able, and the local Councillors hold their surgeries in The Well on a Saturday morning.

We continued to open our Stepping Stones Contact Centre - to enable separated parents to see their children in a safe, non-threatening environment fortnightly

on a Saturday morning. (This was able to continue in a COVID compliant way within government guidelines).

Teaching

We continued our objectives of regular Bible teaching, encouraging spiritual growth, pastoral care, and community involvement in many different areas.

We continued developing our discipleship groups encouraging people to join a small group to meet and discuss scripture and apply it to their lives.

We held Exploring Baptism courses online and saw 8 people being baptized this year.

Pre-school

The Church has a thriving work amongst children with an Ofsted-registered and inspected Pre-School four days a week from 8.30 a.m.to 4.30 p.m. (A registered Charity as 1175202 - Willesborough Baptist Church Pre-School). The current Ofsted rating is good.

The Pre-School employs 11 staff.

The church recognizes its responsibilities in safeguarding all children, young people and adults at risk and has safeguarding policies and procedures in place. The church has adopted the 'Safe to Grow' guidelines produced by the Baptist Union and ensures that all those working with children and vulnerable adults are appropriately vetted through the Disclosure and Barring Service.

Our Church is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public regarding the new Charity Commission guidance.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2021 was another very positive year in the life of the Church. This, despite the continuing constraints imposed upon us because of COVID and the consequential additional challenges on the church resources, both human and financial.

As predicted last year, we are pleased to report that we have been able to pursue our mission purposes in 2021 with renewed enthusiasm and a greater appreciation of our calling as we lived out our Vision.

As of 31st December 2021, the membership stood at 156

Local and County Councilors are enthusiastic about the positive part that the Church has played, and continues to play, in the life of the community of Willesborough and are also willing to provide assistance and enablement in the

Church's work and ministry. Members of the church also serve as volunteers in other local charities.

We recruited a second Pastor in August to support our growing church family and purchased a second manse to accommodate her.

Organisational Structure and Decision-making Processes

Members of the Church are accepted in accordance with the Constitution which states that the Church has open membership so that both persons who have been baptised in the manner described in the Baptist Union's Declaration of Principle and those who have not been so baptised may, at the discretion of the Church Members' Meeting, be accepted for full membership.

The Members' Meeting normally takes place three times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day-to-day running of the Church's work and witness and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members attending the Church Meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The addition of Katie James as our second Pastor increased the number of the Trustees to 7.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year are set out in the accompanying financial statement.

The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

The Trustees confirm that they have regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Administrative Information: -

Registered Address: Hythe Road, Willesborough, Ashford, Kent, TN24 0QR.

Charity Registration No: 1173803

Trustees:

The Revd. Mark Hirst (Minister)

Dr. Keith Gwilym

Christine Ross (Joint Treasurer)

Tim Perks (Joint Treasurer)

Paula Verlinden

Ben Oliver

Katie James (Minister)

Property Trustees:

The Baptist Union Corporation Limited, Baptist House,
129 Broadway,
Didcot, Oxfordshire,
OX11 8RT.

Bankers:

CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mr. S. Jones FCCA

Willesborough Baptist Church

End of Year Financial Statements

Year ending December 2021

These accounts have been prepared on a receipts and payments basis.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	152,307	55,745	—	208,053	141,096
Income from charitable activities	9,039	1,560	—	10,599	23,118
Investments	31	—	—	31	490
Other income	15,825	12,029	—	27,854	4,369
Total income	177,203	69,334	—	246,538	169,075
Expenditure on:					
Expenditure on charitable activities	225,204	13,459	—	238,664	188,997
Other expenditure	3,421	—	—	3,421	—
Total expenditure	228,626	13,459	—	242,085	188,997
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	(51,422)	55,875	—	4,452	(19,921)
Transfers					
Gross transfers between funds - in	2,376,749	114,294	—	2,491,043	51,729
Gross transfers between funds - out	(297,595)	(2,193,448)	—	(2,491,043)	(51,729)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	2,027,731	(2,023,279)	—	4,452	(19,921)
Total funds brought forward	263,404	2,023,162	—	2,286,566	2,306,488
Total funds carried forward	2,291,136	(116)	—	2,291,019	2,286,566
Represented by					
Unrestricted					
General fund	130,150	—	—	130,150	39,157
Designated					
Car Park Fund	—	—	—	—	20,000
Elderly People	—	—	—	—	452
Fabric Fund	—	—	—	—	49,139
KATJA MEMORY	—	—	—	—	71,300
Manse Fund	1,506	—	—	1,506	—
Mens Work	—	—	—	—	1,343
Overseas Mission	4,000	—	—	4,000	—
Premises Fund	2,155,478	—	—	2,155,478	—
Thank offering	—	—	—	—	—
Training Fund	—	—	—	—	231
WF FUND	—	—	—	—	78,000
WOW LADIES WORK	—	—	—	—	539
Young Persons Work	—	—	—	—	—
Youth Fund	—	—	—	—	3,238
Restricted					
Agency collection	—	—	—	—	2,231
Building Fund	—	—	—	—	—
Community outreach	—	(89)	—	(89)	—
Fabric Fund	—	(27)	—	(27)	1,290
Manse Fund	—	—	—	—	—
Premises Fund	—	—	—	—	2,019,072
Youth Fund	—	—	—	—	568

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
901	Fixed Assets Premises Church	1,560,470	1,560,470
902	Fixed Assets Manse #1	307,095	297,000
903	Fixed Assets Fixtures, Equipment Etc.	181,349	161,602
904	Fixed Assets Manse #2	387,138	—
	Total Fixed assets	2,436,053	2,019,072
Current assets			
701	Bank Current Account Account	22,740	10,296
702	Bank Deposit Business Premium Account	—	—
703	Bank Deposit Base Rate Tracker	—	43,431
705	Barclays Treasury Deposit	—	—
706	Bank Current Building Fund	—	—
707	Bank Deposit BPA Building	—	—
708	CAF Cash Account	9,797	12,762
709	CAF Gold Account	103,449	201,003
711	Sundry Debtors	—	—
712	Payments in Advance	—	—
Z05	Accounts Receivable	—	—
	Total Current assets	135,987	267,494
Liabilities			
6699	Agency collections	—	—
801	Sundry Creditors	—	—
802	Provisions	—	—
805	Baptist Union Loan	280,575	—
810	Net Wages	—	—
811	HMRC	447	—
812	Baptist Union Pension Fund	—	—
813	Standard Life Direct	—	—
Z04	Accounts Payable	—	—
	Total Liabilities	281,022	—
	Net Asset surplus(deficit)	2,291,019	2,286,566
Reserves			
	Excess / (deficit) to date	4,452	(19,921)
Z01	Starting balances	2,286,566	2,306,488
Z02	Gains/(losses) on investment assets	—	—
Z03	Gains/(losses) on investment assets	—	—
	Total Reserves	2,291,019	2,286,566
	Represented by funds		
	Unrestricted	130,150	39,157
	Designated	2,160,985	224,246
	Restricted	(116)	2,023,162
	Endowment	—	—
	Total	2,291,019	2,286,566

