

ROSS-ON-WYE BAPTIST CHURCH

England & Wales · Charity number 1175785

Details

Status Registered

Legal form CIO

Registered 2017-11-17

Register [View on the Charity Commission register](#)

Contact

Address The Venue
Hill Street
Ross-on-Wye
HR9 7AD

Phone 01989566966

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Website www.rossbaptist.org

Activities

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

Activities: Include but are not restricted to: public worship, prayer, Bible study, preaching & teaching; baptism; communion; evangelism & mission; inclusion of young people; nurture & growth of Christian disciples; education & training for Christian & community service; pastoral care; charitable social action; and, encouraging relationships with & supporting Baptists & other Christians.

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Herefordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£296,085	£238,887	-	-
2023-12-31	£206,768	£182,412	-	-
2022-12-31	£217,912	£178,771	-	-
2021-12-31	£196,317	£192,926	-	-
2020-12-31	£192,290	£181,779	-	-

Trustees

Name	Role	Appointed
Andrew Peter Downing	Chair	2021-08-02
IRENE ELIZABETH ROTHWELL		2018-01-01
MICHAEL NKANSAH AGYEMAN		2018-07-16
MR MARTIN SKIRROW		2018-01-01
MR NICK WARDALE		2018-01-01
Peter Barton Brown		2023-07-17
Philippa Jane Moore		2023-07-17
Rev Ian Olliver		2024-09-07
Rev PETER WADE		2020-11-03
Rosemary Ann Sutton		2020-08-02

ROSS-ON-WYE BAPTIST CHURCH

England & Wales - Charity number 1175785

Accounts

Ross-on-Wye Baptist Church

Annual Report and Accounts for the year ended 31st December 2024

Charity registered number: 1175785

Annual Report and Accounts

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Report of the Trustees for the year ended 31st December 2024

Objectives and activities

Our aims

Our 'Mission' statement is: The objects of the charity are set out in the charity's Approved Governing Document and are summarised as follows:

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

"To be a people inspired by Jesus who share life together and who are empowered to make a difference in all aspects of life"

Our objectives

Our objectives are set to reflect our faith and community aims. In carrying out this review, the trustees have considered the Charity Commissioners general guidance on public benefit, and particularly its supplementary public guidance on the advancement of religion for the public benefit.

Our aims continue to be the provision of a facility where the community in Ross on Wye and the surrounding district can worship, and a facility that can be used by the general public as a safe place to meet and provide activities. We also wish to cast a wider vision of transforming our town, county, and country and beyond to help make a world-wide community that is peaceful, vibrant, and harmonious, healed through God's love.

Our 'Vision' statement still states that at Ross Baptist Church:

"We will be a Church that serves our community and where people of all ages and abilities can develop a relationship with Jesus"

Our communications

In our publicity, letterhead, and literature Our 'Mission' statement and 'Vision' statement are combined and shortened to:

"Inspiring lives with the message of Jesus"

Strategies

We continue to want to make Ross-on-Wye Baptist Church an accessible and welcoming venue where the community in general, or those who wish to know more about our faith, can gather to learn about God's love and grace and to worship. The church building and the community centre (The Venue) are open for activities most days each week and support and guidance are available from the Church Office in The Venue when the church building is closed.

Regular teaching remains a feature of church life and the church community by way of Sunday services and weekday events, including communion, and house groups.

The church's focus is not only inwards to its members, but an important part of its strategy is to provide help and support to the community at the point of need. For example a Christians Against Poverty debt counselling service is operational, regular mentoring visits are made to the town's secondary school, pastoral help and support is available to all, and support and help to those on the margins of our society feature heavily on its agenda.

The church's finances are self-supporting through the gifts and donations of its members. As part of its strategy the church is also mindful of giving to those nationally and worldwide who have insufficient money to cover their basic needs for shelter, food, clothing, and who are destitute with no means of support.

All our community activities are advertised, and we welcome the participation of all in our local community. Most of our activities, such as a children's family fun week and café events, are free and supported by donations or grant funding. Where a charge is made, concessions or bursaries are available in order to minimise exclusion of those in need.

Throughout the year, links with primary schools have been maintained; the work of Open the Book is supported by several church members who between them regularly visit 2 schools as part of this outreach. The church continued with its involvement in Transforming Lives for Good; an early intervention process supporting children & families in one local school.

Grant making policy

Church members continue to give generously to disaster appeals arising from natural calamities affecting various countries around the world as well as those working in Christian ministry both abroad and at home.

Staff

Having spent 2023 without a minister, reflecting as a church on the attributes that we were looking for from a prospective minister and not finding the right person for the role, at the start of 2024 we once again advertised our ministerial position with the Baptist Union of Great Britain. Following several meetings with the search team, trustees and church members, at a special church meeting on 13th May 2024 it was agreed to approach Ian Olliver to ask if he would consider becoming our minister. Ian duly accepted this calling and joined us on 1st September 2024.

As a church we have already been blessed by Ian's ministry, and together we are looking forward to continue to proclaim the Gospel to those living in Ross-on-Wye and the surrounding area.

We have six paid members of staff; our minister, a youth worker, a part time administrator, a part time families ministry team leader, a part time children's and families worker and the Wye Valley Centre manager for Christians Against Poverty who also works part time.

Use of volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community work and number approximately 60. All the church trustees give of their time freely. We encourage every church member to be involved in voluntary activities and to share their faith and skills with others.

All those volunteers working with children and other vulnerable persons are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that the activities summarised below, provide public benefit both to those who worship at Ross-on-Wye Baptist Church and the wider community of Ross on Wye and its locality. All these meetings are open to the public.

Acts 435

We are involved in this national initiative which enables demonstrable need to be met quickly by targeted giving.

Believer's Baptism

When permitted we are able to baptise people who wish, in this way, to bear witness to their Christian faith.

Children and Youth Groups

Open to all children and young people to play and learn about the Christian faith in a safe environment. Groups normally take place weekly in the church and The Venue. Activities include storytelling and craft work as well as indoor and outdoor games. Groups continued to meet on-line, and a number of craft activity videos were posted on YouTube™, becoming face-to-face in stages through the year, as permitted.

Children and Youth Programmes

A rich and varied programme of children and young persons' events regularly take place each week, with the purpose of showing the love of Jesus in a practical, relevant, and understandable way. All programme events take place in a safe environment.

Christian Marriage

The church provides a venue for Christian marriage services. The church encourages Marriage Preparation and Marriage enrichment by conducting, as required, courses on these subjects.

Christian Mission

The church continues to support communication of the Christian faith beyond Ross-on-Wye. This year has seen members serving in Kenya, with Africa Inland Mission and the far east with YWAM.

The church has a policy of ensuring that a tithe of our income is made available to support activity in mission and missional community benefit.

Christians against Poverty (CAP)

CAP's Wye valley and Forest of Dean Debt centre has been fully booked throughout the year. We see 3 new clients each month, January to November. December is Evangelism month when we revisit all our clients, take Christmas gifts, vouchers and spend time with everyone we are working with to share the Gospel. Highlights of the year include:

Nine clients became debt free.

Two clients became Christians.

Five clients started attending church in 2024

All clients receive holistic help and receive food larder/ food bank vouchers, information about Zero waste (Ross)/ Community Fridge (Monmouth) and Salvation Army Food help (Forest of Dean). Additional client needs are signposted to ACTS 435. CAP has an information stand at Freecycle at the Venue and all clients are invited to attend. (transport arranged if needed).

Clients this year have been provided with a washing machine, fridge, freezer, new bedding and a T.V.

We have been able to bless our clients throughout the year.

All new clients are offered prayer and a Bible, Valentines' Day cards (a love letter from God) with chocolates or flowers, Easter books for adults and children, Easter eggs and a meat voucher, Summertime pack with Hope magazine, sunscreen, shower gel an edible treat and extra gifts for those with children. Christmas gift bags, Christmas booklet, presents for all the family and a gift voucher.

Our clients are invited to events at churches throughout the region. All clients were invited to a Garden party in Ross in the summer and a Christmas party at Ross Baptist Church in December. Children and grandchildren receive invitations to family Fun week at Ross Baptist Church and to Holiday club in Monmouth.

The Centre manager has been invited to share about CAP at Church services and events at Forest of Dean Community Church, Monmouth Methodist Church, Monmouth Baptist Church, RBC, and St Mary's Newent. She is also a member of CAP's National Speaker team giving CAP talks around the country. This year talks have been given in Bradford, Gloucester and Cardiff.

We have also been invited to weekend community events at Raglan Baptist Church, Monmouth Carnival and Fun day, raising awareness about Homelessness and our annual CAP stand at the Monmouth Show, sharing with members of the public about Debt help and money coaching. Befrienders and other helpers supported our team with these events.

Community engagement keeps us in touch with referral organisations. In 2024 the centre manager attended events at Talk Community (Herefordshire), Know Your Patch (Forest of Dean), Monmouth Community Meetings (monthly), Financial Inclusion Meeting in the Forest of Dean (every two months), Monmouthshire Community Days.

CAP's annual conference in July was attended by both debt coaches as were the two regional training events in Redditch and Burton upon Trent.

CAP have updated their money course renaming it CAP Money coaching. Irene and Elaine attended online training to offer this service. Martin Thompson and Martin Skirrow are also trained money coaches.

The CAP team going into HMP Usk and HMP Prescoed has expanded this year with Martin T and S passing the vetting process. They will join Elspeth and Irene. The team visits each prison one a month. We can't offer CAP's debt advice but write to creditors and run Money courses. This service is really appreciated.

CAP Prayer is now mainly a monthly online meeting. Some older supporters receive physical prayer letters and many others receive prayer emails. We meet to pray in person several times a year. Helen S has led the prayer team since CAP started at Ross Baptist Church and is looking for someone new to take on this role.

This year we have had more Christians than ever before accessing CAP's help. Most clients have anxiety and depression, and many have numerous health issues.

Not all our clients chose to work with CAP but they continue to receive support from their befriender if they wish to. We had 25 active clients by 31st December 2024.

Thank you for all your support. Our aim is that God is glorified through the work of CAP. Please pray for our clients. Pray that they will hear the Good News of Jesus Christ and come into a relationship with him. God's people across churches in the Wye Valley are helping in this transformation process as clients encounter Jesus through our benders and his church and all those offering help and hope to those struggling with debt in our community.

Community Food Larder

The church is a participant in a community food larder scheme to provide practical help for the needy and those marginalised by society.

Courses to Explore Christian Faith

From time to time these courses (generally Alpha or Christianity Explored) are held for those who wish to explore the Christian faith.

Family Fun Week

We have contacts for most of the children who attended our Summer Family Fun Week (FFW). Each day of FFW was attended by between 80 and 110 children and their parent/carer.

E-mails were sent out to 36 families encouraging them to contact us with any ideas for ways to enhance/improve the children's work provision at our church. Each family was offered the opportunity to meet to talk through their thoughts. Two families began connecting with the church after FFW, either by attending Kingdom Club or by registering for other fun events throughout the year, often during a school holiday.

Festivals

The church recognises and celebrates the major Christian festivals of Easter, Pentecost, Harvest and Christmas. All services are open to the general public, and some are conducted in the public realm when permitted.

Freecycle

The church usually organises a quarterly event at The Venue where surplus goods are offered free to those in need.

Funeral facilities

The church is made available for those who wish for a Christian funeral.

Halls and rooms

Our halls and meeting rooms are available for use by local groups and organisations. This year, in addition to occasional use by community-based groups for meetings, the facilities have been used by art groups, community interest-orientated groups, coffee mornings, concerts, children's clubs, and fair-trade events, again when permitted.

Horizons

Horizons meet on a Wednesday from 10:30am – 2pm during term times. This group is mainly for the more senior members of our church family and wider community. For many who attend, this is their regular connection with church.

The days have a variety of activities through the morning, and we hope to expand these further. Guests really enjoy companionship and the time to chat. We also enjoy chair exercises, board games, dominoes and story reading. After lunch we have a range of speakers, quizzes or musical entertainment.

Lunch consists of home-made soup, and either a jacket potato with fillings in the winter, or quiche and salad in the summer.

The group regularly has up to 25 guests attending with 7 – 8 helpers who assist through the day. Many say how much it helps them through their week, as a lot live on their own.

Guests are welcome to join in the short communion service held at the start of the day, and there are opportunities for helpers to listen to concerns, worries and joys during the day and offer prayer, and this seems to be appreciated.

Grateful thanks to all those who help with Horizons, both in the kitchen and assisting guests through the day.

Infant dedication

From time-to-time requests for infant dedication are agreed and these normally take place as part of Sunday morning services.

Inter-denominational and faith dialogue

Ross-on-Wye Baptist Church is a member of Churches Together Ross-on-Wye and is open to promote inter-faith dialogue and social cohesion.

Kingdom Club

16 children regularly attended our weekly Kingdom Club. Six local primary schools are represented. Children come straight from school – enjoy a snack and some games linked to the theme before breaking into two groups to consider more fully a Bible story or theme. These sessions also run on a three-year rolling programme of ideas.

There are three loyal helpers who turn out each week to support this group.

All children received a gift and card on their birthday, at Christmas and at Easter.

Kingdom Crew

Kingdom Crew has 22 children on its register with 14 – 16 in regular attendance

Leaders and helpers plan for each session based on a 3-year rolling programme of Bible based activities. There are 9 regular helpers who work to a pre-planned rota. Details of each month's sessions were found on the church's webpage with updates on both The Headlines and on C&F Facebook page each week.

The webpage also listed a family prayer idea of the week with an accompanying craft idea.

Families enjoyed Family Fun on Sunday sessions once a month until they were 'put down' in May in response to families requesting a change in the form of all-age services in church.

In October 2024, after Ian's arrival, families began staying in church once a month for an all-aged service which they are reporting they really enjoy.

All children were given the opportunity to take part in the nativity and many did so.

All Kingdom Crew children received a gift and card on their birthday, a gift and card at Christmas and an Easter egg and card for Easter. Also, children receive a Christmas story publication and an Easter tract.

Loaves and Fishes

After five years, and after much prayer and deliberation, the Loaves and Fishes programme ended with the promise made to all families that we were still very much here to help them whenever needed.

Mental Health & general Wellbeing

The church continues to have an active role in providing support for those in our community who struggle with issues of mental health.

We are recognised as being 'dementia friendly' by the Alzheimer's Society.

Mentoring

We currently have in the order of 40 students on our list at John Kyrle High School, where the school, when it is open, asks us to engage on a 1:1 basis to encourage young people who are having difficulties.

Open the Book

Two teams from RBC continue to provide Open the Book assemblies in two local Primary schools – Ashfield Park and Bridstow. Both schools are so grateful for the provision and love the teams going into school.

Last year, as always, teams presented an extra assembly at the end of the school year to the year 6 leavers. This is based around the Scripture Union booklet 'It's Your Move' which each year 6 child received as a gift from the team. This helped them explore the often, anxious move to secondary school and allowed them time to process the move and ask questions ahead of time.

Pastoral care

It has been another busy year providing pastoral care to those associated with the church, but the arrival of Ian as our minister has greatly enhanced the pastoral team who still meet monthly to review pastoral need and who operate a WhatsApp group to enable easy immediate connection when and as needed.

The church family is a welcoming body of people who look out for one another- particularly within their natural groupings and the fellowship continues to be a welcoming church to newcomers and visitors. The welcoming team plays a big part in this.

Prayer is essential to effective pastoral care and the various prayer groups and small groups facilitate this as and when need becomes apparent. The 'prayer line' is a critical element to prayerful pastoral care and is well used.

Effective pastoral care will only be as good as the church family as a whole being willing to look out for and meet need on a one to one level and this is a goal that the pastoral team aspire to in encouraging the fellowship to reach out to one another by our individual connections with members and teaching and modelling by ourselves, the minister and the leadership in general.

Pastoral care within Ross Baptist Church needs to continue to deepen as the ministry increases, and the minister and pastoral team are committed to seeking direction and encouragement from the Holy Spirit to work our way forward in this regard.

Small groups

The small groups now number nine with close to a hundred church family members being linked to one or more of them. Pastoral care remains a central element to these groups, and this in itself enhances pastoral delivery within the ministry of Ross Baptist Church. The study topics are chosen by each group to meet their particular needs and have ranged from thematic to book-based and from deeply doctrinal to practical application.

All small group leaders are either trained in safeguarding or have group members so trained.

Toddlers

Attendance at Toddlers has lessened since last September and this is directly related to the rules for toddler places at nurseries changing. Children as young as two and a half can now be helped to gain a place at a nursery.

All toddlers received a gift at Christmas and Easter, along with cards from Ross Baptist Church. New mums always receive a 'Welcome to the world' hamper for their baby.

Those still attending Toddlers are very positive about the provision with some even expressing how there is 'something different and special' about the provision from Ross Baptist Church.

Transforming Lives for Good (TLG)

In 2024 TLG coaches saw a total of 6 children from Ashfield Park and the school reported a marked improvement in their behaviour and/or attitude to school. There continues to be a waiting list of children whose parents feel would benefit from this intervention.

The co-ordinator continued to attend every Forum Meeting each school term in addition to regular 1 to 1 meeting with the regional lead.

The team met every school term to discuss the process, support and pray for each other and their coached children.

Two new coaches joined the team in Autumn 2024 which was well received by the school.

There was a successful annual review of TLG 2024 in January 2025.

Venue

During the year, The Venue is normally extensively used by both church and community. It regularly plays host to four different charitable groups (including the sole remaining open-access youth club provision in the town) as well as providing a space for performance events, Pilates, and the local produce market.

Worship, Teaching and Prayer

Regular weekly services are held with an attendance of around 100 people, including children and young people either in person or via our YouTube™ channel. A twice monthly communion service has been held, and additionally a number of prayer meetings take place on a weekly basis to pray through specific issues in the life of the church.

Youth Work

We have had many highlights. Some of them are:

- 5 young people were Baptised.
- The Youth weekend in March was amazing.
- The young people worked really hard during Youth week in the Summer.
- Satellites was very good. Some would say the best ever.

All the above highlights are underpinned by the weekly youth groups on Sunday, Monday, Wednesday, Thursday and Friday or Saturday 3 times a month. We also had young people involved in Family Fun Week, Easter fun, Autumn Crafts, Welcoming, Refreshments and Music. We hope to have some involved in sung worship and with audio visual in the near future.

Below is a short summary of every group.

Sunday- We have recently grown with around 14 young people involved. The programme has changed with us meeting early on the first Sunday of the month so we can be involved in communion. On the second Sunday of the month, we are involved with the all-age service and the other Sundays we start with games and refreshments, catch up with how everyone is getting on in life and then look at various subjects. We are currently looking at the "Life with Jesus," series. In September, we hope to multiply into an older and younger group.

Monday- Karen and Pete meet for prayer on Zoom at 1pm. Please feel free to join us. At 3.30pm we meet for Kingdom Club which we have enjoyed. We (year 1-7) all meet together for snacks and games and then year 6 and 7 go into a separate group. We follow the same programme as the younger Kingdom Club members. We have just finished looking at creation and after Easter we will look at the attributes of God.

Wednesday- The young people arrive between 3.35 and 4pm for a time to mingle and chat. We start with a game; check they are all OK and then imaginatively look at Christian teaching. We are so grateful that Greggs supply us with their leftover food, and we end with a game. We have recently had new members join who really participate in what we are doing. We are just about to start the Stir course, "Encounter Jesus."

Thursday- The group are all in their exam years, so the teaching is more advanced. We start with a meal (usually cooked by Jason) and look at God's word before ending with a game. Recently we have looked at Romans and Philipians and after Easter we will be starting Galatians.

Friday/Saturday- The first Saturday of the month is the Branch area youth worship event. It is always a good time. One Friday night and one Saturday we meet for diverse fun activities. Recently we have had the Easter Chocolate games and Mothering Saturday where we baked cakes and sat with Mothering people to enjoy coffee and cake.

Summer- We took 10 young people to Satellites and 6 young people to Youth week near Evesham. Satellites was the best ever, a really good time for us to progress in our faith. The young people did some amazing work at Youth week and we were blessed to be given our weekend away in March.

Structure, governance and management

Organisational Structure

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits, apart from:

- the Pastor, who is a managing trustee and paid employee of the church; and,

The trustees meet together as a corporate body bi-monthly and comprise:

- Elder trustees whose prime responsibilities are to focus on the spiritual well-being, pastoral direction, vision casting and care of the leaders, church members and congregation.
- Church member (managing) trustees whose prime responsibilities are the supervision of the day-to-day management of the church, including finance, premises, health and safety, staffing, child protection and insurance.

The Elder trustees generally meet twice monthly in addition to meeting with the managing trustees.

To assist in the smooth running of the charity the trustees have set up a number of subgroups that help them oversee certain aspects of the charity's work. Subgroups are currently established for finance, pastoral work, welcoming/hosting, ladies' breakfast, and AV team. Each group reports back with their recommendations to a full meeting of the trustees and to the church members' meeting. Subgroups meet at appropriate intervals.

The chair of trustees chairs the church trustees' meetings. The chair of trustees is a managing trustee and attends meetings of the elder trustees, thus achieving a fully informed 'cross-over' with both charity trustee committees.

The church managing trustees are accountable fully to the members' church meeting which is ultimately the decision-making body in accordance with the Approved Governing Document.

Day to day management of the church, community facilities and projects is delegated to staff, assisted from time to time by volunteer workers.

Recruitment and appointment of trustees

The existing trustees are responsible for the appointment of new trustees in accordance with the Approved Governing Document of the church. Nominations are sought from members of the church and a process of election in accordance with the Approved Governing Document subsequently takes place.

In selecting new trustees, the church seeks to identify people who are church members, are actively engaged in the activities of the church, have apostolic gifts as outlined in the Bible and possess, when necessary, personal competence, specialist knowledge and skills.

Induction and training of trustees

Following successful election and appointment, new trustees are introduced to their new role and given copies of the Approved Governing Document and the Baptist Union Corporation Limited publication C15 – Help I’m a Charity Trustee. Direction towards looking at several publications from the Charity Commission is also given. Included in this is the guidance on churches and public benefit and on the advancement of religion for the public benefit.

All trustees are required to participate in, and be certified as having completed, safeguarding training.

These procedures ensure that new trustees are aware of the scope of their responsibilities under The Charities Act.

Risk Management

The trustees have assessed the risks the charity faces and have drawn up several policies to address the major risks associated with our estate and activities. These deal with the nature of the risks, the likelihood of the risks happening, and the measures taken to manage them.

The policies are reviewed regularly by the trustees. The chair of trustees reports on a regular basis any changes in risk factors to the relevant trustees’ meeting and to the church members’ meeting.

The trustees are satisfied that policies and systems are in place to manage the risks that have been identified, in particular that insurance cover is in place, Health and Safety issues are identified, Safeguarding policies are documented and followed, Significant Risk Areas are reported, and the finances of the church are kept under regular review.

Appropriate Disclosure Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children, young people, and vulnerable adults.

All leaders of activities at which children and/or vulnerable adults could be present are required to participate in, and be certified as having completed, safeguarding training.

The systems necessary to comply with the General Data Protection Regulation UK were put in place.

Financial review

Reserves policy

We believe that the needs of the church will be met by God at the proper time, but we recognise also that prudence and recommended charity practice both require there should be a formal policy on reserves. It is important that a sufficient balance of funds should be held within the General fund to enable it to meet all its financial obligations as they fall due, and to that end the Trustees consider we should maintain a working balance in the General fund equivalent to three months expenditure - approximately £50,000.

At 31 December 2024 the balance of £219,920 in General Funds exceeded that figure by a comfortable margin.

Principal funding sources and financial performance

The church continues to raise the funds which it needs to carry on its activities from within its own membership. The church is heavily dependent on its congregation 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 and to the public benefit.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying accounts.

Investment policy and objectives

The charity has no long-term investments. Cash reserves are held in deposit accounts.

Trustees and Administration

Trustees during the year

Title	Forename	Surname	Role	Notes
Rev.	Ian	Olliver	Minister Trustee	Appointed 01/10/2024
Mr.	Andrew	Downing	Managing Trustee	Appointed 15/07/2024 (3 years)
Mr.	Michael	Agyeman	Elder Trustee	Appointed 17/07/2023 (3 years)
Mrs.	Liz	Blake	Elder Trustee	Appointed 15/07/2024 (1 year)
Mr	Pete	Brown	Managing Trustee	Appointed 17/07/2023 (3 Years)
Mrs.	Philippa	Moore	Managing Trustee	Appointed 17/07/2023 (3 Years)
Mrs.	Irene	Rothwell	Elder Trustee	Appointed 26/10/2020 (7 years)
Mr.	Martin	Skirrow	Treasurer & Elder Trustee	Appointed 15/07/2024 (3 years)
Mr.	Mike	Spencer	Managing Trustee	Appointed 15/07/2024 (1 year)
Miss	Rosemary	Sutton	Managing Trustee	Appointed 17/07/2023 (3 years)
Mr.	Nick	Wardale	Elder Trustee	Appointed 15/07/2024 (3 years)
Rev.	Peter	Wade	Elder Trustee	Appointed 26/10/2020 (7 years)

Independent examiner

ME Thompson, 1 Church Close, Ross-on-Wye, HR9 5HS

Name of the bankers

CAF Bank Limited (CBL), 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered under number 1837656.

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



Andrew Downing

Chair Trustees, Ross-on-Wye Baptist Church.

14th July 2025

Independent Examiner's Report to the trustees of Ross-on-Wye Baptist Church

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (the Charity) for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

Date: 14th July 2025

Martin E Thompson

Ross-on-Wye

F.C.C.A. (Retired)

Statement of financial activities

	Notes	Unrestricted funds		Restricted	Endowment	Total	Total
		General	Designated	funds	funds	2024	2023
		£	£	£	£	£	£
Income from:							
Donations and legacies	2	166,564	81,393	17,261		265,218	176,003
Charitable activities	3	5,209	20,162	0		25,371	27,876
Investment income	4	5,496				5,496	2,889
Total income		177,269	101,555	17,261	0	296,085	206,768
Expenditure on:							
Charitable activities	5	155,461	56,377	27,049		238,887	182,412
Total expenditure		155,461	56,377	27,049		238,887	182,412
Net income/(expenditure)		21,808	45,178	-9,788	0	57,198	24,356
Total funds brought forward		198,112	46,705	40,037	50,000	334,854	310,498
Total funds carried forward		219,920	91,883	30,249	50,000	392,052	334,854

Balance sheet

	Notes	2024	2023
		£	£
Fixed assets			
Tangible fixed assets	8	<u>121,485</u>	<u>124,387</u>
Current assets			
Debtors	9	7,794	7,293
Cash in hand and at bank	10	<u>268,257</u>	<u>214,982</u>
		276,051	222,275
Current liabilities			
Creditors: amounts falling due within one year	11	5,478	11,790
Net current assets		<u>270,573</u>	<u>210,485</u>
Total assets less current liabilities		392,058	334,872
Non-current liabilities			
Creditors: amounts falling due after one year	12	6	18
Net assets	13	<u><u>392,052</u></u>	<u><u>334,854</u></u>
Charitable funds			
Unrestricted funds	14	311,803	244,817
Restricted funds	15	30,249	40,037
Endowment funds		50,000	50,000
		<u>392,052</u>	<u>334,854</u>

The accounts were approved by the trustees on 14th July 2025 and signed on their behalf by:



Andrew Downing

Chair of Trustees

Cash flow statement

Cash Flows from operating activities	Notes	2024	2023
Net income per statement of financial activities		51,702	21,466
Adjustments for			
Depreciation		2,902	2,645
(Decrease)/increase in Debtors		-513	-39
(Decrease)/increase in Creditors		<u>-6,312</u>	<u>8,101</u>
Net cash (used) provided by operating activities		47,779	32,173
Cash Flows from investing activities			
Investment income		5,496	2,889
Capital expenditure on property			-12,868
Net cash used in investing activities /capital expenditure		<u>5,496</u>	<u>-9,979</u>
Change in cash and equivalents in the year		53,275	22,194
Cash and equivalents at the beginning of the year		214,982	192,788
Cash and equivalents at the end of the year	10	<u>268,257</u>	<u>214,982</u>

The notes on pages 21 to 26 form part of these accounts.

Notes to the accounts

1 Accounting policies

1.1 Accounting convention

The charity is a public benefit entity within the meaning of FRS 102. The accounts have been prepared under the Charities Act 2011 and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention and on a going concern basis.

1.2 Income

Donations are recognised when received, income tax on Gift Aid donations when the related income is recognised, legacies when their receipt is reasonably certain and can be properly quantified, and investment income in the accounts in the year in which it is receivable.

1.3 Expenditure

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

The Church makes grants to other organisations whose charitable objects complement its work, to people working in complementary Christian ministry, and for the relief of the poor in the local community. Grants and donations are accounted for when paid over.

Support costs are considered to be wholly attributable to the establishment activity.

1.4 Funds accounting

Funds held are either:

Unrestricted - general fund to be used in accordance with the charitable objects at the discretion of the trustees

- designated funds - set aside by the church or trustees out of the unrestricted general fund for specific future purposes, or

Restricted - held under charity law under specific trusts, declared by the donor when making the gift or resulting from an appeal for funds for a specific purpose.

1.5 Fixed assets

The church premises in Broad Street, Ross-on-Wye, are held by the Baptist Union Corporation Ltd charity no. 249635 as custodian trustee and are considered to be the permanent endowment of the charity. The historical cost is not known, and they are not shown at market value or depreciated.

The church is also the beneficial owner of The Venue, Hill Street, Ross-on-Wye, subject to the relevant trusts of which the Baptist Union Corporation Ltd is the custodian trustee. This building is used for the children and youth activities of the church, and by the local community, and houses the church offices.

Freehold land and buildings are included in the accounts at cost where that is known, less depreciation provided on the straight-line method.

Depreciation on the buildings is calculated to write off the cost on a straight-line basis over the expected useful life of the asset, at the following rate:

Buildings	2% pa
-----------	-------

The cost of furniture, fittings and equipment is written off at purchase and not capitalised.

1.6 Pensions

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in a multi-employer defined benefit scheme which is also accounted for as a defined contribution scheme as it is not possible to identify the Church's share of the underlying assets and liabilities. Contributions to the schemes are charged to the accounts in the period to which they relate.

The Church is obliged to make further contributions to the defined benefit scheme in respect of employment service before 31 December 2011. This scheme closed to further accrual on 31 December 2011 at which point it was replaced by a defined contribution plan.

Further important information about the defined benefit scheme is given in note 16.

1.7 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value.

1.8 Going concern

The trustees have reviewed the ongoing future of the charity and are satisfied that there are no material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts (continued)

2	Donations and legacies	Unrestricted funds		Restricted funds	2024	2023
		General	Designated		Total	Total
		£	£	£	£	£
	Offerings and gifts	139,863	81,393	17,261	238,517	150,526
	Income tax recoverable	26,701			26,701	25,477
		<u>166,564</u>	<u>81,393</u>	<u>17,261</u>	<u>265,218</u>	<u>176,003</u>
3	Income – charitable activities					
	Use of premises	1,040	20,162		21,202	19,617
	Outreach	1,748			1,748	2,738
	Children & youth	2,421			2,421	5,521
		<u>5,209</u>	<u>20,162</u>	<u>0</u>	<u>25,371</u>	<u>27,876</u>
4	Investment income					
	Bank interest	5,496			5,496	2,889
	Total income	<u>177,269</u>	<u>101,555</u>	<u>17,261</u>	<u>296,085</u>	<u>206,768</u>
5	Expenditure-charitable activities					
	Ministry & mission					
	Salaries & national insurance	63,461	9,739	13,032	86,232	60,915
	Pension costs	4,438			4,438	2,362
	Ministry support costs	2,089			2,089	2,136
	Gifts to speakers	750			750	862
	Miscellaneous ministry costs	5,528			5,528	3,182
	Children and young people	9,643			9,643	11,576
	Outreach	2,541		11,858	14,399	13,021
	Catering	1,920			1,920	1,190
	Office including salary costs	16,756			16,756	17,358
	Publicity	2,093			2,093	173
	Sundries	1,730			1,730	825
	Mission and other gifts (note 6)	16,616	639	2,160	19,415	24,833
		<u>127,565</u>	<u>10,378</u>	<u>27,050</u>	<u>164,993</u>	<u>138,433</u>
	Establishment					
	Building repairs & maintenance	8,644	31,170		39,814	6,700
	Equipment replacement & repairs		2,235		2,235	9,025
	Light and heat	8,113	4,057		12,170	10,352
	Water	765	665		1,430	1,057
	Insurance	4,886	1,900		6,786	6,463
	Cleaning & management	2,586	5,972		8,558	7,737
		<u>24,994</u>	<u>45,999</u>	<u>0</u>	<u>70,993</u>	<u>41,334</u>
	Expenditure before provisions	152,559	56,377	27,049	235,985	179,767
	Net income before provisions	24,710	45,178	-9,788	60,100	27,000
	Provisions (non-cash)					
	Depreciation	2,902			2,902	2,645
	Finance cost of discount unwind				0	0
	Increase in pension liability	0			0	0
	Total provisions	<u>2,902</u>	<u>0</u>	<u>0</u>	<u>2,902</u>	<u>2,645</u>
	Total Expenditure & provisions	<u>155,461</u>	<u>56,377</u>	<u>27,049</u>	<u>238,887</u>	<u>182,412</u>
	Net income/(expenditure)	<u>21,808</u>	<u>45,178</u>	<u>-9,788</u>	<u>57,198</u>	<u>24,356</u>

Notes to the accounts (continued)

6	Charitable donations and grants\restricted	Restricted	Total 2024	2023
	£	£	£	£
	Baptist Home Mission	6600	6,600	6,600
	BMS World Mission	504	504	504
	AIM	6600	6,600	6,600
	Stewardship Fund (Designated)		0	40
	Acts 435	2,160	2,160	2,200
	Madlen Purcell	100	100	4,631
	HEBA	541	541	
	Others	2,910	2,910	4,258
		17,255	19,415	24,833

7	Employees	2024	2023
	The average number of persons employed during the year was:	5	4
	Employment costs	£	£
	Salaries	85,450	74,631
	Social security costs		0
	Pension costs	4,781	3,047
		90,231	77,678

Related party disclosures

No employee received emoluments in excess of £60,000 during the year (2023: none).

During the year one trustee received emoluments from the Church. These amounted to £11,333 .

A total of £981 (2023: £2,907) was reimbursed to trustees relating to disbursements properly made on behalf of the charity. No trustee was reimbursed any expenses by the charity.

Aggregate donations received from the charity's trustees in the year amounted to £44,867 (2022: £39,516)

8	Tangible fixed assets	The Venue	
	Cost	£	
	At 1 January 2024	145,098	
	Additions in the year		
	At 31 December 2024	145,098	
	Depreciation		
	At 1 January 2024	20,711	
	Charge for the year	2,902	
	At 31 December 2024	23,613	
	Net book value		
	At 1 January 2024	124,387	
	At 31 December 2024	121,485	
9	Debtors	2024	2023
	Gift Aid tax reclaim	7,039	6,617
	Other debtors	755	676
		7,794	7,293

Notes to the accounts (continued)

10 Cash at bank and in hand	2024	2023
	£	£
Current accounts	14,210	17,293
Savings accounts	254,046	197,689
	<u>268,256</u>	<u>214,982</u>
11 Creditors: amounts falling due within one year	2024	2023
	£	£
Accruals	250	225
Other creditors	5,228	11,565
	<u>5,478</u>	<u>11,790</u>
12 Creditors: amounts falling due after one year	2024	2023
	£	£
Pension liability		
At 1 January	30	42
Finance cost of discount unwind		
Increase/(decrease) in pension liability		
Deficiency payments	12	12
At 31 December	<u>18</u>	<u>30</u>
Amount falling due within one year	12	12
Amount falling due after one year	<u>6</u>	<u>18</u>

Notes to the accounts (continued)

13 Analysis of net assets between funds	Unrestricted funds			Restricted funds	2024
	General	Designated			Total
Fund balances at 31 December 2024 represented by:	£	£	£		£
Tangible fixed assets	71,485			50,000	121,485
Current assets	153,919	91,883	30,249		276,051
Current liabilities	-5,484				-5,484
	<u>219,920</u>	<u>91,883</u>	<u>30,249</u>	<u>50,000</u>	<u>392,052</u>
14 Unrestricted funds	At 1.1.24	Income	Expenditure	Transfers	At 31.12.24
	£	£	£		£
General fund	<u>198,112</u>	<u>177,269</u>	<u>155,461</u>	<u>0</u>	<u>219,920</u>
Designated funds					
Development a	32,891		9,739		23,152
Stewardship b	2,776		639		2,137
Stairlift c	5,852	49,280			55,132
Venue Kitchen	0	32,113	26,462		5,651
The Venue d	5,186	20,162	19,537		5,811
	<u>46,705</u>	<u>101,555</u>	<u>56,377</u>	<u>0</u>	<u>91,883</u>
Total Unrestricted Funds	<u>244,817</u>	<u>278,824</u>	<u>211,838</u>	<u>0</u>	<u>311,803</u>

- Relates to a legacy received in 2005 designated for the spiritual or physical development of the church.
- Set aside for future distribution
- For specific maintenance projects.
- Designated for the future maintenance, upkeep, and development of the centre.

15 Restricted funds	At 1.1.24	Income	Expenditure	Transfers	At 31.12.24
	£	£	£		£
Christians against Poverty	40,037	15,101	24,889		30,249
Acts 435		2,160	2,160		0
	<u>40,037</u>	<u>17,261</u>	<u>27,049</u>	<u>0</u>	<u>30,249</u>

16 Defined benefit pension scheme

Details are given in note 1.6 of the closed defined benefit scheme administered by the Baptist Pension Scheme which is a separate legal entity.