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Fixed Assets Premises Church -	—	1,560,470	—	—	1,560,470	1,560,470
Fixed Assets Manse #1 -	—	307,095	—	—	307,095	297,000
Fixed Assets Fixtures, Equipment Etc. -	—	181,349	—	—	181,349	161,602
Fixed Assets Manse #2 -	280,575	106,563	—	—	387,138	—
Totals	280,575	2,155,478	—	—	2,436,053	2,019,072
Current assets - Cash at bank and in hand						
Bank Current Account Account -	60,961	(29,668)	(8,552)	—	22,740	10,296
Bank Deposit Base Rate Tracker -	(169,920)	169,920	—	—	—	43,431
CAF Cash Account -	81,587	(66,494)	(5,294)	—	9,797	12,762
CAF Gold Account -	175,462	(68,513)	(3,500)	—	103,449	201,003
Totals	148,090	5,244	(17,347)	—	135,987	267,494
Liabilities - Creditors: Amounts falling due after more than one year						
Baptist Union Loan -	280,575	—	—	—	280,575	—
Totals	280,575	—	—	—	280,575	—
Liabilities - Creditors: Amounts falling due in one year						
Net Wages -	(569)	—	569	—	—	—
HMRC -	447	—	—	—	447	—
Totals	(122)	—	569	—	447	—
Grand total	148,213	2,160,723	(17,917)	—	2,291,019	2,286,566

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
COMMUNITY - Community outreach						
Restricted	—	12,074	7,063	(5,100)	—	(89)
Sub-total for COMMUNITY	—	12,074	7,063	(5,100)	—	(89)
Elderly - Elderly People						
Designated	452	—	—	(452)	—	—
Sub-total for Elderly	452	—	—	(452)	—	—
KATYA - KATJA MEMORY						
Designated	71,300	—	—	(71,300)	—	—
Sub-total for KATYA	71,300	—	—	(71,300)	—	—
MISSION - Overseas Mission						
Designated	—	—	—	4,000	—	4,000
Sub-total for MISSION	—	—	—	4,000	—	4,000
Mens - Mens Work						
Designated	1,343	—	—	(1,343)	—	—
Sub-total for Mens	1,343	—	—	(1,343)	—	—
THANK - Thank offering						
Designated	—	—	—	—	—	—
Sub-total for THANK	—	—	—	—	—	—
WF - WF FUND						
Designated	78,000	—	—	(78,000)	—	—
Sub-total for WF	78,000	—	—	(78,000)	—	—
WOW - WOW LADIES WORK						
Designated	539	—	—	(539)	—	—
Sub-total for WOW	539	—	—	(539)	—	—
YOUNG - Young Persons Work						
Designated	—	—	690	690	—	—
Sub-total for YOUNG	—	—	690	690	—	—
Premises - Premises Fund						

Designated	—	—	—	2,155,478	—	2,155,478
Restricted	2,019,072	—	—	(2,019,072)	—	—
Sub-total for Premises	2,019,072	—	—	136,406	—	2,155,478
General - General fund						
Unrestricted	39,157	177,203	146,909	60,698	—	130,150
Sub-total for General	39,157	177,203	146,909	60,698	—	130,150
Youth - Youth Fund						
Designated	3,238	—	1,339	(1,898)	—	—
Restricted	568	—	568	—	—	—
Sub-total for Youth	3,806	—	1,908	(1,898)	—	—
Fabric - Fabric Fund						
Designated	49,139	—	78,627	29,487	—	—
Restricted	1,290	8,010	5,827	(3,500)	—	(27)
Sub-total for Fabric	50,429	8,010	84,454	25,987	—	(27)
Training - Training Fund						
Designated	231	—	362	130	—	—
Sub-total for Training	231	—	362	130	—	—
Manse - Manse Fund						
Designated	—	—	696	2,203	—	1,506
Restricted	—	51,482	—	(51,482)	—	—
Sub-total for Manse	—	51,482	696	(49,279)	—	1,506
Car - Car Park Fund						
Designated	20,000	—	—	(20,000)	—	—
Sub-total for Car	20,000	—	—	(20,000)	—	—
Building - Building Fund						
Restricted	—	—	—	—	—	—
Sub-total for Building	—	—	—	—	—	—
None - Agency collection						
Restricted	—	(2,231)	—	—	—	—
Sub-total for None	—	(2,231)	—	—	—	—
Grand total	2,284,334	246,538	242,085	—	—	2,291,019

Analysis of income and expenditure

		Total				
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
101 - General Offering	3,110	—	302	—	3,413	3,694
102 - Envelope Offering	960	—	—	—	960	3,470
103 - Bank Offering	120,147	—	37,250	—	157,397	94,777
104 - Cheque offering	4,296	—	10,070	—	14,366	4,819
105 - Donations	2,231	—	(1,220)	—	1,011	11,083
106 - Gifts Youth Worker Fund	—	—	—	—	—	—
107 - Thank Offering	—	—	—	—	—	—
108 - Funeral Fees	50	—	135	—	185	—
109 - Preaching Fees	—	—	—	—	—	—
111 - Tax Refund Gift Aid	21,438	—	9,208	—	30,647	22,227
114 - Legacy	—	—	—	—	—	1,000
118 - Tuesday Club	73	—	—	—	73	25
Total	152,307	—	55,745	—	208,053	141,096
Income from charitable activities						
112 - Youth work income	—	—	—	—	—	—
113 - YOUNG PEOPLE'S INCOME	—	—	—	—	—	—
124 - Holiday Club	—	—	—	—	—	750
125 - Mens Work Income	—	—	—	—	—	114
126 - Mens Breakfast	—	—	—	—	—	—
128 - WOW	—	—	—	—	—	—
129 - Events	—	—	—	—	—	—
134 - OPEN DAY INCOME/SALE OF QUEENS' BOOKS	—	—	—	—	—	—
138 - Impact	—	—	—	—	—	8,915
139 - The Well	9,039	—	1,560	—	10,599	13,338
Total	9,039	—	1,560	—	10,599	23,118
Investments						
120 - Bank Interest	31	—	—	—	31	490
Total	31	—	—	—	31	490
Other income						
115 - Fee Income	—	—	—	—	—	—
121 - Use of Premises	9,640	—	—	—	9,640	418
122 - Other Income Photocopying	—	—	—	—	—	—
123 - Tax Filing Fee	—	—	—	—	—	—
130 - Insurance Refunds	—	—	—	—	—	3,175
131 - Telephone Manse RAD	—	—	—	—	—	—
132 - Stationery Reimbursement	—	—	—	—	—	—
135 - OTHER INCOME	6,185	—	12,029	—	18,214	715
136 - TRANSFORMED LIFE BOOKD	—	—	—	—	—	—
137 - Business Banking Loyalty Reward	—	—	—	—	—	60
Total	15,825	—	12,029	—	27,854	4,369
INCOME TOTAL	177,203	—	69,334	—	246,538	169,075