The Church and other employers supporting this DB plan are collectively responsible for funding the deficit and the Church could be liable if other participating employers are unable to meet their obligations under the plan. The Scheme has been in deficit for the last two decades years and as a result the church along with all other contributing churches has been paying deficiency contributions since 2012, under recovery plans the most recent of which aimed to clear the deficit by 2026.

However, the funding of the scheme had so improved to the point where in June 2022 a buy-in could be carried out with an insurance company (Just Group). This means that Just Group is now providing the financial backing for all pensions provided through the Scheme's DB Plan. It ensures the Scheme is no longer in a shortfall position and pensions will continue to be paid whilst removing risk from the Baptist family. Although some other risks remain the Baptist Union and the Trustees agreed that deficit

contributions from each participating employer in this DB plan should be reduced to £1 per month from August 2022.

ROSS-ON-WYE BAPTIST CHURCH

England & Wales - Charity number 1175785

Accounts

Ross-on-Wye Baptist Church

**Annual Report and Accounts for the year ended
31st December 2023**

Charity registered number: 1175785

Annual Report and Accounts

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Report of the Trustees for the year ended 31st December 2023

Objectives and activities

Our aims

The objects of the charity are set out in the charity's Approved Governing Document and are summarised as follows:

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Our 'Mission' statement is:

"To be a people inspired by Jesus who share life together and who are empowered to make a difference in all aspects of life."

Our objectives

Our objectives are set to reflect our faith and community aims. In carrying out this review, the trustees have considered the Charity Commissioners general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Our aims continue to be the provision of a facility where the community in Ross-on-Wye and the surrounding district can worship, and also a facility that can be used by the general public as a safe place to meet and provide activities. We also wish to cast a wider vision of transforming our town, county, and country and beyond to help make a world-wide community that is peaceful, vibrant, and harmonious, healed through God's love.

Our 'Vision' statement still states that at Ross Baptist Church:

"We will be a Church that serves our community and where people of all ages and abilities can develop a relationship with Jesus."

Our communications

In our publicity, letterhead, and literature Our 'Mission' statement and 'Vision' statement are combined and shortened to:

"Inspiring lives with the message of Jesus."

Staff

Following the resignation of our previous Minister, as outlined in last year's Annual Report, 2023 saw the church begin the search for a new minister. Following engagement with church members and regular worshipers a 'Church Profile' was developed and then advertised on the Baptist Union Website. Applications received for the position were considered by the 'search team' composed of a cross section of church members. A potential candidate was subsequently interviewed and considered by the wider church membership. It was decided at a church meeting that the individual was not the right person for the position and so the 'Church Profile' was set to be readvertised in January 2024. Thanks go to the members of the 'search team' for their faithful, diligent and prayerful counsel during this process.

Despite not having a minister the following staff were employed:

Youth worker	Pete Martin
Children and family's worker	Karen Berry
Children's worker	Jane Griffiths
Church administrator	Steph Ray
CAP Centre Manager	Elaine Loe
Pastoral worker (Volunteer)	Dave Berry

Strategies

We continue to want to make Ross-on-Wye Baptist Church an accessible and welcoming venue where the community in general, or those who wish to know more about our faith, can gather to learn about God's love and grace and to worship. The church building and the community centre (The Venue) are open for activities most days each week and support and guidance are available from the Church Office in The Venue when the church building is closed.

Regular teaching remains a feature of church life and the church community by way of Sunday services and weekday events, including communion and house groups.

The church's focus is not only inwards to its members, and an important part of its strategy is to provide help and support to the community at the point of need. For example, a Christians Against Poverty debt counselling service is operational, regular mentoring visits are made to the town's secondary school, pastoral help and support is available to all, and support and help to those on the margins of our society feature heavily on its agenda.

The church's finances are self-supporting through the gifts and donations of its members. As part of its strategy the church is also mindful of giving to those nationally and worldwide who have insufficient money to cover their basic needs for shelter, food, clothing, and who are destitute with no means of support.

An important part of our strategy is community welfare and education. All our community activities are advertised, and we welcome the participation of all in our local community. Most of our activities, such as Kingdom Club and Family Fun Week

(Holiday Club), are free and supported by donations or grant funding. Where a charge is made, concessions or bursaries are available in order to minimise exclusion of those in need.

Use of volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community work and number approximately 60. All the church trustees give of their time freely. We encourage every church member to be involved in voluntary activities and to share their faith and skills with others.

All those volunteers working with children and other vulnerable persons are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide public benefit both to those who worship at Ross-on-Wye Baptist Church and the wider community of Ross on Wye and its locality. All these meetings are open to the public. Though convenient, the separation between “religious” and “community” used below is entirely artificial – with a great deal of cross-over between the two areas.

Religious activities

The church provides a centre for our worship, prayers, teaching, and other activities associated with our Christian faith.

Sunday Worship

The church gathered for public worship every Sunday in 2023 and held additional services at Easter and Christmas.

The Sunday morning service at 10.30am is an opportunity for the whole church family to join together. This begins by worshipping together; the children and youth then leave for their separate groups whilst further worship continues with scriptural teaching and ministry.

Services are live streamed via YouTube so that those who are unable to come to church in person for health or other reasons can still feel part of the communal worship and teaching. The streamed services are also available later on demand, a podcast of the teaching is available from our website, and CD's of the service are posted to church family who are unable to attend the service and don't have access to the internet. Many members of the church family contributed to organizing and leading Sunday services. The church is grateful to all those who offered help and support

Acts 435

We are involved in this national initiative which enables demonstrable need to be met quickly by targeted giving. We have two advocates within the church who offer this support to the local community.

Believer's Baptism

We baptise people to help them bear witness to their Christian faith. There was 1 baptism in January 2023.

Christians against Poverty

The Wye Valley Debt Centre has two debt coaches, Irene Rothwell, and Elaine Loe (Centre manager). We see 33 new clients each year and the debt centre was fully booked in 2023. This year 12 clients became debt free. One debt free client was baptised after coming to faith through our centre. Every client we support is prayed for and given devotional material and offered a Bible.

Helen Shipton heads the prayer team. We have monthly prayer meetings online and prayer and fellowship time throughout the year at RBC. Emergency emails are sent out for client needs and requests.

Clients and supporters attend our social events. This year we held a community afternoon with live music, food and activities and a Christmas party. We also invite clients to social events at the church and encourage befrienders to accompany them. Clients with children are invited to RBC Family Fun events and Youth group activities. We issue vouchers for local food banks and larders and top ups for gas and electricity from CAP Head office. At Easter time clients received an Easter book for their children, Easter eggs and a meat voucher. At Christmas, each client received a present for every family member, a Christmas book sharing the gospel and food vouchers for various supermarket chains.

The Centre Manager (CM) gives church talks at local churches about CAP. Either a sermon or a CAP update. In addition to local talks, the CM is on CAP's National Speaker Team giving sermons in Abergavenny, Caerleon and Cardiff and speaking at CAP events.

We work closely with many referral agencies in Herefordshire, Gloucestershire, and Monmouthshire. The CM attends events promoting our services at Job Centres, Food Banks, Community days, FVAF, Talk Herefordshire, Monmouthshire Charity services and one-off events such as Monmouthshire Show and Raglan Baptist Church Community Day.

CAP supports our professional development with ongoing training and assessment tests. Debt coaches attend two Regional Training days a year and an annual conference.

CAP head office has struggled financially following Covid 19 resulting in staff redundancies. Paula Stringer CAP's CEO has moved back to the BBC. Nationally, fund raising is a priority to maintain our debt service. Locally, we held a fundraising event in May to support CAPUK.

RBC has several CAP Money Coaches. This year the course has been updated and relaunched as Money Coaching. All coaches are required to retrain to deliver the updated

course. Irene and Elspeth Metcalfe visit Prescoed and Usk prison each month to help people with money related matters and run the Money Course.

Children and Families Work

In March of 2023, Jane Griffiths joined the Children and Families team as our Children and Families worker. She is a wonderful addition to the team and is growing in confidence, making us laugh on a daily basis and is loved by all she comes into contact with. We give thanks for Jane and can't wait to see all that God will be doing through her work with us.



Kingdom Crew is in its fifth year and the children meet every Sunday in The Venue whilst the church service is taking place in the church itself. We have babies through to year 6 who make a bubbly, enthusiastic crowd.

We explore the Bible and consider Bible truths in a fun and interactive way which always includes a craft. Details of Kingdom Crew are updated to the church webpage and Facebook page every week. There are 9 volunteer helpers on the rota in addition to the Children and Families Team Lead and Children and Families worker. There are currently 20 regular children on the register and extra who attend on more of a visitor basis.

Every fourth week of each month the children return to church at the end of the service for Sharing Sunday.



The third Sunday of each month is **Family Fun on Sunday**. On these occasions, parents and carers stay with the children for the session and we explore a Bible theme together in The Venue in a relaxed and fun way. The sessions include lots of crafts, stories, games and songs and always end with a shared light lunch. We are just beginning year three of our Family Fun activities.

Also, as part of our Family Fun programme we have run fun sessions for families during each school holiday and a Family Fun Week during the summer for the past three years. These are opportunities for local families to be shown God's love in a safe and welcoming environment.



Kingdom Club is a group for year 1 – year 6 who meet on Mondays during term time in The Venue from 3.30pm – 4.45pm. Each session starts with a snack and chat and includes games and activities based around a Bible story or Bible truth. Children from six local schools are represented and we are enjoying an influx of new members which we thank God for. There are currently

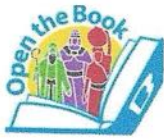
16 members in the group. Weekly meetings are updated to our Facebook page every week.



Toddlers continues to meet every Friday during term time at The Venue from 9.30-11.30 am.

As you can imagine, these sessions can be quite lively and noisy and are so much fun.

Children enjoy a whole host of activities and sessions always end with singing and sometimes even musical instrument accompaniment!



The **Open the Book** team has been taking assemblies in a local primary school for seven years now and over recent years has been delivering a Bible story to the children every week, complete with costumes and singing. The team is currently made up of ten people, mostly from our church with two members from St Mary's church.

In April, a second group, with six members, began presenting Open the Book assemblies to another local primary school. This group provides assemblies fortnightly.



Transforming Lives for Good: Now in its fourth year, the coaching team from TLG are going into a local primary school working with children in KS2. Each coached child receives an hour's coaching time every week for a school year. In the past three years, nineteen children have been coached in this way, with greater potential to help more children this year as we welcomed a new coach to our team. This year an additional six children will be coached.



Loaves and Fishes: Now entering its fifth year, the Loaves and Fishes programme is still going strong.

Bags of store cupboard essentials are available to vulnerable families in our town during each school holiday. This helps feed their families at a time when the children are not receiving their main meal from school. There are currently 20 families registered.

Christian Marriage

The church provides a venue for Christian marriage services. Furthermore, the church encourages Marriage Preparation and Marriage enrichment by conducting, as required, courses on these subjects. We celebrated two weddings at Ross Baptist Church in 2023.

Christian Mission

The church continues to support communication of the Christian faith beyond Ross. The Church gave a proportion of its income to support Alan and Pauline Jordan, who are missionaries in Nanyuki, Kenya with Africa Inland Mission and Maddie Purcell who is in training with Youth With A Mission (YWAM). The church has a policy of ensuring that a tithing of our income is made available to support activity in mission and missional community benefit.

Communion

Communion is shared once a month as part of the Sunday morning service. A short communion service is held twice a week, with one being both on zoom and in person.

Community Food Larder

The church is a participant in a community food larder scheme to provide practical help for the needy and those marginalised by society.

Courses to Explore Christian Faith

From time to time these courses (generally Alpha or Christianity Explored) are held for those who wish to explore the Christian faith.

Festivals

The church recognises and celebrates the major Christian festivals of Easter, Pentecost, Harvest and Christmas. All services are open to the public.

Freecycle

The church usually organises a quarterly event at The Venue where surplus goods are offered free to those in need.

Funeral facilities

The church is made available for those who wish for a Christian funeral.

Halls and rooms

The Church owns a building (The Venue) with a large hall and medium sized meeting room which it uses for its own events, the facilities are available for rent by the community and are used for various activities. The main external user is a youth group that operates three evenings a week.

The Church building is made up of the Sanctuary and hall, both spaces are available for rent by the community.

This year, in addition to occasional use by community-based groups for meetings, the facilities have been used by art groups, community interest-orientated groups, coffee mornings, concerts, children's and youth clubs, and family liaison meetings supervised by local social workers.

Infant dedication

From time-to-time requests for infant dedication are agreed and these normally take place as part of Sunday morning services.

Inter-denominational and faith dialogue

Ross-on-Wye Baptist Church is a member of Churches Together Ross-on-Wye (CTRD) and is open to promote inter-faith dialogue and social cohesion.

During the year we met with other churches in Ross for the Week of Prayer for Christian Unity, Easter Sunrise Service, World Day of Prayer, service to celebrate the Coronation of King Charles, and the introduction of occasional prayer meetings.

Membership

This has grown slightly through 2023 - It started with 88 Members and at the close of the year there were 94 Members.

Men's Ministry

A monthly men's breakfast is held in the church hall and is attended by men from the church and the community.

Mentoring

We currently have in the order of 80 students on our list at John Kyrle High School, where the school asks us to engage on a 1:1 basis to encourage young people who are having difficulties.

Pastoral care

The pastoral care team provided significant amounts of help and support to the church as well as to the wider community. The church is grateful to the whole team for their contribution to this aspect of the church's life.

Prayer Life of the Church

There are prayer meetings 5 days of the week. All meetings are held on zoom to make them more inclusive. Three of the meetings are hybrid, in-person and on zoom.

Seniors Lunch Club (Horizons)

2023 has been a year where numbers of guests who attend the Wednesday Lunch club have become more established, as elderly folks became more confident of being out and about again.

The average number of guests for lunch was 20. People really enjoyed rebuilding friendships, and there was also a steady number of new people who joined us.

Activities that took place were - chair exercises, dominoes and other board games, poetry reading and lots of conversation.

A light lunch including homemade soup was served and there was a talk or Quiz after lunch, the time ending with a short devotion. A consistent and committed team of helpers has really made folks feel at home.

Small groups

A number of small groups operate from within the church and together have served more than 100 members and friends. These meetings are held in a variety of locations, at peoples' homes or the church, at various times and days in the week, one group continues to use zoom. These groups develop friendship and mutual support through shared Bible study and prayer.

The study topics are chosen by the groups to meet their needs and have ranged from thematic to book based and from deeply doctrinal to practical application.

All small group leaders are either trained in safeguarding or have group members so trained.

Weekly Coffee Morning

A weekly coffee morning takes place in the church hall and has a steady 'regular' clientele who welcome the quiet, friendly atmosphere. During the winter of 2023 it was part of the Ross Warm Space scheme offering a light lunch to those who needed it.

Youth Work

Thank you for all the youth leaders who have given so much of their time and energy to the work.

We continued in 2023 with groups on Sunday, Monday, Wednesday, Thursday and most weekends:

Sunday- We have recently seen a few more join who are not linked to Church through their parents. We have continued with a varied programme usually involving games, film clips and always looking at God's word. We have looked at 1 Timothy, Apocalyptic literature, Creation, Dangerous animals, Joshua.

Monday- We are a small group, always looking for new members. We continue to see new faces from time to time and enjoy snacks, games and looking at God's word in imaginative ways. We have looked at 1 Samuel, how do we know Jesus is the Messiah? Jeremiah, Miracles, one week on....

Wednesday- The young people walk down from school, and we have a time to chat usually with food kindly donated by Greggs. We then look at God's word and end with a game. We have great fun and meet with several young people from pre-Christian homes. We have looked at celebrities, food in the Bible, individuals in the Bible, us in the Bible (e.g. Peter, Miriam, Michael...etc).

Thursday- We start with a meal and look at God's word before ending with a game. Almost all of the group are currently not Christians, but we have a good time and I am convinced they

are moving closer to God. We have looked at Jesus' miracles, jobs in the Bible and unfortunate deaths in the Bible.

Friday/Saturday- The first Saturday of the month is the Branch area youth worship event. It is always a good time. One Friday night and one Saturday we meet for diverse fun activities. It is great to see new members join.

Summer- We took 12 young people to Satellites and 10 young people to Youth Week in Norfolk. Satellites was a time to draw us closer to God, Youth Week was hard work but a good time for team building and hearing God's word.

John Kyrle High School - There are currently 4 Christian mentors in JKHS from 3 different Churches who work hard mentoring students who are struggling in one way or another.

Structure, governance and management

Organisational Structure

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits, apart from:

- the Pastor, when in post, who is a managing trustee and paid employee of the church; and,
- the manager of The Venue who, with the agreement of the members, is paid for his time undertaking that work.

The trustees meet together as a corporate body bi-monthly and comprise:

- Elder trustees whose prime responsibilities are to focus on the spiritual well-being, pastoral direction, vision casting and care of the leaders, church members and congregation.
- Church member (managing) trustees whose prime responsibilities are the supervision of the day-to-day management of the church, including finance, premises, health and safety, staffing, child protection and insurance.

The Elder trustees generally meet twice monthly in addition to meeting with the managing trustees.

To assist in the smooth running of the charity the trustees have set up a number of sub-groups that help them oversee certain aspects of the charity's work. Sub-groups are currently established for finance, pastoral work, welcoming/hosting, ladies' breakfast, and AV team. Each group reports back with their recommendations to a

full meeting of the trustees and to the church members' meeting. Sub-groups meet at appropriate intervals.

The chair of trustees chairs the church trustees' meetings. The chair of trustees is a managing trustee, who also attends meetings of the elder trustees, thus achieving a fully informed 'cross-over' with both charity trustee committees.

The church managing trustees are accountable fully to the members' church meeting which is ultimately the decision-making body in accordance with the Approved Governing Document.

Day to day management of the church, community facilities and projects is delegated to staff, assisted from time to time by volunteer workers.

Recruitment and appointment of trustees

The existing trustees are responsible for the appointment of new trustees in accordance with the Approved Governing Document of the church. Nominations are sought from members of the church and a process of election in accordance with the Approved Governing Document subsequently takes place.

In selecting new trustees, the church seeks to identify people who are church members, are actively engaged in the activities of the church, have apostolic gifts as outlined in the Bible and possess, when necessary, personal competence, specialist knowledge and skills.

Induction and training of trustees

Following successful election and appointment, new trustees are introduced to their new role and given copies of the Approved Governing Document and the Baptist Union Corporation Limited publication C15 – Help I'm a Charity Trustee. Direction towards looking at a number of publications from the Charity Commission is also given. Included in this is the guidance on churches and public benefit and on the advancement of religion for the public benefit.

All trustees are required to participate in, and be certified as having completed, safeguarding training.

These procedures ensure that new trustees are aware of the scope of their responsibilities under The Charities Act.

Risk Management

The trustees have assessed the risks the charity faces and have drawn up a number of policies to address the major risks associated with our estate and activities. These deal with the nature of the risks, the likelihood of the risks happening, and the measures taken to manage them.

The policies are reviewed regularly by the trustees. The chair of trustees reports on a regular basis any changes in risk factors to the relevant trustees' meeting and to the church members' meeting.

The trustees are satisfied that policies and systems are in place to manage the risks that have been identified. In particular that insurance cover is in place, Health and Safety issues are identified, Safeguarding policies are documented and followed, Significant Risk Areas are reported and the finances of the church are kept under regular review.

Appropriate Disclosure Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children, young people and vulnerable adults.

All leaders of activities at which children and/or vulnerable adults could be present are required to participate in, and be certified as having completed, safeguarding training.

The systems necessary to comply with the General Data Protection Regulation UK are in place.

Financial review

Reserves policy

We believe that the needs of the church will be met by God at the proper time, but we recognise also that prudence and recommended charity practice both require there should be a formal policy on reserves. It is important that a sufficient balance of funds should be held within the General fund to enable it to meet all its financial obligations as they fall due, and to that end the Trustees consider we should maintain a working balance in the General fund equivalent to three months expenditure - approximately £50,000.

On 31 December 2023 the balance of £198,122 in General Funds exceeded that figure by a comfortable margin, subject to the ongoing uncertainty regarding the pensions liability, although the risk there appears to have been mitigated significantly.

General Fund

The church continues to raise the funds which it needs to carry on its activities from within its own membership. The church is heavily dependent on its congregation 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 and to the public benefit.

Investment policy and objectives

The charity has no long-term investments. Cash reserves are held in deposit accounts.

Trustees and Administration

Trustees during the year

Title	Forename	Surname	Role	Notes
Mr.	Michael	Agyeman	Managing Trustee	Re-Appointed 30/07/2021 (2 years)
Mrs.	Liz	Blake	Elder Trustee	Re-appointed 16/07/2018 (5 Years)
Mr.	Pete	Brown	Managing Trustee	Appointed 17/07/2023 (3 Years)
Mr.	Cliff	Clarke	Managing Trustee	Appointed 30/07/2021 (2 Years)
Mr.	Andrew	Downing	Chair & Managing Trustee	Appointed 30/07/2021 (3 years)
Mrs.	Philippa	Moore	Managing Trustee	Appointed 17/07/2023 (3 Years)
Mrs.	Irene	Rothwell	Elder Trustee	Appointed 26/10/2020 (7 years)
Mr.	Martin	Skirrow	Treasurer & Elder Trustee	Re-appointed 16/07/2018 (6 years)
Mr.	Mike	Spencer	Managing Trustee	Appointed 30/07/2021 (3 years)
Miss	Rosemary	Sutton	Managing Trustee	Re-Appointed 30/07/2021 (2 years)
Mr.	Vincent	Tweed	Managing Trustee	Resigned 17/07/2023
Rev.	Peter	Wade	Elder Trustee	Appointed 26/10/2020 (7 years)
Mr.	Nick	Wardale	Elder Trustee	Re-appointed 16/07/2018 (6 years)
Dr.	John	Wilson	Chair & Managing Trustee	Resigned 31/03/2023

We would like to take this opportunity of thanking both John and Vincent for their wisdom, discernment and service as Trustees of the Church. Their contribution will be greatly missed.

Safeguarding

Designated Person for Safeguarding:

Sue Wardale (resigned 20/11/23)
Position currently empty.

Deputy Designated Person for Safeguarding:

Michale Agyeman

Safeguarding Trustee:

Irene Rothwell

Statement of Trustees' responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reference and Administrative Details

Ross on Wye Baptist Church is a charity registered with the Charity Commission in November 2017 (No. 1175785).

Administrative Office: Ross Baptist Church
 The Venue
 Ross-on-Wye
 Herefordshire
 HR97AD

Independent examiner

PJC Metcalfe, Chartered Accountant, Hildersley Cottage, Ross-on-Wye, HR9 7NJ

Name of the bankers

CAF Bank Limited (CBL), 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

Registered under number 1837656.

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



Andrew Downing

25th October 2024

Chair of Trustees, Ross-on-Wye Baptist Church.

Independent Examiner's Report to the trustees of Ross-on-Wye Baptist Church

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (the Charity) for the year ended 31 December 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.



Date: 9th July 2024

Peter J C Metcalfe

Ross-on-Wye Chartered Accountant

Statement of financial activities

	Notes	Unrestricted funds		Restricted funds	Endowment funds	Total 2023	Total 2022
		General	Designated				
		£	£				
Donations and legacies	2	155,632	751	19,620		176,003	187,572
Charitable activities	3	9,094	18,782			27,876	29,645
Investment income	4	2,873	16			2,889	695
Total income		167,599	19,549	19,620		206,768	217,912
Expenditure on:							
Charitable activities	5	135,833	19,971	26,608		182,412	178,771
Total expenditure		135,833	19,971	26,608		182,412	178,771
Net income	6	31,766	-422	-6,988		24,356	39,141
Transfer re children's worker		7,435	-7,435				
Transfer re kitchen project		10,381	-5,382	-5,000			
Net movement in funds		49,582	-13,239	-11,988		24,356	39,141
Total funds brought forward		148,530	59,943	52,025	50,000	310,498	271,358
Total funds carried forward		198,112	46,705	40,037	50,000	334,854	310,499

Balance sheet

	Notes	2023	2022
		£	£
Fixed assets			
Tangible fixed assets	9	<u>124,387</u>	<u>114,164</u>
Current assets			
Debtors	10	7,293	7,254
Cash in hand and at bank	11	<u>214,982</u>	<u>192,788</u>
		222,275	200,042
Current liabilities			
Creditors: amounts falling due within one year	12	<u>11,808</u>	<u>3,677</u>
Net current assets		<u>210,467</u>	<u>196,365</u>
Total assets less current liabilities		334,854	310,529
Non-current liabilities			
Creditors: amounts falling due after one year		-	30
Net assets	13	<u><u>334,854</u></u>	<u><u>310,499</u></u>
Charitable funds			
Unrestricted funds	14	244,817	208,474
Restricted funds	15	40,037	52,025
Endowment funds		50,000	50,000
		<u>334,854</u>	<u>310,499</u>

The accounts were approved by the trustees on 8th July 2024 and signed on their behalf by:



Andrew Downing Chair of Trustees

Cash flow statement

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net income for the year per the statement of financial Activities		21,466	38,446
Adjustments for:			
Depreciation charge		2,645	2,645
(Decrease) increase in debtors		-39	-186
(Decrease) Increase in creditors		8,101	-24,613
Net cash (used)/ provided by operating activities		32,173	16,292
Cash flows from investing activities			
Investment interest		2,889	695
Capital expenditure on property		-12,868	
Net cash used in investing activities/capital expenditure		-9,979	16,987
Change in cash and cash equivalents in the year		22,194	16,987
Cash and cash equivalents at the beginning of the year		192,788	175,801
Cash and cash equivalents at the end of the year	11	214,982	192,788

The notes on pages 21 to 26 form part of these accounts.

Notes to the accounts

1. Accounting policies

1.1 Accounting convention

The charity is a public benefit entity within the meaning of FRS 102. The accounts have been prepared under the Charities Act 2011 and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention and on a going concern basis.

1.2 Income

Donations are recognised when received, income tax on Gift Aid donations when the related income is recognised, legacies when their receipt is reasonably certain and can be properly quantified, and investment income in the accounts in the year in which it is receivable.

1.3 Expenditure

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

The Church makes grants to other organisations whose charitable objects complement its work, to people working in complementary Christian ministry, and for the relief of the poor in the local community. Grants and donations are accounted for when paid over.

Support costs are considered to be wholly attributable to the establishment activity.

1.4 Funds accounting

Funds held are either:

Unrestricted - general fund to be used in accordance with the charitable objects at the discretion of the trustees

- designated funds - set aside by the church or trustees out of the unrestricted general fund for specific future purposes, or

Restricted - held under charity law under specific trusts, declared by the donor when making the gift or resulting from an appeal for funds for a specific purpose.

1.5 Fixed assets

The church premises in Broad Street, Ross-on-Wye, are held by the Baptist Union Corporation Ltd charity no. 249635 as custodian trustee and are considered to be the permanent endowment of the charity. The historical cost is not known, and they are not shown at market value or depreciated.

The church is also the beneficial owner of The Venue, Hill Street, Ross-on-Wye, subject to the relevant trusts of which the Baptist Union Corporation Ltd is the custodian trustee. This building is used for the children and youth activities of the church, and by the local community, and houses the church offices.

Freehold land and buildings are included in the accounts at cost where that is known, less depreciation provided on the straight-line method.

Depreciation on the buildings is calculated to write off the cost on a straight-line basis over the expected useful life of the asset, at the following rate:

Buildings	2% pa
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The cost of furniture, fittings and equipment is written off at purchase and not capitalised.

1.6 Pensions

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in a multi-employer defined benefit scheme which is also accounted for as a defined contribution scheme as it is not possible to identify the Church's share of the underlying assets and liabilities. Contributions to the schemes are charged to the accounts in the period to which they relate.

The Church is obliged to make further contributions to the defined benefit scheme in respect of employment service before 31 December 2011. This scheme closed to further accrual on 31 December 2011 at which point it was replaced by a defined contribution plan.

Further important information about the defined benefit scheme is given in note 16.

1.7 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value.

1.8 Going concern

The trustees have reviewed the ongoing future of the charity and are satisfied that there are no material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts (continued)

2 Donations and legacies	Unrestricted funds		Restricted funds	2023 Total	2022 Total
	General	Designated			
	£	£	£	£	£
Offerings and gifts	131,540	751	18,235	150,526	162,996
Income tax recoverable	24,092		1,385	25,477	24,576
	<u>155,632</u>	<u>751</u>	<u>19,620</u>	<u>176,003</u>	<u>187,572</u>
3 Income – charitable activities					
Use of premises	835	18,782		19,617	19,180
Outreach	2,738			2,738	5,962
Youth work	5,521			5,521	4,503
	<u>9,094</u>	<u>18,782</u>		<u>27,876</u>	<u>29,645</u>
4 Investment income					
Bank interest	2,873	16		2,889	695
	<u>2,873</u>	<u>16</u>		<u>2,889</u>	<u>695</u>
Total income	<u>167,599</u>	<u>19,549</u>	<u>19,620</u>	<u>206,768</u>	<u>217,912</u>
5 Expenditure-charitable activities					
Ministry & mission					
	General	Designated	Restricted Funds	2023 Total	2022 Total
	£	£	£	£	£
Salaries & national insurance	49,229		11,686	60,915	65,097
Pension costs	2,362			2,362	3,287
Ministry support costs	2,136			2,136	1,481
Gifts to speakers	862			862	875
Miscellaneous ministry costs	3,182			3,182	3,340
Children and young people	11,245		331	11,576	11,150
Outreach	630		12,390	13,021	15,347
Catering	1,190			1,190	1,067
Office costs including salary	17,358			17,358	15,838
Publicity	173			173	586
Sundries	606	219		825	1,100
Mission and other gifts (note 7)	22,593	40	2,200	24,833	18,310
	<u>111,566</u>	<u>259</u>	<u>26,608</u>	<u>138,433</u>	<u>137,478</u>
Establishment					
Building repairs & maintenance	4,886	1,814		6,700	30,458
Equipment replacement & repairs	139	8,886		9,025	1,989
Light and heat	8,721	1,630		10,352	10,158
Water	517	541		1,057	402
Insurance	4,654	1,809		6,463	5,974
Cleaning & management	2,706	5,031		7,737	8,384
	<u>21,622</u>	<u>19,712</u>		<u>41,334</u>	<u>57,365</u>
Expenditure before provisions	133,188	19,971	26,608	179,767	194,843
Net income before provisions	34,411	-422	-6,988	27,000	23,069
Provisions (non-cash)					
Depreciation	2,645			2,645	2,645
Finance cost of discount unwind					261
Reduction in pension liability					-18,978
Total provisions	<u>2,645</u>			<u>2,645</u>	<u>-16,072</u>
Total expenditure & provisions	<u>135,833</u>	<u>19,971</u>	<u>26,608</u>	<u>182,412</u>	<u>178,771</u>
6 Net income	<u>31,766</u>	<u>-422</u>	<u>-6,988</u>	<u>24,356</u>	<u>39,141</u>

Notes to the accounts (continued)

7	Charitable donations and grants	Unrestricted	Restricted	Total 2023	Total 2022
		£	£	£	£
	Baptist Home Mission	6,600		6,600	6,600
	BMS World Mission	504		504	504
	AIM (Alan & Pauline Jordan)	6,600		6,600	6,600
	Stewardship Fund (Designated)	40		40	416
	Acts 435		2,200	2,200	2,705
	M. Purcell	4,631		4,631	
	Others	4,258		4,258	1,485
		<u>22,633</u>	<u>2,200</u>	<u>24,833</u>	<u>18,310</u>

8	Employees	2023	2022
	The average number of persons employed during the year was:	5	5
	Employment costs		
	Salaries	£ 74,619	£ 75,537
	Social security costs	0	1,771
	Pension costs	3,059	3,904
		<u>77,678</u>	<u>81,212</u>

Related party disclosures

No employee received emoluments in excess of £60,000 during the year (2022: none).

One trustee received emoluments totalling £463 during the year.

A total of £2,907 (2022: £3,319) was reimbursed to trustees relating to disbursements properly made on behalf of the charity.

Donations received from the charity's trustees in the year amounted to £39,516 (2022:£37,224).

9	Tangible fixed assets	The Venue
		£
	Cost	
	At 1 January 2023	132,230
	Additions in the year	12,868
	At 31 December 2023	<u>145,098</u>
	Depreciation	
	At 1 January 2023	18,066
	Charge for the year	2,645
	At 31 December 2023	<u>20,711</u>
	Net book value	
	At 1 January 2023	114,164
	At 31 December 2023	<u>124,387</u>

Notes to the accounts (continued)

10 Debtors					2022	2022
					£	£
Gift Aid tax reclaim					6,617	6,689
Other debtors					676	565
					<u>7,293</u>	<u>7,254</u>
11 Cash at bank and in hand					2023	2022
					£	£
Current accounts					17,293	19,944
Savings accounts					197,689	172,844
					<u>214,982</u>	<u>192,788</u>
12 Creditors: amounts falling due within one year					2023	2022
					£	£
Accruals					225	2,000
Other creditors					11,583	1,677
					<u>11,808</u>	<u>3,677</u>
13 Analysis of net assets between		Unrestricted funds	Restricted	Endowment	2023	
		General	Funds	fund	Total	
		£	£	£	£	
Balances at 31 December 2021 represented by:						
Tangible fixed assets		74,387		50,000	124,387	
Current assets		130,151	52,086	40,037	222,275	
Current liabilities		-11,808			-11,808	
		<u>192,730</u>	<u>52,086</u>	<u>40,037</u>	<u>50,000</u>	<u>334,854</u>
14 Unrestricted funds		At 1.1.23	Income	Transfers	Expenditure	At 31.12.23
		£	£	£	£	£
General fund		148,530	167,599	17,816	135,833	198,112
Designated funds						
Development	a	40,325		-7,435		32,890
Stewardship	b	2,566			40	2,776
Stairlift		5,852				5,852
Venue kitchen	c	4,880		-5,381		0
The Venue	d	6,320	18,798		19,931	5,186
		<u>59,943</u>	<u>19,549</u>	<u>-12,816</u>	<u>19,971</u>	<u>46,705</u>
Total unrestricted funds		<u>208,473</u>	<u>187,148</u>	<u>5,000</u>	<u>155,804</u>	<u>244,817</u>

- a. Relates to a legacy received in 2005 designated for the spiritual or physical development of the church.
b. Set aside for future distribution
c. For specific maintenance projects.
d. Designated for the future maintenance, upkeep, and development of the centre.

Notes to the accounts (continued)

15 Restricted funds	At 1.1.23	Income	Transfers	Expenditure	At 31.12.23
	£	£	£	£	£
Christians against Poverty	46,694	17,420		24,077	40,037
Youth & Children	331	0		331	0
Acts 435		2,200		2,200	0
Kitchen project	5,000		5,000		0
	<u>52,025</u>	<u>19,620</u>	<u>5,000</u>	<u>26,608</u>	<u>40,037</u>

16 Defined benefit pension scheme

Details are given in note 1.6 of the closed defined benefit scheme administered by the Baptist Pension Scheme which is a separate legal entity.

The Church and other employers supporting this DB plan are collectively responsible for funding the deficit and the Church could be liable if other participating employers are unable to meet their obligations under the plan. The Scheme has been in deficit for the last two decades years and as a result the church along with all other contributing churches has been paying deficiency contributions since 2012, under recovery plans the most recent of which aimed to clear the deficit by 2026.

However, the funding of the scheme had so improved to the point where in June 2022 a buy-in could be carried out with an insurance company (Just Group). This means that Just Group is now providing the financial backing for all pensions provided through the Scheme's DB Plan. It ensures the Scheme is no longer in a shortfall position and pensions will continue to be paid whilst removing risk from the Baptist family. Although some other risks remain the Baptist Union and the Trustees agreed that deficit contributions from each participating employer in this DB plan should be reduced to £1 per month from August 2023

ROSS-ON-WYE BAPTIST CHURCH

England & Wales - Charity number 1175785

Accounts

Ross-on-Wye Baptist Church

Annual Report and Accounts for the year ended 31st December 2022

Charity registered number: 1175785

Annual Report and Accounts

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Report of the Trustees for the year ended 31st December 2022

Objectives and activities

Our aims

The objects of the charity are set out in the charity's Approved Governing Document and are summarised as follows:

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Our 'Mission' statement is:

"To be a people inspired by Jesus who share life together and who are empowered to make a difference in all aspects of life."

Our objectives

Our objectives are set to reflect our faith and community aims. In carrying out this review, the trustees have considered the Charity Commissioners general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Our aims continue to be the provision of a facility where the community in Ross-on-Wye and the surrounding district can worship, and also a facility that can be used by the general public as a safe place to meet and provide activities. We also wish to cast a wider vision of transforming our town, county, and country and beyond to help make a world-wide community that is peaceful, vibrant, and harmonious, healed through God's love.

Our 'Vision' statement still states that at Ross Baptist Church:

"We will be a Church that serves our community and where people of all ages and abilities can develop a relationship with Jesus."

Our communications

In our publicity, letterhead, and literature Our 'Mission' statement and 'Vision' statement are combined and shortened to:

"Inspiring lives with the message of Jesus."

Covid-19 Pandemic

Following the SARS Coronavirus 2 Pandemic, the charity's activities have been able to return to normal. However we are aware that some, particularly elderly members, remain cautious about the risks of contracting Covid, so in addition to face-to-face events the charity has continued its' activities throughout the year with church services being recorded and then broadcast on our YouTube™ channel, and other activities such as communion services, prayer meetings, social interactions and support via Zoom™ meetings.