EXPENDITURE

Expenditure on charitable activities

201 - Gross Stipend	33,756	—	—	—	33,756	28,745
202 - Stipend NI	3,031	—	—	—	3,031	2,759
203 - Stipend Pension	9,457	—	—	—	9,457	7,080
205 - Gross Wages	33,367	—	—	—	33,367	13,121
206 - Wages NI	219	—	—	—	219	66
207 - Wages Pension	952	—	—	—	952	454
208 - NI ALLOWANCE	(3,251)	—	—	—	(3,251)	(2,826)
211 - Expenses Pastoral Worker	—	—	—	—	—	—
212 - Ministers Expenses	2,172	—	—	—	2,172	1,221
213 - Ministers Books	153	—	—	—	153	188
214 - Rent Of Manse	—	—	—	—	—	—
221 - Telephone Church	2,818	—	—	—	2,818	1,329
222 - Telephone Manse	—	—	—	—	—	179
223 - Gas Church	1,862	—	—	—	1,862	2,073
224 - Gas Manse	—	—	—	—	—	—
225 - Electricity Church	2,803	—	—	—	2,803	2,469
226 - Electricity Manse	602	—	—	—	602	439
227 - Water Rates Church	45	—	—	—	45	98
228 - Water Rates Manse	895	—	—	—	895	495
229 - Sewerage Rates Church	—	—	—	—	—	—
230 - Sewerage Rates Manse	205	—	—	—	205	40
231 - Community Charge Manse	2,539	—	—	—	2,539	2,193
232 - Waste Disposal	740	—	—	—	740	—
241 - Radiators Service	578	—	—	—	578	—
242 - Fire Extinguishers & Alarm System	806	—	—	—	806	550
245 - Insurance Church	2,201	—	—	—	2,201	2,136
246 - Insurance Manse	598	—	—	—	598	494
249 - Rent of Car Park	2,230	—	—	—	2,230	2,262
251 - Printing Stationery and Photocopying	7,830	—	—	—	7,830	8,055
252 - Marketing	1,414	—	—	—	1,414	—
261 - Fabric Manse	154	5,006	—	—	5,161	70
262 - Fabric Equipment	(4,102)	35,014	4,300	—	35,212	19,187
263 - Fabric Church	(12,445)	39,303	—	—	26,857	35,467
264 - Tech Equipment	2,430	—	1,527	—	3,958	—
270 - Young People Work	326	690	—	—	1,017	89
271 - Youth Work	455	994	—	—	1,450	762
272 - Training Expenditure	132	362	—	—	494	691
273 - ELDER PEOPLE	—	—	—	—	—	—
EXPENDITURE						
275 - Contact Centre	—	—	—	—	—	—
276 - Mens Work Expenditure	—	—	—	—	—	500
277 - WOW Expenditure	—	—	—	—	—	—
278 - Community outreach	—	—	5,503	—	5,503	—
281 - Copyright	724	—	—	—	724	831
282 - Sunday Club	—	—	—	—	—	—
283 - BU Subs	826	—	—	—	826	817
284 - SEBA Subs	140	—	—	—	140	174
285 - RUN Subs	—	—	—	—	—	—
286 - Visiting Speakers	553	—	—	—	553	795
287 - Holiday Club Exps	—	—	—	—	—	750
288 - CRB Checks	454	—	—	—	454	328
289 - Evangelical Alliance Subs	150	—	—	—	150	174
290 - Discipleship	101	—	—	—	101	654
291 - Data Protection	35	—	—	—	35	—
292 - Hospitality and Social	3,264	—	—	—	3,264	—
293 - Events	309	—	—	—	309	—
294 - Cleaning Supplies	1,718	—	—	—	1,718	701
295 - The Well	11,534	—	1,560	—	13,094	5,611
296 - Messy Church	—	—	—	—	—	565
299 - Sundries	2,098	—	—	—	2,098	4,699
301 - Contra Exp	—	—	—	—	—	—

310 - Petty Cash	50	—	—	—	50	35
401 - Gifts General	22,330	—	568	—	22,898	20,910
411 - Gifts Specific	—	—	—	—	—	—
412 - Bank Charges	338	—	—	—	338	400
414 - Tuesday Club	—	—	—	—	—	—
415 - Single Use Christmas Expenditure	1,946	—	—	—	1,946	1,634
416 - Christmas Purchases (reusable)	184	—	—	—	184	—
417 - Impact	—	345	—	—	345	7,590
816 - Purchase of Manse	—	—	—	—	—	—
817 - New Build Expenses	—	—	—	—	—	9,420
818 - Website/Digital expenses	1,742	—	—	—	1,742	2,205
819 - Church Week-End	—	—	—	—	—	300
Total	143,488	81,716	13,459	—	238,664	188,997

Other expenditure

413 - Loan interest	3,421	—	—	—	3,421	—
815 - Student Loan	—	—	—	—	—	—
Total	3,421	—	—	—	3,421	—
EXPENDITURE TOTAL	146,909	81,716	13,459	—	242,085	188,997
GRAND TOTAL	30,293	(81,716)	55,875	—	4,452	(19,921)

**Report of the Independent Examiner(s) to the Trustees of Willesborough Baptist Church
Charitable Incorporated Organisation 1173803 On the accounts for the year ended 31st
December 2021**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I 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.



4th May 2022

Stephen Jones FCCA

13 Grantley Close, Ashford, TN23 7UE

Willesborough Baptist Church

End of Year Financial Statements

Year ending December 2021

These accounts have been prepared on a receipts and payments basis.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	152,307	55,745	—	208,053	141,096
Income from charitable activities	9,039	1,560	—	10,599	23,118
Investments	31	—	—	31	490
Other income	15,825	12,029	—	27,854	4,369
Total income	177,203	69,334	—	246,538	169,075
Expenditure on:					
Expenditure on charitable activities	225,204	13,459	—	238,664	188,997
Other expenditure	3,421	—	—	3,421	—
Total expenditure	228,626	13,459	—	242,085	188,997
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	(51,422)	55,875	—	4,452	(19,921)
Transfers					
Gross transfers between funds - in	2,376,749	114,294	—	2,491,043	51,729
Gross transfers between funds - out	(297,595)	(2,193,448)	—	(2,491,043)	(51,729)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	2,027,731	(2,023,279)	—	4,452	(19,921)
Total funds brought forward	263,404	2,023,162	—	2,286,566	2,306,488
Total funds carried forward	2,291,136	(116)	—	2,291,019	2,286,566
Represented by					
Unrestricted					
General fund	130,150	—	—	130,150	39,157
Designated					
Car Park Fund	—	—	—	—	20,000
Elderly People	—	—	—	—	452
Fabric Fund	—	—	—	—	49,139
KATJA MEMORY	—	—	—	—	71,300
Manse Fund	1,506	—	—	1,506	—
Mens Work	—	—	—	—	1,343
Overseas Mission	4,000	—	—	4,000	—
Premises Fund	2,155,478	—	—	2,155,478	—
Thank offering	—	—	—	—	—
Training Fund	—	—	—	—	231
WF FUND	—	—	—	—	78,000
WOW LADIES WORK	—	—	—	—	539
Young Persons Work	—	—	—	—	—
Youth Fund	—	—	—	—	3,238
Restricted					
Agency collection	—	—	—	—	2,231
Building Fund	—	—	—	—	—
Community outreach	—	(89)	—	(89)	—
Fabric Fund	—	(27)	—	(27)	1,290
Manse Fund	—	—	—	—	—
Premises Fund	—	—	—	—	2,019,072
Youth Fund	—	—	—	—	568