Strategies

We continue to want to make Ross-on-Wye Baptist Church an accessible and welcoming venue where the community in general, or those who wish to know more about our faith, can gather to learn about God's love and grace and to worship. The church building and the community centre (The Venue) are open for activities most days each week and support and guidance are available from the Church Office in The Venue when the church building is closed.

Regular teaching remains a feature of church life and the church community by way of Sunday services and weekday events, including communion and house groups.

The church's focus is not only inwards to its members, and an important part of its strategy is to provide help and support to the community at the point of need. For example, a Christians Against Poverty debt counselling service is operational, regular mentoring visits are made to the town's secondary school, pastoral help and support is available to all, and support and help to those on the margins of our society feature heavily on its agenda.

The church's finances are self-supporting through the gifts and donations of its members. As part of its strategy the church is also mindful of giving to those nationally and worldwide who have insufficient money to cover their basic needs for shelter, food, clothing, and who are destitute with no means of support.

An important part of our strategy is community welfare and education. All our community activities are advertised, and we welcome the participation of all in our local community. Most of our activities, such as Kingdom Club and Family Fun Week (Holiday Club), are free and supported by donations or grant funding. Where a charge is made, concessions or bursaries are available in order to minimise exclusion of those in need.

An important focus is made on supporting school-age activities and the church employs a full-time youth worker and a part-time families ministry team leader, plus volunteer helpers some of whom are heavily involved in mentoring work within the local primary and secondary schools.

Throughout the year, the children's work has continued to be managed and transacted by volunteer members of the church congregation. Links with primary schools have been maintained; the work of 'Open the Book' is supported by several church members who between them regularly visit 2 schools as part of this outreach. The church continued with involvement in Transforming Lives for Good; an early intervention process supporting children & families in one local school.

Grant making policy

Church members continue to give generously to disaster appeals arising from natural calamities affecting various countries around the world as well as those 'at home.'

Staff

We have four paid staff: a youth worker, a part time administrator and a part time families ministry team leader, as well as the Wye Valley Centre manager for Christians Against Poverty who also works part time.

The decision to appoint a part time dedicated Children's and Families Worker was deferred until 2023, and we have subsequently appointed someone to that role. [24/02/2023]

In March 2021 following a complaint our minister was suspended without judgment pending the outcome of investigations. His suspension continued throughout the remainder of 2021, and he resigned with immediate effect on 20th March 2022.

Use of volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community work and number approximately 60. All the church trustees give of their time freely. We encourage every church member to be involved in voluntary activities and to share their faith and skills with others.

All those volunteers working with children and other vulnerable persons are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide public benefit both to those who worship at Ross-on-Wye Baptist Church and the wider community of Ross on Wye and its locality. All these meetings are open to the public.

Though convenient, the separation between "religious" and "community" used below is entirely artificial – with a great deal of cross-over between the two areas.

Religious activities

The church provides a centre for our worship, prayers, teaching, and other activities associated with our Christian faith. During the year under review, we offered a range of religious services and activities, despite the restrictions including:

Believer's Baptism

We are able to baptise people who wished, in this way, to bear witness to their Christian faith.

Children and Youth Programmes

A rich and varied programme of children and young persons' events regularly take place each week and at camp and festival events when available; with the purpose of showing the love of Jesus in a practical, relevant and understandable way. All programme events take place in a safe environment.

Christian Marriage

The church provides a venue for Christian marriage services. Furthermore, the church encourages Marriage Preparation and Marriage enrichment by conducting, as required, courses on these subjects.

Christian Mission

The church continues to support communication of the Christian faith beyond Ross-on-Wye. This year has seen some of our members continuing to serve in placement in northern Kenya with the Africa Inland Mission.

The church has a policy of ensuring that a tithe of our income is made available to support activity in mission and missional community benefit.

Courses to Explore Christian Faith

From time to time these courses (generally Alpha or Christianity Explored) are held for those who wish to explore the Christian faith.

Festivals

The church recognises and celebrates the major Christian festivals of Easter, Pentecost, Harvest and Christmas. All services are open to the general public.

Funeral facilities

The church is made available for those who wish for a Christian funeral. Post bereavement counselling and care is available if required.

Holiday Club and other activities

Our summer school holiday activities [Family Fun Week] was held in July, taking place in the church car park, the Venue and at the local rugby ground. Kingdom Crew events were held on Sunday mornings with activity & Christian teaching together with a lunch [Family Fun on Sunday] held in the Venue, and a Nativity Play that took place watched by families within a Sunday Service at Christmas.

Infant dedication

From time-to-time requests for infant dedication are agreed and these normally take place as part of Sunday morning services.

Inter-denominational and faith dialogue

Ross-on-Wye Baptist Church is a member of Churches Together Ross-on-Wye and District and is open to promote inter-faith dialogue and social cohesion.

Pastoral care

This has continued to be a challenging year from a pastoral perspective, but we believe that pastoral care means much more than just meeting up with people in a time of crisis. It's about journeying with one another on a day-by-day basis and building relationships. Pastoral care has been provided by our Pastoral Framework via telephone, Zoom™, house groups, out-door meetings and by home visits. This continues to encourage deeper and more meaningful pastoral connection within the Church and has

offered support to the isolated and those still shielding from infection risk or otherwise restricted to their homes.

Small groups

Nine small groups operate from within the church and together have served more than 100 members and friends. Many of these had continued during the pandemic by Zoom™, and some have continued on the same basis. They have a range of activities from bible study and prayer to mutual pastoral support and family social events. The study topics are chosen by the groups to meet their particular needs and have ranged from thematic to book-based and from deeply doctrinal to practical application.

All small group leaders are either trained in safeguarding or have group members so trained.

Worship, Teaching and Prayer

Regular weekly services are held with an attendance of around 100 people, including children and young people either in person or via our YouTube™ channel. A monthly communion service has been held, and additionally several prayer meetings each week have taken place to pray through specific issues in the life of the church. Details of services have been published on the church's website.

Acts 435

We are involved in this national initiative which enables demonstrable need to be met quickly by targeted giving.

Christians against Poverty

We provide a Christians against Poverty debt counselling service. The service has helped many people and has had a positive influence in the local community. A Centre manager is supported by a voluntary debt coach, a community link worker, and client 'befrienders.' The Centre also acts as a hub for work in the Royal Forest of Dean and Monmouth areas as well as Prescoed & Usk prisons.

Children and Youth Groups

Open to all children and young people to play and learn about the Christian faith in a safe environment. Groups normally take place weekly in the church and The Venue. Activities include storytelling and craft work as well as indoor and outdoor games, bike rides, cooking contests and a Christmas banquet. Contact continues with students who are away from home via bi-weekly text messages.

Loaves and Fishes

During the school holidays the Children & Families Team delivered food bags weekly to up to 20 families to address 'holiday hunger'.

Community Food Larder

The church is a participant in a community food larder scheme to provide practical help for the needy and those marginalised by society.

Freecycle

The church usually organises a quarterly event at The Venue where surplus goods are offered free to those in need.

Halls and rooms

Our halls and meeting rooms are available for use by local groups and organisations. This year, in addition to occasional use by community-based groups for meetings, the facilities have been used by art groups, community interest-orientated groups, coffee mornings, concerts, children's clubs, and fair-trade events.

Horizons

The church normally provides a venue for a weekly gathering of around 20-35 older folk who pursue interests such as chair aerobics, knitting, table games and other similar activities. A light lunch is provided, and a speaker is invited to give a short and age-relevant talk – which often involves some interactive element.

Mental Health & general Wellbeing

The church continues to have an active role in providing support for those in our community who struggle with issues of mental health.

We are now recognised as being 'dementia friendly' by the Alzheimer's Society.

Mentoring

We currently have in the order of 80 students on our list at John Kyrle High School, where the school asks us to engage on a 1:1 basis to encourage young people who are having difficulties.

Parents and Toddlers

This is a busy weekly support activity that has earned a local reputation as a friendly and accepting place. It is free and is mainly attended by many young mothers and their children. Play facilities and general fellowship feature each week, with one-to-one conversations and 'sign-posting' to appropriate areas of help when required.

The Venue

During the year, The Venue is extensively used by both church and community. It regularly plays host to four different charitable groups (including the sole remaining open-access youth club provision in the town) as well as providing a space for performance events, Pilates, and the local produce market.

Weekly Coffee Morning

A weekly coffee morning takes place, in the church building, with a steady 'regular' clientele who welcome the quiet, friendly atmosphere.

Structure, governance and management

Organisational Structure

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits, apart from:

- the Pastor, when in post, who is a managing trustee and paid employee of the church; and,
- the manager of The Venue who, with the agreement of the members, is paid for his time undertaking that work.

The trustees meet together as a corporate body bi-monthly and comprise:

- Elder trustees whose prime responsibilities are to focus on the spiritual well-being, pastoral direction, vision casting and care of the leaders, church members and congregation.
- Church member (managing) trustees whose prime responsibilities are the supervision of the day-to-day management of the church, including finance, premises, health and safety, staffing, child protection and insurance.

The Elder trustees generally meet twice monthly in addition to meeting with the managing trustees.

To assist in the smooth running of the charity the trustees have set up a number of sub-groups that help them oversee certain aspects of the charity's work. Sub-groups are currently established for finance, pastoral work, welcoming/hosting, ladies' breakfast, and AV team. Each group reports back with their recommendations to a full meeting of the trustees and to the church members' meeting. Sub-groups meet at appropriate intervals.

The chair of trustees chairs the church trustees' meetings. The chair of trustees is a managing trustee, who also attends meetings of the elder trustees, thus achieving a fully informed 'cross-over' with both charity trustee committees.

The church managing trustees are accountable fully to the members' church meeting which is ultimately the decision-making body in accordance with the Approved Governing Document.

Day to day management of the church, community facilities and projects is delegated to staff, assisted from time to time by volunteer workers.

Recruitment and appointment of trustees

The existing trustees are responsible for the appointment of new trustees in accordance with the Approved Governing Document of the church. Nominations are sought from members of the church and a process of election in accordance with the Approved Governing Document subsequently takes place.

In selecting new trustees, the church seeks to identify people who are church members, are actively engaged in the activities of the church, have apostolic gifts as outlined in the Bible and possess, when necessary, personal competence, specialist knowledge and skills.

Induction and training of trustees

Following successful election and appointment, new trustees are introduced to their new role and given copies of the Approved Governing Document and the Baptist Union Corporation Limited publication C15 – Help I’m a Charity Trustee. Direction towards looking at a number of publications from the Charity Commission is also given. Included in this is the guidance on churches and public benefit and on the advancement of religion for the public benefit.

All trustees are required to participate in, and be certified as having completed, safeguarding training.

These procedures ensure that new trustees are aware of the scope of their responsibilities under The Charities Act.

Risk Management

The trustees have assessed the risks the charity faces and have drawn up a number of policies to address the major risks associated with our estate and activities. These deal with the nature of the risks, the likelihood of the risks happening, and the measures taken to manage them.

The policies are reviewed regularly by the trustees. The chair of trustees reports on a regular basis any changes in risk factors to the relevant trustees’ meeting and to the church members’ meeting.

The trustees are satisfied that policies and systems are in place to manage the risks that have been identified. In particular that insurance cover is in place, Health and Safety issues are identified, Safeguarding policies are documented and followed, Significant Risk Areas are reported and the finances of the church are kept under regular review.

Appropriate Disclosure Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children, young people and vulnerable adults.

All leaders of activities at which children and/or vulnerable adults could be present are required to participate in, and be certified as having completed, safeguarding training.

The systems necessary to comply with the General Data Protection Regulation UK are in place.

Financial review

Reserves policy

We believe that the needs of the church will be met by God at the proper time, but we recognise also that prudence and recommended charity practice both require there should be a formal policy on reserves. It is important that a sufficient balance of funds should be held within the General fund to enable it to meet all its financial obligations as they fall due, and to that end the Trustees consider we

should maintain a working balance in the General fund equivalent to three months expenditure - approximately £50,000.

At 31 December 2022 the balance of £148,530 in General Funds exceeded that figure by a comfortable margin, subject to the ongoing uncertainty regarding the pensions liability, although the risk there appears to have been mitigated significantly.

Principal funding sources and financial performance

The church continues to raise the funds which it needs to carry on its activities from within its own membership. The church is heavily dependent on its congregation 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 and to the public benefit.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. The recent pandemic badly affected the church's ability to meet together and impacted church attendances, membership and giving. Despite all the difficulties it is heartening to be able to report that at both the operational, and overall, level the income for the year has exceeded expenditure; and although it is recognised this is partly due to the absence of a minister for much of the year it is also thanks to the continuing generosity of the membership and of course the grace of our wonderful God.

Investment policy and objectives

The charity has no long-term investments. Cash reserves are held in deposit accounts.

Trustees and Administration

Trustees during the year

Title	Forename	Surname	Role	Notes
Mr.	Andrew	Downing	Managing Trustee	Appointed 30/07/2021 (3 years)
Mr.	Michael	Agyeman	Managing Trustee	Re-Appointed 30/07/2021 (2 years)
Rev.	Neil	Bennett	Minister & ex officio Trustee	Resigned 20/03/2022
Mrs.	Liz	Blake	Elder Trustee	Re-appointed 16/07/2018 (5 years)
Mrs.	Irene	Rothwell	Elder Trustee	Appointed 26/10/2020 (7 years)
Mr.	Martin	Skirrow	Treasurer & Elder Trustee	Re-appointed 16/07/2018 (6 years)
Mr.	Mike	Spencer	Managing Trustee	Appointed 30/07/2021 (3 years)
Miss	Rosemary	Sutton	Managing Trustee	Re-Appointed 30/07/2021 (2 years)
Mr.	Vincent	Tweed	Managing Trustee	Re-Appointed 11/07/2022 (1 year)
Mr.	Nick	Wardale	Elder Trustee	Re-appointed 16/07/2018 (6 years)
Rev.	Peter	Wade	Elder Trustee	Appointed 26/10/2020 (7 years)
Dr.	John	Wilson	Chair/Secretary & Managing Trustee	Re-Appointed 11/07/2022 (1 year)

Independent examiner

PJC Metcalfe, Chartered Accountant, Hildersley Cottage, Ross-on-Wye, HR9 7NJ

Name of the bankers

CAF Bank Limited (CBL), 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered under number 1837656.

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



Andrew Downing

10th July 2023

Chair Trustees, Ross-on-Wye Baptist Church.

Independent Examiner's Report to the trustees of Ross-on-Wye Baptist Church

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (the Charity) for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.



Date: 5th July 2023

Peter J C Metcalfe

Ross-on-Wye

Chartered Accountant

Statement of financial activities

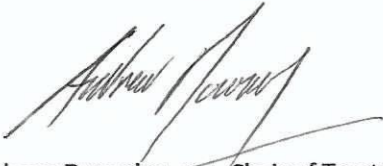
	Notes	Unrestricted funds		Restricted funds	Endowment funds	Total 2022	Total 2021
		General	Designated				
		£	£	£	£	£	£
Donations and legacies	2	156,065	1,000	30,507		187,572	188,897
Charitable activities	3	4,293	18,803	6,549		29,645	7,029
Investment income	4	692	3			695	391
Total income		161,050	19,806	37,056		217,912	196,317
Expenditure on:							
Charitable activities	5	137,988	15,401	25,382		178,771	192,926
Total expenditure		137,988	15,401	25,382		178,771	192,926
Net income	6	23,062	4,405	11,674		39,141	3,391
Transfer between funds		-2,499	2,499				
Net movement in funds		20,563	6,904	11,674		39,141	3,391
Total funds brought forward		127,967	53,040	40,351	50,000	271,358	267,967
Total funds carried forward		148,530	59,944	52,025	50,000	310,499	271,358

The notes on pages 17 to 22 form part of these accounts.

Balance sheet

	Notes	2022	2021
		£	£
Fixed assets			
Tangible fixed assets	9	<u>114,164</u>	<u>116,809</u>
Current assets			
Debtors	10	7,254	7,068
Cash in hand and at bank	11	<u>192,788</u>	<u>175,801</u>
		200,042	182,869
Current liabilities			
Creditors: amounts falling due within one year	12	<u>3,677</u>	<u>11,460</u>
Net current assets		<u>196,365</u>	<u>171,409</u>
Total assets less current liabilities		310,529	288,218
Non-current liabilities			
Creditors: amounts falling due after one year	13	30	16,860
Net assets	14	<u><u>310,499</u></u>	<u><u>271,358</u></u>
Charitable funds			
Unrestricted funds	15	208,474	181,007
Restricted funds	16	52,025	40,351
Endowment funds		50,000	50,000
		<u><u>310,499</u></u>	<u><u>271,358</u></u>

The accounts were approved by the trustees on 10th July 2023 and signed on their behalf by:


 Andrew Downing Chair of Trustees

10th July 2023

The notes on pages 17 to 22 form part of these accounts.

Cash flow statement

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Net income for the year as per the statement of financial activities		38,446	3,000
Adjustments for:			
Depreciation charge		2,645	2,645
(Decrease) increase in debtors		-186	2,455
(Decrease) Increase in creditors		-24,613	-1,931
Net cash (used)/ provided by operating activities		<u>16,292</u>	<u>6,169</u>
Cash flows from investing activities			
Investment interest		695	391
Capital expenditure on property			
Net cash used in investing activities/capital expenditure		<u>16,987</u>	<u>6,560</u>
Change in cash and cash equivalents in the year		16,987	6,560
Cash and cash equivalents at the beginning of the year		175,801	169,241
Cash and cash equivalents at the end of the year		<u><u>192,788</u></u>	<u><u>175,801</u></u>

The notes on pages 17 to 22 form part of these accounts.

Notes to the accounts

1 Accounting policies

1.1 Accounting convention

The charity is a public benefit entity within the meaning of FRS 102. The accounts have been prepared under the Charities Act 2011 and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention and on a going concern basis.

1.2 Income

Donations are recognised when received, income tax on Gift Aid donations when the related income is recognised, legacies when their receipt is reasonably certain and can be properly quantified, and investment income in the accounts in the year in which it is receivable.

1.3 Expenditure

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

The Church makes grants to other organisations whose charitable objects complement its work, to people working in complementary Christian ministry, and for the relief of the poor in the local community. Grants and donations are accounted for when paid over.

Support costs are considered to be wholly attributable to the establishment activity.

1.4 Funds accounting

Funds held are either:

Unrestricted - general fund to be used in accordance with the charitable objects at the discretion of the trustees

- designated funds - set aside by the church or trustees out of the unrestricted general fund for specific future purposes, or

Restricted - held under charity law under specific trusts, declared by the donor when making the gift or resulting from an appeal for funds for a specific purpose.