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
901	Fixed Assets Premises Church	1,560,470	1,560,470
902	Fixed Assets Manse #1	307,095	297,000
903	Fixed Assets Fixtures, Equipment Etc.	181,349	161,602
904	Fixed Assets Manse #2	387,138	—
	Total Fixed assets	2,436,053	2,019,072
Current assets			
701	Bank Current Account Account	22,740	10,296
702	Bank Deposit Business Premium Account	—	—
703	Bank Deposit Base Rate Tracker	—	43,431
705	Barclays Treasury Deposit	—	—
706	Bank Current Building Fund	—	—
707	Bank Deposit BPA Building	—	—
708	CAF Cash Account	9,797	12,762
709	CAF Gold Account	103,449	201,003
711	Sundry Debtors	—	—
712	Payments in Advance	—	—
Z05	Accounts Receivable	—	—
	Total Current assets	135,987	267,494
Liabilities			
6699	Agency collections	—	—
801	Sundry Creditors	—	—
802	Provisions	—	—
805	Baptist Union Loan	280,575	—
810	Net Wages	—	—
811	HMRC	447	—
812	Baptist Union Pension Fund	—	—
813	Standard Life Direct	—	—
Z04	Accounts Payable	—	—
	Total Liabilities	281,022	—
	Net Asset surplus(deficit)	2,291,019	2,286,566
Reserves			
	Excess / (deficit) to date	4,452	(19,921)
Z01	Starting balances	2,286,566	2,306,488
Z02	Gains/(losses) on investment assets	—	—
Z03	Gains/(losses) on investment assets	—	—
	Total Reserves	2,291,019	2,286,566
	Represented by funds		
	Unrestricted	130,150	39,157
	Designated	2,160,985	224,246
	Restricted	(116)	2,023,162
	Endowment	—	—
	Total	2,291,019	2,286,566

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Fixed Assets Premises Church -	—	1,560,470	—	—	1,560,470	1,560,470
Fixed Assets Manse #1 -	—	307,095	—	—	307,095	297,000
Fixed Assets Fixtures, Equipment Etc. -	—	181,349	—	—	181,349	161,602
Fixed Assets Manse #2 -	280,575	106,563	—	—	387,138	—
Totals	280,575	2,155,478	—	—	2,436,053	2,019,072
Current assets - Cash at bank and in hand						
Bank Current Account Account -	60,961	(29,668)	(8,552)	—	22,740	10,296
Bank Deposit Base Rate Tracker -	(169,920)	169,920	—	—	—	43,431
CAF Cash Account -	81,587	(66,494)	(5,294)	—	9,797	12,762
CAF Gold Account -	175,462	(68,513)	(3,500)	—	103,449	201,003
Totals	148,090	5,244	(17,347)	—	135,987	267,494
Liabilities - Creditors: Amounts falling due after more than one year						
Baptist Union Loan -	280,575	—	—	—	280,575	—
Totals	280,575	—	—	—	280,575	—
Liabilities - Creditors: Amounts falling due in one year						
Net Wages -	(569)	—	569	—	—	—
HMRC -	447	—	—	—	447	—
Totals	(122)	—	569	—	447	—
Grand total	148,213	2,160,723	(17,917)	—	2,291,019	2,286,566

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
COMMUNITY - Community outreach						
Restricted	—	12,074	7,063	(5,100)	—	(89)
Sub-total for COMMUNITY	—	12,074	7,063	(5,100)	—	(89)
Elderly - Elderly People						
Designated	452	—	—	(452)	—	—
Sub-total for Elderly	452	—	—	(452)	—	—
KATYA - KATJA MEMORY						
Designated	71,300	—	—	(71,300)	—	—
Sub-total for KATYA	71,300	—	—	(71,300)	—	—
MISSION - Overseas Mission						
Designated	—	—	—	4,000	—	4,000
Sub-total for MISSION	—	—	—	4,000	—	4,000
Mens - Mens Work						
Designated	1,343	—	—	(1,343)	—	—
Sub-total for Mens	1,343	—	—	(1,343)	—	—
THANK - Thank offering						
Designated	—	—	—	—	—	—
Sub-total for THANK	—	—	—	—	—	—
WF - WF FUND						
Designated	78,000	—	—	(78,000)	—	—
Sub-total for WF	78,000	—	—	(78,000)	—	—
WOW - WOW LADIES WORK						
Designated	539	—	—	(539)	—	—
Sub-total for WOW	539	—	—	(539)	—	—
YOUNG - Young Persons Work						
Designated	—	—	690	690	—	—
Sub-total for YOUNG	—	—	690	690	—	—
Premises - Premises Fund						

Designated	—	—	—	2,155,478	—	2,155,478
Restricted	2,019,072	—	—	(2,019,072)	—	—
Sub-total for Premises	2,019,072	—	—	136,406	—	2,155,478
General - General fund						
Unrestricted	39,157	177,203	146,909	60,698	—	130,150
Sub-total for General	39,157	177,203	146,909	60,698	—	130,150
Youth - Youth Fund						
Designated	3,238	—	1,339	(1,898)	—	—
Restricted	568	—	568	—	—	—
Sub-total for Youth	3,806	—	1,908	(1,898)	—	—
Fabric - Fabric Fund						
Designated	49,139	—	78,627	29,487	—	—
Restricted	1,290	8,010	5,827	(3,500)	—	(27)
Sub-total for Fabric	50,429	8,010	84,454	25,987	—	(27)
Training - Training Fund						
Designated	231	—	362	130	—	—
Sub-total for Training	231	—	362	130	—	—
Manse - Manse Fund						
Designated	—	—	696	2,203	—	1,506
Restricted	—	51,482	—	(51,482)	—	—
Sub-total for Manse	—	51,482	696	(49,279)	—	1,506
Car - Car Park Fund						
Designated	20,000	—	—	(20,000)	—	—
Sub-total for Car	20,000	—	—	(20,000)	—	—
Building - Building Fund						
Restricted	—	—	—	—	—	—
Sub-total for Building	—	—	—	—	—	—
None - Agency collection						
Restricted	—	(2,231)	—	—	—	—
Sub-total for None	—	(2,231)	—	—	—	—
Grand total	2,284,334	246,538	242,085	—	—	2,291,019

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
101 - General Offering	3,110	—	302	—	3,413	3,694
102 - Envelope Offering	960	—	—	—	960	3,470
103 - Bank Offering	120,147	—	37,250	—	157,397	94,777
104 - Cheque offering	4,296	—	10,070	—	14,366	4,819
105 - Donations	2,231	—	(1,220)	—	1,011	11,083
106 - Gifts Youth Worker Fund	—	—	—	—	—	—
107 - Thank Offering	—	—	—	—	—	—
108 - Funeral Fees	50	—	135	—	185	—
109 - Preaching Fees	—	—	—	—	—	—
111 - Tax Refund Gift Aid	21,438	—	9,208	—	30,647	22,227
114 - Legacy	—	—	—	—	—	1,000
118 - Tuesday Club	73	—	—	—	73	25
Total	152,307	—	55,745	—	208,053	141,096
Income from charitable activities						
112 - Youth work income	—	—	—	—	—	—
113 - YOUNG PEOPLE'S INCOME	—	—	—	—	—	—
124 - Holiday Club	—	—	—	—	—	750
125 - Mens Work Income	—	—	—	—	—	114
126 - Mens Breakfast	—	—	—	—	—	—
128 - WOW	—	—	—	—	—	—
129 - Events	—	—	—	—	—	—
134 - OPEN DAY INCOME/SALE OF QUEENS' BOOKS	—	—	—	—	—	—
138 - Impact	—	—	—	—	—	8,915
139 - The Well	9,039	—	1,560	—	10,599	13,338
Total	9,039	—	1,560	—	10,599	23,118
Investments						
120 - Bank Interest	31	—	—	—	31	490
Total	31	—	—	—	31	490
Other income						
115 - Fee Income	—	—	—	—	—	—
121 - Use of Premises	9,640	—	—	—	9,640	418
122 - Other Income Photocopying	—	—	—	—	—	—
123 - Tax Filing Fee	—	—	—	—	—	—
130 - Insurance Refunds	—	—	—	—	—	3,175
131 - Telephone Manse RAD	—	—	—	—	—	—
132 - Stationery Reimbursement	—	—	—	—	—	—
135 - OTHER INCOME	6,185	—	12,029	—	18,214	715
136 - TRANSFORMED LIFE BOOKD	—	—	—	—	—	—
137 - Business Banking Loyalty Reward	—	—	—	—	—	60
Total	15,825	—	12,029	—	27,854	4,369
INCOME TOTAL	177,203	—	69,334	—	246,538	169,075

EXPENDITURE

Expenditure on charitable activities

201 - Gross Stipend	33,756	—	—	—	33,756	28,745
202 - Stipend NI	3,031	—	—	—	3,031	2,759
203 - Stipend Pension	9,457	—	—	—	9,457	7,080
205 - Gross Wages	33,367	—	—	—	33,367	13,121
206 - Wages NI	219	—	—	—	219	66
207 - Wages Pension	952	—	—	—	952	454
208 - NI ALLOWANCE	(3,251)	—	—	—	(3,251)	(2,826)
211 - Expenses Pastoral Worker	—	—	—	—	—	—
212 - Ministers Expenses	2,172	—	—	—	2,172	1,221
213 - Ministers Books	153	—	—	—	153	188
214 - Rent Of Manse	—	—	—	—	—	—
221 - Telephone Church	2,818	—	—	—	2,818	1,329
222 - Telephone Manse	—	—	—	—	—	179
223 - Gas Church	1,862	—	—	—	1,862	2,073
224 - Gas Manse	—	—	—	—	—	—
225 - Electricity Church	2,803	—	—	—	2,803	2,469
226 - Electricity Manse	602	—	—	—	602	439
227 - Water Rates Church	45	—	—	—	45	98
228 - Water Rates Manse	895	—	—	—	895	495
229 - Sewerage Rates Church	—	—	—	—	—	—
230 - Sewerage Rates Manse	205	—	—	—	205	40
231 - Community Charge Manse	2,539	—	—	—	2,539	2,193
232 - Waste Disposal	740	—	—	—	740	—
241 - Radiators Service	578	—	—	—	578	—
242 - Fire Extinguishers & Alarm System	806	—	—	—	806	550
245 - Insurance Church	2,201	—	—	—	2,201	2,136
246 - Insurance Manse	598	—	—	—	598	494
249 - Rent of Car Park	2,230	—	—	—	2,230	2,262
251 - Printing Stationery and Photocopying	7,830	—	—	—	7,830	8,055
252 - Marketing	1,414	—	—	—	1,414	—
261 - Fabric Manse	154	5,006	—	—	5,161	70
262 - Fabric Equipment	(4,102)	35,014	4,300	—	35,212	19,187
263 - Fabric Church	(12,445)	39,303	—	—	26,857	35,467
264 - Tech Equipment	2,430	—	1,527	—	3,958	—
270 - Young People Work	326	690	—	—	1,017	89
271 - Youth Work	455	994	—	—	1,450	762
272 - Training Expenditure	132	362	—	—	494	691
273 - ELDER PEOPLE	—	—	—	—	—	—
EXPENDITURE						
275 - Contact Centre	—	—	—	—	—	—
276 - Mens Work Expenditure	—	—	—	—	—	500
277 - WOW Expenditure	—	—	—	—	—	—
278 - Community outreach	—	—	5,503	—	5,503	—
281 - Copyright	724	—	—	—	724	831
282 - Sunday Club	—	—	—	—	—	—
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284 - SEBA Subs	140	—	—	—	140	174
285 - RUN Subs	—	—	—	—	—	—
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290 - Discipleship	101	—	—	—	101	654
291 - Data Protection	35	—	—	—	35	—
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296 - Messy Church	—	—	—	—	—	565
299 - Sundries	2,098	—	—	—	2,098	4,699
301 - Contra Exp	—	—	—	—	—	—

310 - Petty Cash	50	—	—	—	50	35
401 - Gifts General	22,330	—	568	—	22,898	20,910
411 - Gifts Specific	—	—	—	—	—	—
412 - Bank Charges	338	—	—	—	338	400
414 - Tuesday Club	—	—	—	—	—	—
415 - Single Use Christmas Expenditure	1,946	—	—	—	1,946	1,634
416 - Christmas Purchases (reusable)	184	—	—	—	184	—
417 - Impact	—	345	—	—	345	7,590
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817 - New Build Expenses	—	—	—	—	—	9,420
818 - Website/Digital expenses	1,742	—	—	—	1,742	2,205
819 - Church Week-End	—	—	—	—	—	300
Total	143,488	81,716	13,459	—	238,664	188,997

Other expenditure

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815 - Student Loan	—	—	—	—	—	—
Total	3,421	—	—	—	3,421	—
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GRAND TOTAL	30,293	(81,716)	55,875	—	4,452	(19,921)

**Report of the Independent Examiner(s) to the Trustees of Willesborough Baptist Church
Charitable Incorporated Organisation 1173803 On the accounts for the year ended 31st
December 2021**

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The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
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4th May 2022

Stephen Jones FCCA

13 Grantley Close, Ashford, TN23 7UE

New Wells Church Family

England & Wales - Charity number 1173803

Accounts

**WILLESBOROUGH BAPTIST CHURCH, Hythe Rd, Willesborough, Ashford,
Kent. TN24 0QR**
Registered Charity Number: 1173803
The Trustees present their Annual Report and Financial Statement for 2020.

Aims and Purposes

Willesborough Baptist Church (WBC) is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd on Trust which are entirely compatible with the above objective.

Objectives and Activities

Our aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. We are passionate worshippers of God who love Him with all our heart, soul, mind and strength. We are committed to His teaching and way of life and seeing new believers come into a personal relationship with Jesus Christ as their Lord and Saviour.

The Church provides a variety of activities both to its membership and to the community generally.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Our main service takes place each Sunday at 10.00 a.m. There are also occasional services at other times which are advertised in the church notice sheet and the church website at www.willesboroughbaptist.church. In 2020 we have broadcast services at 10:30 via Livestream on YouTube and Facebook to accommodate COVID-19 restrictions.

Our Messy Church service is held every second Saturday of the month from 3.00 to 5.15 pm. This is based around crafts for all the family, a short 15-minute service and a simple meal at the end. More than 50 families attend and with church helpers the numbers often exceed 70. Many families attend regularly, which is most encouraging, and we continue to reach new families each month. Since April 2020 however we have been unable to open Messy Church as a result of the COVID-19 pandemic but intend to do so once government restrictions make this possible.

We continued our objectives of regular Bible teaching, encouraging spiritual growth, pastoral care and community involvement in many different areas.

As a result of COVID-19 the Church actively supported the community by distributing food parcels, shopping for people and delivering prescriptions to those who were unable to do these things for themselves. We have also provided cooked meals, Advent boxes and Christmas gifts for local schools and families in need.

There is a full children's programme during the morning service and as with the normal service the church developed new modules that could be offered online whilst we were unable to meet personally due to COVID restrictions. The Church seeks to be a friendly and welcoming community and anyone is free to attend any of these services. We have seen a number of new people connecting in with our online services over the last year.