1.5 Fixed assets

The church premises in Broad Street, Ross-on-Wye, are held by the Baptist Union Corporation Ltd charity no. 249635 as custodian trustee and are considered to be the permanent endowment of the charity. The historical cost is not known, and they are not shown at market value or depreciated.

The church is also the beneficial owner of the Venue, Hill Street, Ross-on-Wye, subject to the relevant trusts of which the Baptist Union Corporation Ltd is the custodian trustee. This building is used for the children and youth activities of the church, by the local community, and houses the church offices.

Freehold land and buildings are included in the accounts at cost where that is known, less depreciation provided on the straight-line method.

Depreciation on the buildings is calculated to write off the cost on a straight-line basis over the expected useful life of the asset, at the following rate:

Buildings	2% pa
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The cost of furniture, fittings and equipment is written off at purchase and not capitalised.

1.6 Pensions

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in a multi-employer defined benefit scheme which is also accounted for as a defined contribution scheme as it is not possible to identify the Church's share of the underlying assets and liabilities. Contributions to the schemes are charged to the accounts in the period to which they relate.

The Church is obliged to make further contributions to the defined benefit scheme in respect of employment service before 31 December 2011. This scheme closed to further accrual on 31 December 2011 at which point it was replaced by a defined contribution plan.

Further information about the defined benefit scheme is given in note 17.

1.7 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value.

1.8 Going concern

The trustees have reviewed the ongoing future of the charity and are satisfied that there are no material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts (continued)

2 Donations and legacies	Unrestricted funds		Restricted funds	2022	2021
	General	Designated		Total	Total
	£	£	£	£	£
Offerings and gifts	133,656	1,000	28,340	162,996	159,214
Income tax recoverable	22,409		2,167	24,576	29,683
	<u>156,065</u>	<u>1,000</u>	<u>30,507</u>	<u>187,572</u>	<u>188,897</u>
3 Income – charitable activities					
Use of premises	377	18,803		19,180	6,164
Outreach	1,654		4,308	5,962	811
Youth work	2,262		2,241	4,503	54
	<u>4,293</u>	<u>18,803</u>	<u>6,549</u>	<u>29,645</u>	<u>7,029</u>
4 Investment income					
Bank interest	692	3		695	391
	<u>692</u>	<u>3</u>		<u>695</u>	<u>391</u>
Total income	<u>161,050</u>	<u>19,806</u>	<u>37,056</u>	<u>217,912</u>	<u>196,317</u>
5 Expenditure-charitable activities					
Ministry & mission	General	Designated	Funds	Total	Total
	£	£	£	£	£
Salaries & national insurance	59,864		5,233	65,097	88,200
Pension costs	3,287			3,287	5,609
Ministry support costs	1,481			1,481	968
Gifts to speakers	875			875	875
Miscellaneous ministry costs	3,340			3,340	4,043
Children and young people	7,995		3,155	11,150	5,950
Outreach	1,058		14,289	15,347	13,593
Catering	1,067			1,067	1,636
Office costs including salary	15,838			15,838	16,347
Publicity	586			586	72
Sundries	841	259		1,100	942
Mission and other gifts (note 7)	15,189	416	2,705	18,310	19,540
	<u>111,421</u>	<u>675</u>	<u>25,382</u>	<u>137,478</u>	<u>157,775</u>
Establishment					
Building repairs & maintenance	27,731	2,727		30,458	6,586
Equipment replacement & repairs	1,044	945		1,989	5,820
Light and heat	6,988	3,170		10,158	9,237
Water	63	339		402	366
Insurance	4,301	1,673		5,974	5,540
Cleaning & management	2,512	5,872		8,384	5,252
	<u>42,639</u>	<u>14,726</u>		<u>57,365</u>	<u>32,801</u>
Expenditure before provisions	154,060	15,401	25,382	194,843	190,576
Net income before provisions	6,990	4,405	11,674	23,069	5,741
Provisions (non-cash)					
Depreciation	2,645			2,645	2,645
Finance cost of discount unwind	261			261	96
Reduction in pension liability	-18,978			-18,978	-391
Total provisions	<u>-16,072</u>			<u>-16,072</u>	<u>2,350</u>
Total expenditure & provisions	<u>137,988</u>	<u>15,401</u>	<u>25,382</u>	<u>178,771</u>	<u>192,926</u>
6 Net income	<u>23,062</u>	<u>4,405</u>	<u>11,674</u>	<u>39,141</u>	<u>3,391</u>

Notes to the accounts (continued)

7	Charitable donations and grants	Unrestricted	Restricted	Total 2022	Total 2021
		£	£	£	£
	Baptist Home Mission	6,600		6,600	6,600
	BM SWorld Mission	504		504	1,004
	AM (Alan & Pauline Jordan)	6,600		6,600	6,600
	Others	1,485		1,485	2,296
	Stewardship Fund (Designated)	416		416	
	Acts 435		2,705	2,705	2,515
	Jordans				525
		<u>15,605</u>	<u>2,705</u>	<u>18,310</u>	<u>19,540</u>
8	Employees			2022	2021
	The average number of persons employed during the year was:			4	5
	Employment costs			£	£
	Salaries			75,537	97,194
	Social security costs			1,771	3,445
	Pension costs			3,904	6,218
				<u>81,212</u>	<u>106,857</u>

Related party disclosures

No employee received emoluments in excess of £60,000 during the year (2021: none).

One trustee, Neil Bennett, was employed by the Church until 7th March 2022. His remuneration was:

Salary: £12,434 (including manse allowance): Pension contributions: £912 Expenses: £325.

Vincent Tweed, trustee, supplied management services to the charity in connection with The Venue costing £2,278 (2021: £1,843).

A total of £3,319 (2021: £3,820) was reimbursed to trustees relating to disbursements properly made on behalf of the charity.

Aggregate donations received from the charity's trustees in the year amounted to £37,224 (2021: £29,933).

9	Tangible fixed assets	The Venue
	Cost	£
	At 1 January 2022	132,230
	At 31 December 2022	<u>132,230</u>
	Depreciation	
	At 1 January 2022	15,421
	Charge for the year	<u>2,645</u>
	At 31 December 2022	<u>18,066</u>
	Net book value	
	At 1 January 2022	116,809
	At 31 December 2022	<u>114,164</u>

Notes to the accounts (continued)

10 Debtors	2022	2021
	£	£
Gift Aid tax reclaim	6,689	6,822
Other debtors	565	246
	<u>7,254</u>	<u>7,068</u>
11 Cash at bank and in hand	2022	2021
	£	£
Current accounts	19,944	11,635
Savings accounts	172,844	164,166
	<u>192,788</u>	<u>175,801</u>
12 Creditors: amounts falling due within one year	2022	2021
	£	£
Pension scheme - contributions to deficiency	12	4,568
Accruals	2,000	289
Other creditors	1,665	6,603
	<u>3,677</u>	<u>11,460</u>
13 Creditors: amounts falling due after one year	2022	2021
	£	£
Pension liability		
At 1 January	21,429	26,226
Finance cost of discount unwind	261	96
Increase/(decrease) in pension liability	-18,978	-391
Deficiency contributions	<u>-2,670</u>	<u>-4,502</u>
At 31 December	<u>42</u>	<u>21,429</u>
Amount falling due within one year	12	4,569
Amount falling due after one year	<u>30</u>	<u>16,860</u>

The liability represents the present value of the deficiency contributions at the accounting date. The discount rate used is 4.6% (2021: 1.3%) and the minimum pensionable income rate 7.0% (2021: 4.0%).

See note 16 below for more information about the pension liability.

14 Analysis of net assets between	Unrestricted funds		Restricted funds	Endowment fund	2022 Total
	General	Designated			
	£	£	£		£
Balances at 31 December 2021 represented by:					
Tangible fixed assets	64,164			50,000	114,164
Current assets	88,074	59,943	52,025		200,042
Current liabilities	-3,677				-3,677
Non-current liabilities	-30				-30
	<u>148,531</u>	<u>59,943</u>	<u>40,351</u>	<u>50,000</u>	<u>310,499</u>

Notes to the accounts (continued)

15 Unrestricted funds		At 1.1.22	Income	Transfers	Expenditure	At 31.12.22
		£	£	£	£	£
General fund		127,967	161,050	-2,499	137,988	148,530
Designated funds						
Development	a	40,325				40,325
Stewardship	b	1,983	1,000		416	2,567
Gift day	c	10,732				10,732
The Venue	d		18,806	2,499	14,985	6,320
		53,040	19,806	2,499	15,401	59,944
Total unrestricted funds		181,007	180,856		153,389	208,474

a. Relates to a legacy received in 2005 designated for the spiritual or physical development of the

b. Set aside for future distribution

c. For specific maintenance projects (stairlift and Venue kitchen).

d. Designated for the future maintenance, upkeep, and development of the centre.

16 Restricted funds		At 1.1.22	Income	Expenditure	At 31.12.22
		£	£	£	£
Christians against Poverty		39,106	27,111	19,523	46,694
Youth & Children		1,245	2,241	3,155	331
Acts 435			2,705	2,705	
Kitchen project			5,000		5,000
		40,351	37,057	25,383	52,025

17 Defined benefit pension scheme

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in the multi-employer defined benefit Baptist Pension Scheme. Contributions are charged to the statement of financial activities in the period to which they relate. The Scheme is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). It closed to further accrual on 31 December 2011 and was replaced by a defined contribution (DC) plan within the same Scheme.

The Church and other employers supporting the DB plan are collectively responsible for funding the deficit and the Church could be liable if other participating employers are unable to meet their obligations under the plan. As a result of the deficit the church along with all other contributing churches have been paying deficiency contributions since 2012, under a recovery plan the most recent of which aimed to clear the deficit by 2026. However, the funding of the scheme had so improved that by June 2022 a buy-in was possible with an insurance company (Just Group). This means that Just Group is now providing the financial backing for all pensions provided through the Scheme's DB Plan, and the Scheme is no longer in a shortfall position. At the year end there was a small technical liability shown by note 12 above.

Total pension contributions to all schemes recognized as an expense in 2022 were £6,574 (2021: £6,218)

ROSS-ON-WYE BAPTIST CHURCH

England & Wales - Charity number 1175785

Accounts

Ross-on-Wye Baptist Church

Annual Report and Accounts for the year ended 31st December 2021

Charity registered number: 1175785

Annual Report and Accounts

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Report of the Trustees for the year ended 31st December 2021

Objectives and activities

Our aims

The objects of the charity are set out in the charity's Approved Governing Document and are summarised as follows:-

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Our 'Mission' statement is:

"To be a people inspired by Jesus who share life together and who are empowered to make a difference in all aspects of life"

Our objectives

Our objectives are set to reflect our faith and community aims. In carrying out this review, the trustees have considered the Charity Commissioners general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Our aims continue to be the provision of a facility where the community in Ross on Wye and the surrounding district can worship, and also a facility that can be used by the general public as a safe place to meet and provide activities. We also wish to cast a wider vision of transforming our town, county, and country and beyond to help make a world-wide community that is peaceful, vibrant, and harmonious, healed through God's love.

Our 'Vision' statement still states that at Ross Baptist Church:

"We will be a Church that serves our community and where people of all ages and abilities can develop a relationship with Jesus"

Our communications

In our publicity, letterhead, and literature Our 'Mission' statement and 'Vision' statement are combined and shortened to:

"Inspiring lives with the message of Jesus"

Covid-19 Pandemic

The charity's activities continued to be restricted in face-to-face events with the continuing effects of the SARS Coronavirus 2 Pandemic. The activities listed below gradually returned to normal during the course of the year, when following Government advice, and the regulation in force at the time the church building, and community centre (The Venue) were opened in stages to the public. The charity continued its activities throughout the year with church services being recorded and then broadcast

on our YouTube™ channel, and other activities such as communion services, prayer meetings and social interactions and support via Zoom™ meetings.

Strategies

We continue to want to make Ross-on-Wye Baptist Church an accessible and welcoming venue where the community in general, or those who wish to know more about our faith, can gather to learn about God's love and grace and to worship. The church building and the community centre (The Venue) are open for activities most days each week (when permitted) and support and guidance are available from the Church Office in The Venue when the church building is closed.

Regular teaching remains a feature of church life and the church community by way of Sunday services and weekday events, including communion, and house groups.

The church's focus is not only inwards to its members, and an important part of its strategy is to provide help and support to the community at the point of need. For example a Christians Against Poverty debt counselling service is operational, regular mentoring visits are made to the town's secondary school, pastoral help and support is available to all, and support and help to those on the margins of our society feature heavily on its agenda.

The church's finances are self-supporting through the gifts and donations of its members. As part of its strategy the church is also mindful of giving to those nationally and worldwide who have insufficient money to cover their basic needs for shelter, food, clothing, and who are destitute with no means of support.

An important part of our strategy is community welfare and education. All our community activities are advertised, and we welcome the participation of all in our local community. Most of our activities, such as a children's annual Holiday Club and Team Café events, are free and supported by donations or grant funding. Where a charge is made, concessions or bursaries are available in order to minimise exclusion of those in need.

An important focus is made on supporting school-age activities and the church employs a full-time youth worker and a part-time families ministry team leader, plus volunteer helpers some of whom are heavily involved in mentoring work within the local primary and secondary schools.

Throughout the year, the children's work has continued to be managed and transacted by volunteer members of the church congregation. Links with primary schools have been maintained; the work of Open the Book is supported by a number of church members who between them regularly visit 2 schools as part of this outreach. The church continued with involvement in Transforming Lives for Good; an early intervention process supporting children & families in one local school.

Grant making policy

Church members continue to give generously to disaster appeals arising from natural calamities affecting various countries around the world as well as those 'at home.'

Staff

We have five paid staff: our minister, a youth worker, a part time administrator and a part time families ministry team leader, as well as the Wye Valley Centre manager for Christians Against Poverty who also works part time.

The decision to appoint a part time dedicated Children's and Families Worker has been deferred until 2022. [This post is currently being advertised – July 2022]

In March 2021 following a complaint our minister Revd N. Bennett was suspended without judgment pending the outcome of investigations. His suspension continued throughout the remainder of 2021. Subsequently his accreditation as a Baptist minister was removed by the Baptist Union of Great Britain and he then resigned his post on 20th March 2022. The Revd. N Bennett was removed from the list of trustees held by the Charity Commission on 6th April 2022.

Use of volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community work and number approximately 60. All the church trustees give of their time freely. We encourage every church member to be involved in voluntary activities and to share their faith and skills with others.

All those volunteers working with children and other vulnerable persons are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide public benefit both to those who worship at Ross-on-Wye Baptist Church and the wider community of Ross on Wye and its locality. All these meetings are open to the public.

Though convenient, the separation between "religious" and "community" used below is entirely artificial – with a great deal of cross-over between the two areas.

Religious activities

The church provides a centre for our worship, prayers, teaching, and other activities associated with our Christian faith. During the year under review, we offered a range of religious services and activities, despite the restrictions including:

Believer's Baptism

When permitted we are able to baptise people who wish, in this way, to bear witness to their Christian faith.

Children and Youth Programmes

A rich and varied programme of children and young persons' events regularly take place each week and at camp and festival events when available and permitted; with the purpose of showing the love of Jesus in a practical, relevant, and understandable way. All programme events take place in a safe environment.

Christian Marriage

The church provides a venue for Christian marriage services. Furthermore the church encourages Marriage Preparation and Marriage enrichment by conducting, as required, courses on these subjects.

Christian Mission

The church continues to support communication of the Christian faith beyond Ross. This year has seen some of our members serving in placement in northern Kenya with the Africa Inland Mission.

The church has a policy of ensuring that a tithe of our income is made available to support activity in mission and missional community benefit.

Courses to Explore Christian Faith

From time to time these courses (generally Alpha or Christianity Explored) are held for those who wish to explore the Christian faith.

Festivals

The church recognises and celebrates the major Christian festivals of Easter, Pentecost, Harvest and Christmas. All services are open to the general public, and some are conducted in the public realm when permitted.

Funeral facilities

The church is made available for those who wish for a Christian funeral. Post bereavement counselling and care is available if required.

Holiday Club and other activities

Our summer school holiday activities [Family Fun Week] was able to restart in July taking place in the church car park, The Venue and at the local rugby ground. In September the Kingdom Crew restarted mornings of activity & Christian teaching together with a lunch [Family Fun on Sunday] held in the Venue, and a Nativity Play took place watched by families within a Sunday Service at Christmas.

Infant dedication

From time-to-time requests for infant dedication are agreed and these normally take place as part of Sunday morning services.

Inter-denominational and faith dialogue

Ross-on-Wye Baptist Church is a member of Churches Together Ross-on-Wye, and is open to promote inter-faith dialogue and social cohesion.

Pastoral care

This has continued to be a challenging year from a pastoral perspective, but we believe that pastoral care means much more than just meeting up with people in a time of crisis. It's about journeying with one another on a day-by-day basis and building relationships. Pastoral care has been provided by our Pastoral Framework via telephone, Zoom™, house groups and out-door, followed by home visits when permissible. This continues to encourage deeper and more meaningful pastoral connection within the Church and has offered support to the isolated and those shielding from infection.

Small groups

Nine small groups operate from within the church and together have served more than 100 members and friends. Many of these have continued during the pandemic by Zoom™ and have a range of activities from bible study and prayer to mutual pastoral support and family social events. The study

topics are chosen by the groups to meet their particular needs and have ranged from thematic to book-based and from deeply doctrinal to practical application.

All small group leaders are either trained in safeguarding or have group members so trained.

Worship, Teaching and Prayer

Regular weekly services are held with an attendance of around 100 people, including children and young people either in person or via our YouTube™ channel. A twice weekly communion service has been held, and additionally a number of prayer meetings each week have taken place to pray through specific issues in the life of the church. Details of services have been published on the church's website.

Community activities

These were restricted in the early part of the year, but gradually opened up in a Covid secure manner during the course of the year. The church building opened for personal prayer for 'Thy Kingdom Come' in May. Live stream services without a congregation started in July, and open services started in August.

Acts 435

We are involved in this national initiative which enables demonstrable need to be met quickly by targeted giving.

Christians against Poverty

We provide a Christians against Poverty debt counselling service. The service has helped many people and has had a positive influence in the local community. A Centre manager is supported by, a voluntary debt coach, a community link worker, and client 'befrienders.' The Centre also acts as a hub for work in the Royal Forest of Dean and Monmouth areas as well as Prescoed & Usk prisons.

Children and Youth Groups

Open to all children and young people to play and learn about the Christian faith in a safe environment. Groups normally take place weekly in the church and The Venue. Activities include storytelling and craft work as well as indoor and outdoor games. Groups continued to meet on-line, and a number of craft activity videos were posted on YouTube™, becoming face-to-face in stages through the year, as permitted.

Loaves and Fishes

During the school holidays the Children & Families Team delivered food bags weekly to up to 20 families to address 'holiday hunger'.

Community Food Larder

The church is a participant in a community food larder scheme to provide practical help for the needy and those marginalised by society.

Freecycle

The church usually organises a quarterly event at The Venue where surplus goods are offered free to those in need.