The Church's regular activities as below, were suspended once COVID restrictions came into force in April 2020 –

- Cell Groups in members' homes to enable growth in faith and discipleship;
- A weekly Parent/Toddler Group with the purpose of assisting the community;
- A Men's group that meets for regular breakfasts and special events;
- Weekly coffee morning open to the community;

- Monthly lunches for members of the community, mainly attended by the elderly;
- A fortnightly Art Group to encourage and teach drawing and painting skills;
- A fortnightly Craft Group mainly attended by ladies from the community;
- Winter Night Shelter one night of the week with other churches.
- Children's club one evening a week (Tuesday Club). The majority of the children attending this activity come from the community around the Church and have no other contact with the Church.

Activities that continued -

- Stepping Stones Contact Centre - to enable separated parents to see their children in a safe, non-threatening environment fortnightly on a Saturday morning. (This was able to continue in a COVID compliant way within government guidelines).
- Young people aged 11-17 years met on Zoom on a weekly basis rather than in person as they would have been able to before COVID-19.

Despite COVID restrictions we launched the following additional services for the benefit of the church family and the community it serves:-

- New Discipleship groups via Zoom to enable people to connect with each other, deepen their faith and their knowledge, understanding and application of the Bible.
- Early morning Prayer at 6:30 a.m. via Zoom every Thursday.
- Morning Prayers via FaceBook each weekday morning at 08:00.
- Fellowship calls encouraging people to connect with each other via Zoom.
- Twice Monthly corporate prayer via Zoom.
- Newcomers welcome via Zoom.
- Frequent social media posts sharing testimony, inspirational thoughts and general encouragement.
- A New community Café opening 3 times a week.

The Church has a thriving work amongst children with an Ofsted-registered and inspected Pre-School four days a week from 8.30 a.m. to 4.30 p.m. (A registered Charity in its own right as 1175202 - Willesborough Baptist Church Pre-School). The current Ofsted rating is good. The Pre-school closed during the month of April and May 2020 as a result of COVID and offered a range of activity ideas that could be accessible at home during lockdown. It opened again June 1st for all children. The Pre-School employs 11 staff.

All of these activities are also advertised on the Church's website www.willesboroughbaptist.church

The Church operates safeguarding systems to ensure that all people working with children and adults at risk are appropriately vetted through the Disclosure and Barring Service (DBS).

Our Church is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public with particular regard to the new Charity Commission guidance.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2020 was another very positive year in the life of the Church. This, despite all of the constraints imposed upon us because of COVID and the consequential additional challenges on the church resources, both human and financial. It is expected that it will be able to pursue its mission purposes in 2021 with renewed enthusiasm and a greater appreciation of our calling as we seek to live out our Vision.

As at 31st December 2020 the membership stood at 161.

Local and County Councillors are enthusiastic about the positive part that the Church has played, and continues to play, in the life of the community of Willesborough and are also willing to provide assistance and enablement in the Church's work and ministry. Members of the church also serve as volunteers in other local charities.

Organisational Structure and Decision-making Processes

Members of the Church are accepted in accordance with the Constitution which states that the Church has open membership so that both persons who have been baptised in the manner described in the Baptist Union's Declaration of Principle and also those who have not been so baptised may, at the discretion of the Church Members' Meeting, be accepted for full membership.

The Members' Meeting normally takes place three times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day-to-day running of the Church's work and witness and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members attending the Church Meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

In July 2020, the church published a Staffing Review proposing an increase in the staffing and recruitment of another Pastor. This was agreed at the Church Meeting held in October. The church appointed a PT Team Manager for the community Café in November and a PT Operations Manager in December.

The process to call a second Pastor also began.

Other changes in October saw Robin Wise, Bernice Steele, Roger Edwards Miles Moore, Ron Ashman, Roger Whiteley, Ben Smith, Barry Casse and Terry Golding stand down as trustees and Anne Reid stand down as Trustee and Treasurer. Christine Ross and Tim Perks were voted in as Treasurers and Paula Verlinden and Ben Oliver were made Trustees, making 6 Trustees including the pastor Mark Hirst and Keith Gwilym who were already trustees.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, are set out in the accompanying financial statement.

The Church has taken advantage of its inability to open due to Coronavirus restrictions and undertaken significant maintenance and reconfiguration of its premises. Significant work has also been undertaken to enable Livestreaming of Services and the opening of the Community Café The Well.

The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

The Trustees confirm that they have regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Administrative Information: –

Registered Address: Hythe Road, Willesborough, Ashford, Kent, TN24 0QR.

Charity Registration No: 1173803

Trustees:

The Revd. Mark Hirst (Minister)

Dr. Keith Gwilym

Christine Ross (Joint Treasurer)

Tim Perks (Joint Treasurer)

Paula Verlinden

Ben Oliver

Property Trustees:

The Baptist Union Corporation Limited, Baptist House,
129 Broadway,
Didcot, Oxfordshire,
OX11 8RT.

Bankers:

CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mr. S. Jones FCCA

The financial report was approved by the Trustees at their 25.05.21 meeting.

Willesborough Baptist Church

End of Year Financial Statements

Year ending December 2020

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	139,288.26	1,808.62	—	141,096.88	118,430.69
Income from charitable activities	23,118.65	—	—	23,118.65	1,075.00
Investments	490.25	—	—	490.25	1,034.12
Other income	4,369.67	—	—	4,369.67	14,442.47
Total income	167,266.83	1,808.62	—	169,075.45	134,982.28
Expenditure on:					
Expenditure on charitable activities	179,577.25	9,420.00	—	188,997.25	123,738.10
Other expenditure	—	—	—	—	—
Total expenditure	179,577.25	9,420.00	—	188,997.25	123,738.10
Net income / (expenditure) resources before transfer	(12,310.42)	(7,611.38)	—	(19,921.80)	11,244.18
Transfers					
Gross transfers between funds - in	51,679.90	50.00	—	51,729.90	417,000.00
Gross transfers between funds - out	(60,899.90)	9,170.00	—	(51,729.90)	(417,000.00)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(21,530.42)	1,608.62	—	(19,921.80)	11,244.18
Total funds brought forward	284,934.63	2,021,553.64	—	2,306,488.27	2,295,244.09
Total funds carried forward	263,404.21	2,023,162.26	—	2,286,566.47	2,306,488.27
Represented by					
Unrestricted					
General fund	39,157.97	—	—	39,157.97	65,749.90
Designated					
Car Park Fund	20,000.00	—	—	20,000.00	20,000.00
Elderly People	452.75	—	—	452.75	452.75
Fabric Fund	49,139.40	—	—	49,139.40	43,864.92
KATJA MEMORY	71,300.77	—	—	71,300.77	71,300.77
Manse Fund	—	—	—	—	—
Mens Work	1,343.63	—	—	1,343.63	1,728.74
Thank offering	—	—	—	—	—
Training Fund	231.87	—	—	231.87	922.87
WF FUND	78,000.00	—	—	78,000.00	78,000.00
WOW LADIES WORK	539.72	—	—	539.72	539.72
Young Persons Work	—	—	—	—	(530.71)
Youth Fund	3,238.10	—	—	3,238.10	2,905.67
Restricted					
Agency collection	—	2,231.64	—	2,231.64	2,231.64
Building Fund	—	—	—	—	250.00
Fabric Fund	—	1,290.00	—	1,290.00	—
Premises Fund	—	2,019,072.00	—	2,019,072.00	2,019,072.00
Youth Fund	—	568.62	—	568.62	—

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
901	Fixed Assets Premises Church	1,560,470.00	1,560,470.00
902	Fixed Assets Manse	297,000.00	297,000.00
903	Fixed Assets Fixtures, Equipment Etc.	161,602.00	161,602.00
	Total Fixed assets	2,019,072.00	2,019,072.00
Current assets			
701	Bank Current Account Account	10,296.61	23,471.19
702	Bank Deposit Business Premium Account	—	—
703	Bank Deposit Base Rate Tracker	43,431.82	263,944.88
705	Barclays Treasury Deposit	—	—
706	Bank Current Building Fund	—	—
707	Bank Deposit BPA Building	—	—
708	CAF Cash Account	12,762.73	—
709	CAF Gold Account	201,003.31	—
711	Sundry Debtors	—	—
712	Payments in Advance	—	—
Z05	Accounts Receivable	—	—
	Total Current assets	267,494.47	287,416.07
Liabilities			
6699	Agency collections	—	—
801	Sundry Creditors	—	—
802	Provisions	—	—
810	Net Wages	—	—
811	HMRC	—	(0.20)
812	Baptist Union Pension Fund	—	—
813	Standard Life Direct	—	—
Z04	Accounts Payable	—	—
	Total Liabilities	—	(0.20)
	Net Asset surplus(deficit)	2,286,566.47	2,306,488.27
Reserves			
	Excess / (deficit) to date	(19,921.80)	11,244.18
Z01	Starting balances	2,306,488.27	2,295,244.09
Z02	Gains/(losses) on investment assets	—	—
Z03	Gains/(losses) on investment assets	—	—
	Total Reserves	2,286,566.47	2,306,488.27
	Represented by funds		
	Unrestricted	39,157.97	65,749.90
	Designated	224,246.24	219,184.73
	Restricted	2,023,162.26	2,021,553.64
	Endowment	—	—
	Total	2,286,566.47	2,306,488.27

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Fixed Assets Premises Church -	—	—	1,560,470.00	—	1,560,470.00	1,560,470.00
Fixed Assets Manse -	—	—	297,000.00	—	297,000.00	297,000.00
Fixed Assets Fixtures, Equipment Etc. -	—	—	161,602.00	—	161,602.00	161,602.00
Totals	—	—	2,019,072.00	—	2,019,072.00	2,019,072.00

Current assets - Cash at bank and in hand

Bank Current Account Account -	34,878.26	(1,081.00)	(23,500.65)	—	10,296.61	23,471.19
Bank Deposit Base Rate Tracker -	(126,488.85)	169,920.67	—	—	43,431.82	263,944.88
CAF Cash Account -	7,258.11	(4,855.38)	10,360.00	—	12,762.73	—
CAF Gold Account -	141,003.31	60,000.00	—	—	201,003.31	—
Totals	56,650.83	223,984.29	(13,140.65)	—	267,494.47	287,416.07

Liabilities - Creditors: Amounts falling due in one year

Net Wages -	(569.53)	—	569.53	—	—	—
HMRC -	—	—	—	—	—	(0.20)
Totals	(569.53)	—	569.53	—	—	(0.20)

Grand total	57,220.36	223,984.29	2,005,361.82	—	2,286,566.47	2,306,488.27
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Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
COMMUNITY - Community outreach						
Restricted	—	—	—	—	—	—
Sub-total for COMMUNITY	—	—	—	—	—	—
Elderly - Elderly People						
Designated	452.75	—	—	—	—	452.75
Sub-total for Elderly	452.75	—	—	—	—	452.75
KATYA - KATJA MEMORY						
Designated	71,300.77	—	—	—	—	71,300.77
Sub-total for KATYA	71,300.77	—	—	—	—	71,300.77
Mens - Mens Work						
Designated	1,728.74	114.89	500.00	—	—	1,343.63
Sub-total for Mens	1,728.74	114.89	500.00	—	—	1,343.63
OverseasCP - Overseas Church Plan						
Designated	—	—	—	—	—	—
Sub-total for OverseasCP	—	—	—	—	—	—
THANK - Thank offering						
Designated	—	—	—	—	—	—
Sub-total for THANK	—	—	—	—	—	—
WF - WF FUND						
Designated	78,000.00	—	—	—	—	78,000.00
Sub-total for WF	78,000.00	—	—	—	—	78,000.00
WOW - WOW LADIES WORK						
Designated	539.72	—	—	—	—	539.72
Sub-total for WOW	539.72	—	—	—	—	539.72
YOUNG - Young Persons Work						
Designated	(530.71)	—	89.19	619.90	—	—
Sub-total for YOUNG	(530.71)	—	89.19	619.90	—	—
Premises - Premises Fund						
Restricted	2,019,072.00	—	—	—	—	2,019,072.00
Sub-total for Premises	2,019,072.00	—	—	—	—	2,019,072.00
General - General fund						
Unrestricted	65,749.90	158,236.94	115,218.97	(69,609.90)	—	39,157.97
Sub-total for General	65,749.90	158,236.94	115,218.97	(69,609.90)	—	39,157.97
Youth - Youth Fund						
Designated	2,905.67	8,915.00	8,352.57	(230.00)	—	3,238.10
Restricted	—	568.62	—	—	—	568.62
Sub-total for Youth	2,905.67	9,483.62	8,352.57	(230.00)	—	3,806.72

Fabric - Fabric Fund						
Designated	43,864.92	—	54,725.52	60,000.00	—	49,139.40
Restricted	—	1,240.00	—	50.00	—	1,290.00
Sub-total for Fabric	43,864.92	1,240.00	54,725.52	60,050.00	—	50,429.40
Training - Training Fund						
Designated	922.87	—	691.00	—	—	231.87
Sub-total for Training	922.87	—	691.00	—	—	231.87
Manse - Manse Fund						
Designated	—	—	—	—	—	—
Restricted	—	—	—	—	—	—
Sub-total for Manse	—	—	—	—	—	—
Car - Car Park Fund						
Designated	20,000.00	—	—	—	—	20,000.00
Sub-total for Car	20,000.00	—	—	—	—	20,000.00
Building - Building Fund						
Restricted	250.00	—	9,420.00	9,170.00	—	—
Sub-total for Building	250.00	—	9,420.00	9,170.00	—	—
Grand total	2,304,256.63	169,075.45	188,997.25	—	—	2,284,334.83

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS

Donations and legacies

101 - General Offering	3,694.39	—	—	—	3,694.39	14,192.18
102 - Envelope Offering	3,470.00	—	—	—	3,470.00	7,099.40
103 - Bank Offering	93,677.20	—	1,100.00	—	94,777.20	69,752.45
104 - Cheque offering	4,679.00	—	140.00	—	4,819.00	4,518.00
105 - Donations	10,515.00	—	568.62	—	11,083.62	1,387.33
106 - Gifts Youth Worker Fund	—	—	—	—	—	—
107 - Thank Offering	—	—	—	—	—	—
108 - Funeral Fees	—	—	—	—	—	380.00
109 - Preaching Fees	—	—	—	—	—	—
111 - Tax Refund Gift Aid	22,227.67	—	—	—	22,227.67	21,041.33
114 - Legacy	1,000.00	—	—	—	1,000.00	—
118 - Tuesday Club	25.00	—	—	—	25.00	60.00
Total	139,288.26	—	1,808.62	—	141,096.88	118,430.69