Halls and rooms

Our halls and meeting rooms are available for use by local groups and organisations. This year, in addition to occasional use by community-based groups for meetings, the facilities have been used by art groups, community interest-orientated groups, coffee mornings, concerts, children's clubs, and fair-trade events, again when permitted.

Horizons

The church normally provides a venue for a weekly gathering of around 20-30 older folk who pursue interests such as chairbics, knitting, table games and other similar activities. After a light lunch, a speaker is invited to give a short and age-relevant talk – which often involves some interactive element. Mindful of the vulnerability of this group, this activity remained closed for much of the year but re-opened in September with a celebratory tea-party!

Mental Health & general Wellbeing

The church continues to have an active role in providing support for those in our community who struggle with issues of mental health.

We are now recognised as being 'dementia friendly' by the Alzheimer's Society.

Mentoring

We currently have in the order of 40 students on our list at John Kyrle High School, where the school, when it is open, asks us to engage on a 1:1 basis to encourage young people who are having difficulties.

Parents and Toddlers

This is a busy weekly support activity that has earned a local reputation as a friendly and accepting place. It is free and is mainly attended by many young mothers and their children. Play facilities and general fellowship feature each week with occasional professional advice and guidance sessions. We were able to re-open this activity in September.

The Venue

During the year, The Venue is normally extensively used by both church and community. It regularly plays host to four different charitable groups (including the sole remaining open-access youth club provision in the town) as well as providing a space for performance events, Pilates, and the local produce market, which was able to continue operating throughout the restrictions.

Weekly Coffee Morning

A weekly coffee morning takes place with a steady 'regular' clientele who welcome the quiet, friendly atmosphere, and during 'lockdown' met on Zoom™, later meeting in a local café before finally moving back into the church building.

Structure, governance and management

Organisational Structure

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits, apart from:

- the Pastor, who is a managing trustee and paid employee of the church; and,
- the manager of The Venue who, with the agreement of the members, is paid for his time undertaking that work.

The trustees meet together as a corporate body bi-monthly and comprise:

- Elder trustees whose prime responsibilities are to focus on the spiritual well-being, pastoral direction, vision casting and care of the leaders, church members and congregation.
- Church member (managing) trustees whose prime responsibilities are the supervision of the day-to-day management of the church, including finance, premises, health and safety, staffing, child protection and insurance.

The Elder trustees generally meet twice monthly in addition to meeting with the managing trustees.

To assist in the smooth running of the charity the trustees have set up a number of subgroups that help them oversee certain aspects of the charity's work. Subgroups are currently established for finance, pastoral work, welcoming/hosting, ladies' breakfast, and AV team. Each group reports back with their recommendations to a full meeting of the trustees and to the church members' meeting. Subgroups meet at appropriate intervals.

The chair of trustees chairs the church trustees' meetings. The chair of trustees is a managing trustee and also attends meetings of the elder trustees, thus achieving a fully informed 'cross-over' with both charity trustee committees.

The church managing trustees are accountable fully to the members' church meeting which is ultimately the decision-making body in accordance with the Approved Governing Document.

Day to day management of the church, community facilities and projects is delegated to staff, assisted from time to time by volunteer workers.

Recruitment and appointment of trustees

The existing trustees are responsible for the appointment of new trustees in accordance with the Approved Governing Document of the church. Nominations are sought from members of the church and a process of election in accordance with the Approved Governing Document subsequently takes place.

In selecting new trustees, the church seeks to identify people who are church members, are actively engaged in the activities of the church, have apostolic gifts as outlined in the Bible and possess, when necessary, personal competence, specialist knowledge and skills.

Induction and training of trustees

Following successful election and appointment, new trustees are introduced to their new role and given copies of the Approved Governing Document and the Baptist Union Corporation Limited publication C15 – Help I'm a Charity Trustee. Direction towards looking at a number of publications from the Charity Commission is also given. Included in this is the guidance on churches and public benefit and on the advancement of religion for the public benefit.

All trustees are required to participate in, and be certified as having completed, safeguarding training.

These procedures ensure that new trustees are aware of the scope of their responsibilities under The Charities Act.

Risk Management

The trustees have assessed the risks the charity faces and have drawn up a number of policies to address the major risks associated with our estate and activities. These deal with the nature of the risks, the likelihood of the risks happening, and the measures taken to manage them.

The policies are reviewed regularly by the trustees. The chair of trustees reports on a regular basis any changes in risk factors to the relevant trustees' meeting and to the church members' meeting.

The trustees are satisfied that policies and systems are in place to manage the risks that have been identified. In particular that insurance cover is in place, Health and Safety issues are identified, Safeguarding policies are documented and followed, Significant Risk Areas are reported, and the finances of the church are kept under regular review.

Appropriate Disclosure Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children, young people, and vulnerable adults.

All leaders of activities at which children and/or vulnerable adults could be present are required to participate in, and be certified as having completed, safeguarding training.

The systems necessary to comply with the General Data Protection Regulation UK were put in place.

Financial review

Reserves policy

We believe that the needs of the church will be met by God at the proper time, but we recognise also that prudence and recommended charity practice both require there should be a formal policy on reserves. It is important that a sufficient balance of funds should be held within the General fund to enable it to meet all its financial obligations as they fall due, and to that end the Trustees consider we should maintain a working balance in the General fund equivalent to three months expenditure - approximately £50,000.

At 31 December 2021 the balance of £124,559 in General Funds exceeded that figure by a comfortable margin, subject to the ongoing uncertainty regarding the pensions liability, although the risk there appears to have been mitigated significantly.

Principal funding sources and financial performance

The church continues to raise the funds which it needs to carry on its activities from within its own membership. The church is heavily dependent on its congregation 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 and to the public benefit.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. The pandemic has severely impacted the ability of the church to meet together over the last two years, but despite all the difficulties and the significant reduction in hirings of The Venue, it is heartening to be able to report that at both the operational and the overall levels the income for the year has exceeded expenditure, thanks to the grace of God and the continuing generosity of the membership. The financial stability this produces is enabling the church to make plans with confidence for the further development of the work amongst children, and in other areas.

Investment policy and objectives

The charity has no long-term investments. Cash reserves are held in deposit accounts.

Trustees and Administration

Trustees during the year

Title	Forename	Surname	Role	Notes
Mr.	Andrew	Downing	Managing Trustee	Appointed 30/07/2021 (3 years)
Mr.	Michael	Agyeman	Managing Trustee	Appointed 30/07/2021 (2 years)
Rev.	Neil	Bennett	Minister & ex officio Trustee	[Resigned 20 th March 2022]
Mrs.	Liz	Blake	Elder Trustee	Re-appointed 16/07/2018 (5 years)
Mrs.	Irene	Rothwell	Elder Trustee	Appointed 26/10/2020 (7 years)
Mrs.	Sheila	Shepherd	Elder Trustee	Retired 21/11/2021
Mr.	Martin	Skirrow	Treasurer & Elder Trustee	Re-appointed 16/07/2018 (6 years)
Mr.	Mike	Spencer	Managing Trustee	Appointed 30/07/2021 (3 years)
Miss	Rosemary	Sutton	Managing Trustee	Appointed 30/07/2021 (2 years)
Mr.	Vincent	Tweed	Managing Trustee	Appointed 30/07/2021 (1 year)
Mr.	Nick	Wardale	Elder Trustee	Re-appointed 16/07/2018 (6 years)
Rev.	Peter	Wade	Elder Trustee	Appointed 26/10/2020 (7 years)
Dr.	John	Wilson	Chair/Secretary & Managing Trustee	Appointed 30/07/2021 (1 year)

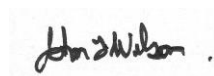
Independent examiner

PJC Metcalfe, Chartered Accountant, Hildersley Cottage, Ross-on-Wye, HR9 7NJ

Name of the bankers

CAF Bank Limited (CBL), 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered under number 1837656.

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



John Wilson,

Chair Trustees, Ross-on-Wye Baptist Church.

4th July 2022

Independent Examiner's Report to the trustees of Ross-on-Wye Baptist Church

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (the Charity) for the year ended 31 December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.



Date: 5th July 2022

Peter J C Metcalfe

Ross-on-Wye

Chartered Accountant

Statement of financial activities

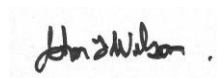
	Notes	Unrestricted funds		Restricted funds	Endowment funds	Total 2021	Total 2020
		General	Designated				
		£	£	£	£	£	£
Donations and legacies	2	163,244		25,653		188,897	185,233
Charitable activities	3	1,212	5,817			7,029	6,618
Investment income	4	391				391	439
Total income		164,847	5,817	25,653		196,317	192,290
Expenditure on:							
Charitable activities	5	158,955	13,212	20,759		192,926	181,779
Total expenditure		158,955	13,212	20,759		192,926	181,779
Net income/(expenditure)		5,892	-7,395	4,894		3,391	10,511
Transfer between funds		-2,484	2,484				
Net movement in funds		3,408	-4,911	4,894		3,391	10,511
Total funds brought forward		124,559	57,951	35,457	50,000	267,967	257,456
Total funds carried forward		127,967	53,040	40,351	50,000	271,358	267,967

The notes on pages 17 to 22 form part of these financial statements.

Balance sheet

	Notes	2021	2020
		£	£
Fixed assets			
Tangible fixed assets	9	<u>116,809</u>	<u>119,454</u>
Current assets			
Debtors	10	7,068	9,523
Cash in hand and at bank	11	<u>175,801</u>	<u>168,241</u>
		182,869	178,764
Current liabilities			
Creditors: amounts falling due within one year	12	<u>11,460</u>	<u>8,527</u>
Net current assets		<u>171,409</u>	<u>170,237</u>
Total assets less current liabilities		288,218	289,691
Non-current liabilities			
Creditors: amounts falling due after one year	13, 14	16,860	21,724
Net assets	15	<u><u>271,358</u></u>	<u><u>267,967</u></u>
Charitable funds			
Unrestricted funds	16	181,007	182,510
Restricted funds	17	40,351	35,457
Endowment funds		50,000	50,000
		<u>271,358</u>	<u>267,967</u>

The financial statements were approved by the trustees on 4th July 2022 and signed on their behalf by:



John F Wilson Chair of Trustees

The notes on pages 17 to 22 form part of these financial statements.

Cash flow statement

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Net income for the year as per the statement of financial activities		3,000	10,072
Adjustments for:			
Depreciation charge		2,645	2,665
Decrease in debtors		2,455	-2,197
Decrease in creditors		-1,931	-16,241
Net cash (used)/ provided by operating activities		6,169	-5,701
Cash flows from investing activities			
Investment interest		391	439
Capital expenditure on property			-4,494
Net cash used in investing activities/capital expenditure		6,560	-4,055
Change in cash and cash equivalents in the year			9,756
Cash and cash equivalents at the beginning of the year		169,241	178,997
Cash and cash equivalents at the end of the year	11	175,801	169,241

The notes on pages 17 to 21 form part of these financial statements.

Notes to the accounts

1 Accounting policies

1.1 Accounting convention

The charity is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention and on a going concern basis.

1.2 Income

Donations are recognised when received, income tax on Gift Aid donations when the related income is recognised, legacies when their receipt is reasonably certain and can be properly quantified, and investment income in the accounts in the year in which it is receivable.

1.3 Expenditure

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

The Church makes grants to other organisations whose charitable objects complement its work, to people working in complementary Christian ministry, and for the relief of the poor in the local community. Grants and donations are accounted for when paid over.

Support costs are considered to be wholly attributable to the establishment activity.

1.4 Funds accounting

Funds held are either:

Unrestricted - general fund to be used in accordance with the charitable objects at the discretion of the trustees

- designated funds - set aside by the church or trustees out of the unrestricted general fund for specific future purposes, or

Restricted - held under charity law under specific trusts, declared by the donor when making the gift or resulting from an appeal for funds for a specific purpose.

1.5 Fixed assets

The church premises in Broad Street, Ross-on-Wye, are held by the Baptist Union Corporation Ltd charity no. 249635 as custodian trustee and are considered to be the permanent endowment of the charity. The historical cost is not known, and they are not shown at market value or depreciated.

The church is also the beneficial owner of the Venue, Hill Street, Ross-on-Wye, subject to the relevant trusts of which the Baptist Union Corporation Ltd is the custodian trustee. This building is used for the children and youth activities of the church, by the local community, and houses the church offices.

Freehold land and buildings are included in the financial statements at cost where that is known, less depreciation provided on the straight-line method.

Depreciation on the buildings is calculated to write off the cost on a straight-line basis over the expected useful life of the asset, at the following rate:

Buildings	2% pa
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The cost of furniture, fittings and equipment is written off at purchase and not capitalised.

1.6 Pensions

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in a multi-employer defined benefit scheme which is also accounted for as a defined contribution scheme as it is not possible to identify the Church's share of the underlying assets and liabilities. Contributions to the schemes are charged to the financial statements in the period to which they relate.

The Church is obliged to make further contributions to the defined benefit scheme in respect of employment service before 31 December 2011. This scheme closed to further accrual on 31 December 2011 at which point it was replaced by a defined contribution plan.

Further information about the defined benefit scheme is given in note 17.

1.7 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value.

1.8 Going concern

The trustees have reviewed the ongoing future of the charity and are satisfied that there are no material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts (continued)

2 Donations and legacies	Unrestricted funds		Restricted funds	2021 Total	2020 Total
	General £	Designated £			
Offerings and gifts	136,200		23,014	159,214	158,449
Income tax recoverable	27,044		2,639	29,683	26,784
	<u>163,244</u>		<u>25,653</u>	<u>188,897</u>	<u>185,233</u>
3 Income – charitable activities					
Use of premises	347	5,817		6,164	5,716
Outreach	811			811	902
Youth work	54			54	
	<u>1,212</u>	<u>5,817</u>		<u>7,029</u>	<u>6,618</u>
4 Investment income					
Bank interest	391			391	439
	<u>391</u>			<u>391</u>	<u>439</u>
Total income	<u>164,847</u>	<u>5,817</u>	<u>25,653</u>	<u>196,317</u>	<u>192,290</u>
5 Expenditure-charitable activities					
Ministry & mission	General £	Designated £	Restricted Funds £	2021 Total £	2020 Total £
Salaries & national insurance	83,400		4,800	88,200	85,791
Pension costs	5,609			5,609	5,456
Ministry support costs	968			968	3,164
Gifts to speakers	875			875	1,750
Miscellaneous ministry costs	4,043			4,043	2,013
Children and young people	5,950			5,950	3,358
Outreach	149		13,444	13,593	13,330
Catering	1,636			1,636	1,045
Office costs including salary	16,347			16,347	16,160
Publicity	72			72	97
Sundries	687	255		942	312
Mission and other gifts (note 7)	17,025		2,515	19,540	20,083
	<u>136,761</u>	<u>255</u>	<u>20,759</u>	<u>157,775</u>	<u>152,559</u>
Establishment					
Building repairs & maintenance	4,022	2,564		6,586	5,222
Equipment replacement & repairs	3,519	2,301		5,820	9,800
Light and heat	6,110	3,127		9,237	8,909
Water	229	137		366	1,230
Insurance	3,989	1,551		5,540	5,435
Cleaning & management	1,975	3,277		5,252	8,387
	<u>19,844</u>	<u>12,957</u>		<u>32,801</u>	<u>38,983</u>
Expenditure before provisions	156,605	13,212	20,759	190,576	191,542
Net income before provisions	8,242	-7,395	4,894	5,741	748
Provisions (non-cash)					
Depreciation	2,645			2,645	2,665
Finance cost - discount unwind	96			96	685
Change in pension liability	-391			-391	-13,113
Total non-cash expenditure	<u>2,350</u>		<u>0</u>	<u>2,350</u>	<u>-9,763</u>
Total expenditure	<u>158,955</u>	<u>13,212</u>	<u>20,759</u>	<u>192,926</u>	<u>181,779</u>
6 Net income/(expenditure)	<u>5,892</u>	<u>-7,395</u>	<u>4,894</u>	<u>3,391</u>	<u>10,511</u>

Notes to the accounts (continued)

7	Charitable donations and grants	Unrestricted	Restricted	Total 2021	Total 2020
		£	£	£	£
	Baptist Home Mission	6,600		6,600	6,600
	BMS World Mission	1,004		1,004	1,189
	AIM (Alan & Pauline Jordan)	6,600		6,600	6,600
	Bags of Hope	862		862	
	Others	1,434		1,434	873
	Stewardship Fund (Designated)				1241
	Acts 435		2,515	2,515	3,520
	Jordans	525		525	60
		<u>17,025</u>	<u>2,515</u>	<u>19,540</u>	<u>20,083</u>
8	Employees			2021	2020
	The average number of persons employed during the year was:			5	5
	Employment costs			£	£
	Salaries			97,194	94,975
	Social security costs			3,445	3,272
	Pension costs			6,218	6,056
				<u>106,857</u>	<u>104,303</u>

Related party disclosures

No employee received emoluments in excess of £60,000 during the year (2020: none).

One trustee, Neil Bennett, was employed by the Church and his remuneration for 2021 was:

Salary: £38,781 (including manse allowance): Pension contributions: £3,632 Expenses: £242.

Vincent Tweed, trustee, supplied management services to the charity during the year in connection with The Venue costing £1,843 (2020: £1,787).

A total of £3,822 (2019: £6,350) was reimbursed to trustees relating to disbursements properly made on behalf of the charity.

Aggregate donations received from the charity's trustees in the year amounted to £29,933(2020: £31,634).

9	Tangible fixed assets	The Venue
	Cost	£
	At 1 January 2021	132,230
	At 31 December 2021	<u>132,230</u>
	Depreciation	
	At 1 January 2021	12,776
	Charge for the year	2,645
	At 31 December 2021	<u>15,421</u>
	Net book value	
	At 1 January 2021	119,454
	At 31 December 2021	<u>116,809</u>

Notes to the accounts (continued)

10 Debtors	2021	2020
	£	£
Gift Aid tax reclaim	6,822	6,859
Other debtors	246	2,664
	<u>7,068</u>	<u>9,523</u>
11 Cash at bank and in hand	2021	2020
	£	£
Current accounts	11,635	15,466
Savings accounts	164,166	153,775
	<u>175,801</u>	<u>169,241</u>
12 Creditors: amounts falling due within one year	2021	2020
	£	£
Pension scheme - contributions to deficiency	4,568	4,502
Accruals	289	833
Other creditors	6,603	3,192
	<u>11,460</u>	<u>8,527</u>
13. Creditors: amounts falling due after one year	2021	2020
	£	£
Pension liability		
At 1 January	26,226	41,974
Finance cost of discount unwind	96	685
Increase/(decrease) in pension liability	-391	-13,113
Deficiency contributions	<u>-4,502</u>	<u>-3,320</u>
At 31 December	<u>21,429</u>	<u>26,226</u>
Amount falling due within one year	4,568	4,502
Amount falling due after one year	<u>16,860</u>	<u>21,724</u>

The liability represents the present value of the deficiency contributions at the accounting date. The discount rate used is 1.3% (2020: 0.4%) and the minimum pensionable income rate 4.0% (2020: 3.0%).