Income from charitable activities

112 - Youth work income	—	—	—	—	—	1,000.00
113 - YOUNG PEOPLE'S INCOME	—	—	—	—	—	40.00
124 - Holiday Club	750.00	—	—	—	750.00	—
125 - Mens Work Income	—	114.89	—	—	114.89	—
126 - Mens Breakfast	—	—	—	—	—	—
128 - WOW	—	—	—	—	—	—
129 - Concert	—	—	—	—	—	—
134 - OPEN DAY INCOME/SALE OF QUEENS' BOOKS	—	—	—	—	—	—
138 - Impact	—	8,915.00	—	—	8,915.00	35.00
139 - The Well	13,338.76	—	—	—	13,338.76	—
Total	14,088.76	9,029.89	—	—	23,118.65	1,075.00

Investments

120 - Bank Interest	490.25	—	—	—	490.25	1,034.12
Total	490.25	—	—	—	490.25	1,034.12

Other income

115 - Fee Income	—	—	—	—	—	—
121 - Use of Premises	418.55	—	—	—	418.55	13,114.50
122 - Other Income Photocopying	—	—	—	—	—	36.45
123 - Tax Filing Fee	—	—	—	—	—	—
130 - Insurance Refunds	3,175.00	—	—	—	3,175.00	—
131 - Telephone Manse RAD	—	—	—	—	—	250.50
132 - Stationery Reimbursement	—	—	—	—	—	—
135 - OTHER INCOME	715.69	—	—	—	715.69	937.37
136 - TRANSFORMED LIFE BOOKD	—	—	—	—	—	—
137 - Business Banking Loyalty Reward	60.43	—	—	—	60.43	103.65
Total	4,369.67	—	—	—	4,369.67	14,442.47
INCOME TOTAL	158,236.94	9,029.89	1,808.62	—	169,075.45	134,982.28

EXPENDITURE

Expenditure on charitable activities

201 - Gross Stipend	28,745.00	—	—	—	28,745.00	29,493.04
202 - Stipend NI	2,759.97	—	—	—	2,759.97	2,781.92
203 - Stipend Pension	7,080.17	—	—	—	7,080.17	6,494.78
205 - Gross Wages	13,121.89	—	—	—	13,121.89	11,420.30
206 - Wages NI	66.89	—	—	—	66.89	27.89
207 - Wages Pension	454.92	—	—	—	454.92	422.40
208 - NI ALLOWANCE	(2,826.86)	—	—	—	(2,826.86)	(2,587.43)
211 - Expenses Pastoral Worker	—	—	—	—	—	—
212 - Ministers Expenses	1,221.65	—	—	—	1,221.65	1,925.19
213 - Ministers Books	188.90	—	—	—	188.90	250.04
214 - Rent Of Manse	—	—	—	—	—	1,500.00
221 - Telephone Church	1,329.73	—	—	—	1,329.73	881.02
222 - Telephone Manse	179.53	—	—	—	179.53	631.90
223 - Gas Church	2,073.18	—	—	—	2,073.18	1,505.81
224 - Gas Manse	—	—	—	—	—	81.00
225 - Electricity Church	2,469.09	—	—	—	2,469.09	2,331.14
226 - Electricity Manse	439.50	—	—	—	439.50	152.00
227 - Water Rates Church	98.17	—	—	—	98.17	122.96
228 - Water Rates Manse	495.00	—	—	—	495.00	386.00
229 - Sewerage Rates Church	—	—	—	—	—	—
230 - Sewerage Rates Manse	40.00	—	—	—	40.00	40.90
231 - Community Charge Manse	2,193.46	—	—	—	2,193.46	2,105.90
241 - Radiators Service	—	—	—	—	—	564.00
242 - Fire Extinguishers & Alarm System	550.20	—	—	—	550.20	362.40
245 - Insurance Church	2,136.50	—	—	—	2,136.50	2,104.91
246 - Insurance Manse	494.87	—	—	—	494.87	479.52
249 - Rent of Car Park	2,262.50	—	—	—	2,262.50	2,200.00
251 - Printing Stationery and Photocopying	8,055.75	—	—	—	8,055.75	7,387.50
261 - Fabric Manse	—	70.00	—	—	70.00	6,041.74
262 - Fabric Equipment	—	19,187.56	—	—	19,187.56	3,509.35
263 - Fabric Church	—	35,467.96	—	—	35,467.96	4,409.49
270 - Young People Work	—	89.19	—	—	89.19	490.41
271 - Youth Work	—	762.57	—	—	762.57	3,906.05
272 - Training Expenditure	—	691.00	—	—	691.00	1,331.10

273 - ELDER PEOPLE EXPENDITURE	—	—	—	—	—	159.50
275 - Contact Centre	—	—	—	—	—	—
276 - Mens Work Expenditure	—	500.00	—	—	500.00	155.00
277 - WOW Expenditure	—	—	—	—	—	—
278 - Community outreach	—	—	—	—	—	—
281 - Copyright	831.64	—	—	—	831.64	515.79
282 - Sunday Club	—	—	—	—	—	79.05
283 - BU Subs	817.80	—	—	—	817.80	736.00
284 - SEBA Subs	174.00	—	—	—	174.00	147.90
285 - RUN Subs	—	—	—	—	—	—
286 - Visiting Speakers	795.00	—	—	—	795.00	675.00
287 - Holiday Club Exps	750.00	—	—	—	750.00	—
288 - CRB Checks	328.64	—	—	—	328.64	564.75
289 - Evangelical Alliance Subs	174.00	—	—	—	174.00	170.00
290 - Small Groups Alpha and Marriage Course	654.64	—	—	—	654.64	20.00
291 - Data Protection	—	—	—	—	—	35.00
292 - Social	—	—	—	—	—	100.00
293 - Concert Expenditure	—	—	—	—	—	—
294 - Cleaning Supplies	701.13	—	—	—	701.13	985.37
295 - The Well	5,611.10	—	—	—	5,611.10	—
296 - Messy Church	565.84	—	—	—	565.84	1,020.74
299 - Sundries	4,699.26	—	—	—	4,699.26	8,999.48
301 - Contra Exp	—	—	—	—	—	—
310 - Petty Cash	35.00	—	—	—	35.00	165.00
401 - Gifts General	20,910.50	—	—	—	20,910.50	13,650.00
411 - Gifts Specific	—	—	—	—	—	—
412 - Bank Charges	400.42	—	—	—	400.42	518.03
414 - Tuesday Club	—	—	—	—	—	115.48
415 - Single Use Christmas Expenditure	1,634.88	—	—	—	1,634.88	1,234.40
416 - Christmas Purchases (reusable)	—	—	—	—	—	920.18
417 - Impact	—	7,590.00	—	—	7,590.00	18.20
816 - Purchase of Manse	—	—	—	—	—	—
817 - New Build Expenses	—	—	9,420.00	—	9,420.00	—
818 - Website/Digital expenses	2,205.11	—	—	—	2,205.11	—
819 - Church Week-End	300.00	—	—	—	300.00	—
Total	115,218.97	64,358.28	9,420.00	—	188,997.25	123,738.10

Other expenditure

815 - Student Loan	—	—	—	—	—	—
Total	—	—	—	—	—	—
EXPENDITURE TOTAL	115,218.97	64,358.28	9,420.00	—	188,997.25	123,738.10

GRAND TOTAL	43,017.97	(55,328.39)	(7,611.38)	—	(19,921.80)	11,244.18
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**Report of the Independent Examiner(s) to the Trustees of Willesborough Baptist Church
Charitable Incorporated Organisation 1173803 On the accounts for the year ended 31st
December 2020**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I 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.



9th May 2021

Stephen Jones FCCA

13 Grantley Close, Ashford, TN23 7UE