See note 17 below for more information about the pension liability.

14 Analysis of net assets between	Unrestricted funds		Restricted funds	Endowment fund	2021 Total
	General	Designated			
	£	£	£		£
Fund balances at 31 December represented by:					
Tangible fixed assets	66,809			50,000	116,809
Current assets	89,478	53,040	40,351		182,869
Current liabilities	-11,460				-11,460
Non-current liabilities	-16,860				-16,860
	<u>127,967</u>	<u>53,040</u>	<u>40,351</u>	<u>50,000</u>	<u>271,358</u>

Notes to the accounts (continued)

15 Unrestricted funds		At 1.1.21	Income	Transfers	Expenditure	At 31.12.21
		£	£	£	£	£
General fund		124,559	164,847	-2,484	158,955	127,967
Designated funds						
Development	a	40,325				40,325
Stewardship	b	1,983				1,983
Gift day	c	10,732				10,732
The Venue	d	4,911	5,817	2,484	13,212	0
		57,951	5,817	2,484	13,212	53,040
Total unrestricted funds		182,510	170,664		172,167	181,007

a. Relates to a legacy received in 2005 designated for the spiritual or physical development of the

b. Set aside for future distribution

c. For specific maintenance projects.

d. Designated for the future maintenance, upkeep, and development of the centre.

16 Restricted funds		At 1.1.21	Income	Expenditure	At 31.12.21
		£	£	£	£
Christians against Poverty		34,212	23,138	18,244	39,106
Youth & Children		1,245			1,245
Acts 435			2,515	2,515	
		35,457	25,653	20,759	40,351

17 Defined benefit pension scheme

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in the multi-employer defined benefit Baptist Pension Scheme. Contributions are charged to the statement of financial activities in the period to which they relate.

The defined benefit (DB) Baptist Pension Scheme is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme closed to further accrual on 31 December 2011 and was replaced by a defined contribution (DC) plan within the same scheme.

The last formal valuation of this DB Plan was performed at 31 December 2019 and revealed a deficit of assets compared to liabilities of £18million, equivalent to a funding level of 94% (£93m and 70% at 2016).

The Church and other employers supporting the DB plan are collectively responsible for funding the deficit and the Church could be liable if other participating employers are unable to meet their obligations under the plan. Deficiency contributions are payable as a result of the deficit and the expectation for when these might finish is June 2026, but there can be no certainty about this.

Baptist Pensions have estimated that as at 20 April 2022 the cost for the Church to settle the employer debt in respect of its share of the pension deficit, relating to past ministers' membership, was £28,000. Payment of this would be required if a cessation event occurred whereby the church no longer employed any members of the scheme, or the Church decided to settle its obligations under the DB plan. The Church currently has one active member of the scheme and plans to maintain this position so that it does not trigger a cessation event, and to retain some control over the timing of any settlement payment.

Total pension contributions to all schemes recognized as an expense in 2021 were £6,218 (2020: £6,056)

ROSS-ON-WYE BAPTIST CHURCH

England & Wales - Charity number 1175785

Accounts

Ross-on-Wye Baptist Church

Annual Report and Accounts for the year ended 31st December 2020

Charity registered number: 1175785

Annual Report and Accounts

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Report of the Trustees

for the year ended 31st December 2020

Objectives and activities

Our aims

The objects of the charity are set out in the charity's Approved Governing Document and are summarised as follows:-

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Our 'Mission' statement is:

"To be a people inspired by Jesus who share life together and who are empowered to make a difference in all aspects of life"

Our objectives

Our objectives are set to reflect our faith and community aims. In carrying out this review, the trustees have considered the Charity Commissioners general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Our aims continue to be the provision of a facility where the community in Ross on Wye and the surrounding district can worship, and also a facility that can be used by the general public as a safe place to meet and provide activities. We also wish to cast a wider vision of transforming our town, county and country and beyond to help make a world-wide community that is peaceful, vibrant and harmonious, healed through God's love.

Our 'Vision' statement still states that at Ross Baptist Church:

"We will be a Church that serves our community and where people of all ages and abilities can develop a relationship with Jesus"

Our communications

In our publicity, letterhead and literature Our 'Mission' statement and 'Vision' statement are combined and shortened to:

"Inspiring lives with the message of Jesus"

Covid-19 Pandemic

The charity's activities became restricted in face-to-face events with the onset of the SARS Coronavirus 2 Pandemic. The activities listed below continued normally until the beginning of March 2020, when following Government advice, and then regulation the church building and community centre (The Venue) were closed to the public. The charity continued its' activities with church services being recorded and then broadcast on our YouTube™ channel, and other activities such as communion services, prayer meetings and social interactions and support via Zoom™ meetings.

Strategies

We continue to want to make Ross-on-Wye Baptist Church an accessible and welcoming venue where the community in general, or those who wish to know more about our faith, can gather to learn about God's love and grace and to worship. The church building and the community centre (The Venue) are open for activities most days each week (when permitted) and support and guidance are available from the Church Office in The Venue when the church building is closed.

Regular teaching remains a feature of church life and the church community by way of Sunday services and weekday events, including communion, and house groups.

The church's focus is not only inwards to its members, and an important part of its strategy is to provide help and support to the community at the point of need. For example a Christians Against Poverty debt counselling service is operational, regular mentoring visits are made to the town's secondary school, pastoral help and support is available to all, and support and help to those on the margins of our society feature heavily on its agenda, for example with an intermittent free Friday Supper Club.

The church's finances are self-supporting through the gifts and donations of its members. As part of its strategy the church is also mindful of giving to those nationally and worldwide who have insufficient money to cover their basic needs for shelter, food, clothing, and who are destitute with no means of support.

An important part of our strategy is community welfare and education. All our community activities are advertised and we welcome the participation of all in our local community. Most of our activities, such as a children's annual Holiday Club and Team Café events, are free and supported by donations or grant funding. Where a charge is made, concessions or bursaries are available in order to minimise exclusion of those in need.

An important focus is made on supporting school-age activities and the church employs a full-time youth worker and a part-time families ministry team leader, plus volunteer helpers some of whom are heavily involved in mentoring work within the local secondary school.

Throughout the year, the children's work has continued to be managed and transacted by volunteer members of the church congregation. Links with primary schools have been maintained; the work of Open the Book is supported by a number of church members who between them regularly visit 2 schools as part of this outreach. The church started involvement in Transforming Lives for Good; an early intervention process supporting children & families in one local school.

Grant making policy

Church members continue to give generously to disaster appeals arising from natural calamities affecting various countries around the world as well as those 'at home.'

Staff

We have five paid staff: our minister, a youth worker, a part time administrator and a part time families ministry team leader, as well as the Wye Valley Centre manager for Christians Against Poverty who also works part time. We also had a 4-month student volunteer placement for Children & Families.

The decision to appoint a part time dedicated Children's and Families Worker has been deferred.

Our minister returned to work, following a period of illness, in the early part of the year.

Use of volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community work and number approximately 60. All the church trustees give of their time freely. We encourage every church member to be involved in voluntary activities and to share their faith and skills with others.

All those volunteers working with children and other vulnerable persons are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide public benefit both to those who worship at Ross-on-Wye Baptist Church and the wider community of Ross on Wye and its locality. All these meetings are open to the public.

Though convenient, the separation between “religious” and “community” used below is entirely artificial – with a great deal of cross-over between the two areas.

Religious activities

The church provides a centre for our worship, prayers, teaching and other activities associated with our Christian faith. During the year under review, we offered a range of religious services and activities, despite the restrictions including:

Believer’s Baptism

When permitted we are able to baptise people who wish, in this way, to bear witness to their Christian faith.

Children and Youth Programmes

A rich and varied programme of children and young persons’ events regularly take place each week and at camp and festival events when available; with the purpose of showing the love of Jesus in a practical, relevant and understandable way. All programme events take place in a safe environment.

Christian Marriage

The church provides a venue for Christian marriage services. Furthermore the church encourages Marriage Preparation and Marriage enrichment by conducting, as required, courses on these subjects.

Christian Mission

The church continues to support communication of the Christian faith beyond Ross. This year has seen some of our members serving in placement in northern Kenya with the Africa Inland Mission.

The church has a policy of ensuring that a tithe of our income is made available to support activity in mission and missional community benefit.

Courses to Explore Christian Faith

From time to time these courses (generally Alpha or Christianity Explored) are held for those who wish to explore the Christian faith.

Festivals

The church recognises and celebrates the major Christian festivals of Easter, Pentecost, Harvest and Christmas. All services are open to the general public, and some are conducted in the public realm when permitted.

Funeral facilities

The church is made available for those who wish for a Christian funeral. Post bereavement counselling and care is available if required.

Holiday Club

We were not able to run our summer school holiday club due to the Covid-19 restrictions. A Kingdom Craft morning of activity & Christian teaching was held in the February half-term, and a Nativity Play recorded and watched by families at Christmas.

Infant dedication

From time-to-time requests for infant dedication are agreed and these would normally take place as part of Sunday morning services.

Inter-denominational and faith dialogue

Ross-on-Wye Baptist Church is a member of Churches Together Ross on Wye, and is open to promote inter-faith dialogue and social cohesion.

Pastoral care

This has been a particularly challenging year from a pastoral perspective but we believe that pastoral care means much more than just meeting up with people in a time of crisis. It's about journeying with one another on a day by day basis, and building relationships. Pastoral care has been provided by our Pastoral Framework via telephone, Zoom™, house groups and out-door visits when permissible. This continues to encourage deeper and more meaningful pastoral connection within the Church, and has offered support to the isolated and those shielding from infection.

Small groups

Nine small groups operate from within the church and together have served more than 100 members and friends. Many of these have continued during the pandemic by Zoom™ and have a range of activities from bible study and prayer to mutual pastoral support and family social events. The study topics are chosen by the groups to meet their particular needs and have ranged from thematic to book-based and from deeply doctrinal to practical application.

All small group leaders are either trained in safeguarding or have group members so trained.

Worship, Teaching and Prayer

Regular weekly services are held with an attendance of around 100 people, including children and young people either in person or via our YouTube™ channel. A twice monthly communion service

has been held, and additionally a number prayer meetings each week have taken place to pray through specific issues in the life of the church. Details of services have been published on the church's website.

Community activities – These took place in the early part of the year. Some activities continued in a Covid secure manner.

Acts 435

We are involved in this national initiative which enables demonstrable need to be met quickly by targeted giving.

Christians against Poverty

We provide a Christians against Poverty debt counselling service. The service has helped many people, and has had a positive influence in the local community. A Centre manager is supported by, a voluntary debt coach, a community link worker, and client 'befrienders.' The Centre also acts as a hub for work in the Royal Forest of Dean and Monmouth areas as well as Prescoed & Usk prisons.

Children and Youth Groups

Open to all children and young people to play and learn about the Christian faith in a safe environment. Groups normally take place weekly in the church and The Venue. Activities include storytelling and craft work as well as indoor and outdoor games. Groups continues to meet on-line and a number of craft activity videos were posted on YouTube™.

Loaves and Fishes

During the school holidays from the summer onwards the Children & Families Team delivered food bags weekly to up to 20 families to address 'holiday hunger'.

Community Food Larder

The church is a participant in a community food larder scheme to provide practical help for the needy and those marginalised by society.

Fair Trade Café and pop-up shop

This has become a regular monthly feature and is well-supported by the general public as well as church members.

Freecycle

The church usually organises a quarterly event at The Venue where surplus goods are offered free to those in need.

Halls and rooms

Our halls and meeting rooms are available for use by local groups and organisations. This year, in addition to occasional use by community based groups for meetings, the facilities have been used by art groups, community interest-orientated groups, coffee mornings, concerts, children's clubs, and fair trade events.

Horizons

The church normally provides a venue for a weekly gathering of around 20-30 older folk who pursue interests such as chairbics, knitting, table games and other similar activities. After a light lunch is provided a speaker is invited to give a short and age-relevant talk – which often involves some interactive element.

Mental Health & general Wellbeing

The church continues to have an active role in providing support for those in our community who struggle with issues of mental health.

We are now recognised as being ‘dementia friendly’ by the Alzheimer’s Society.

Mentoring

We currently have in the order of 40 students on our list at John Kyrle High School, where the school, when it is open, asks us to engage on a 1:1 basis to encourage young people who are having difficulties.

Parents and Toddlers

This is a busy weekly support activity that has earned a local reputation as a friendly and accepting place. It is free, and is mainly attended by many young mothers and their children. Play facilities and general fellowship feature each week with occasional professional advice and guidance sessions.

The Venue

During the year, The Venue is normally extensively used by both church and community. It regularly plays host to four different charitable groups (including the sole remaining open-access youth club provision in the town) as well as providing a space for performance events, Pilates and the local produce market, which was able to continue operating throughout the restrictions.

Weekly Coffee Morning

A weekly coffee morning takes place with a steady ‘regular’ clientele who welcome the quiet, friendly atmosphere, and during ‘lockdown’ met on Zoom™.

Structure, governance and management

Organisational Structure

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits, apart from:

- the Pastor, who is a managing trustee and paid employee of the church; and,
- the manager of The Venue who, with the agreement of the members, is paid for his time undertaking that work.

The trustees meet together as a corporate body bi-monthly and comprise:

- Elder trustees whose prime responsibilities are to focus on the spiritual well-being, pastoral direction, vision casting and care of the leaders, church members and congregation;
- Church member (managing) trustees whose prime responsibilities are the supervision of the day to day management of the church, including finance, premises, health and safety, staffing, child protection and insurance.

The Elder trustees generally meet twice monthly in addition to meeting with the managing trustees.

To assist in the smooth running of the charity the trustees have set up a number of sub groups that help them oversee certain aspects of the charity's work. Sub groups are currently established for finance, pastoral work, welcoming/hosting, ladies' breakfast, and AV team. Each group reports back with their recommendations to a full meeting of the trustees and to the church members' meeting. Sub groups meet at appropriate intervals.

The chair of trustees chairs the church trustees meetings. The outgoing chair of trustees was also a member of the elder trustees, thus achieving a fully informed 'cross-over' with both charity trustee committees. The new chair of trustees is a managing trustee but mechanisms have been put in place to ensure that he remains fully informed.

The church managing trustees are accountable fully to the members' church meeting which is ultimately the decision-making body in accordance with the Approved Governing Document.

Day to day management of the church, community facilities and projects is delegated to staff, assisted from time to time by volunteer workers.

Recruitment and appointment of trustees

The existing trustees are responsible for the appointment of new trustees in accordance with the Approved Governing Document of the church. Nominations are sought from members of the church and a process of election in accordance with the Approved Governing Document subsequently takes place.

In selecting new trustees, the church seeks to identify people who are church members, are actively engaged in the activities of the church, have apostolic gifts as outlined in the Bible and possess, when necessary, personal competence, specialist knowledge and skills.

Induction and training of trustees

Following successful election and appointment, new trustees are introduced to their new role and given copies of the Approved Governing Document and the Baptist Union Corporation Limited publication C15 – Help I'm a Charity Trustee. Direction towards looking at a number of publications from the Charity Commission is also given. Included in this is the guidance on churches and public benefit and on the advancement of religion for the public benefit.

All trustees are required to participate in, and be certified as having completed, safeguarding training.

These procedures ensure that new trustees are aware of the scope of their responsibilities under The Charities Act.

Risk Management

The trustees have assessed the risks the charity faces and have drawn up a number of policies to address the major risks associated with our estate and activities. These deal with the nature of the risks, the likelihood of the risks happening and the measures taken to manage them.

The policies are reviewed regularly by the trustees. The chair of trustees reports on a regular basis any changes in risk factors to the relevant trustees' meeting and to the church members' meeting.

The trustees are satisfied that policies and systems are in place to manage the risks that have been identified. In particular that insurance cover is in place, Health and Safety issues are identified, Safeguarding policies are documented and followed, Significant Risk Areas are reported, and the finances of the church are kept under regular review.

Appropriate Disclosure Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children, young people and vulnerable adults.

All leaders of activities at which children and/or vulnerable adults could be present are required to participate in, and be certified as having completed, safeguarding training.

The systems necessary to comply with the General Data Protection Regulation in were put in place.

Financial review

Reserves policy

We believe that the needs of the church will be met by God at the proper time, but we recognise also that prudence and recommended charity practice both require there should be a formal policy on reserves. It is important that a sufficient balance of funds should be held within the General fund to enable it to meet all its financial obligations as they fall due, and to that end the Trustees consider we should maintain a working balance in the General fund equivalent to three months expenditure - approximately £50,000.

At 31 December 2020 the balance of £124,558 in General Funds exceeded that figure by a comfortable margin, but there is uncertainty regarding the pensions liability.

Principal funding sources and financial performance

The church continues to raise the funds which it needs to carry on its activities from within its own membership. The church is heavily dependent on its congregation 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 and to the public benefit.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Investment policy and objectives

The charity has no long term investments. Cash reserves are held in deposit accounts.

Trustees and Administration

Trustees during the year

Title	Forename	Surname	Role	Notes
Mr.	Michael	Agyeman	Managing Trustee	Appointed 16/07/2018 (3 years)
Rev.	Neil	Bennett	Minister & ex officio Trustee	
Mrs.	Liz	Blake	Elder Trustee	Re-appointed 16/07/2018 (5 years)
Mrs.	Irene	Rothwell	Elder Trustee	Appointed 26/10/2020 (7 years)
Mrs.	Sheila	Shepherd	Elder Trustee	Re-appointed 16/07/2018 (5 years)
Mr.	Martin	Skirrow	Treasurer & Elder Trustee	Re-appointed 16/07/2018 (6 years)
Mr.	Mike	Spencer	Managing Trustee	Appointed 16/07/2018 (3 years)
Miss	Rosemary	Sutton	Managing Trustee	Appointed 29/07/2020 (1 year)
Mr.	Vincent	Tweed	Managing Trustee	Re-appointed 16/07/2018 (3 years)
Mr.	Nick	Wardale	Elder Trustee	Re-appointed 16/07/2018 (6 years)
Rev.	Peter	Wade	Elder Trustee	Appointed 26/10/2020 (7 years)
Dr.	John	Wilson	Chair/Secretary & Managing Trustee	Re-appointed 29/07/2020 (1 year)

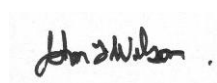
Independent examiner

PJC Metcalfe, Chartered Accountant, Hildersley Cottage, Ross-on-Wye, HR9 7NJ

Name of the bankers

CAF Bank Limited (CBL), 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered under number 1837656.

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



John Wilson,

Chair Trustees, Ross-on-Wye Baptist Church.

12th July 2021

And agreed at the Church Members Annual General Meeting on 26th July 2021.

Independent Examiner's Report to the trustees of Ross-on-Wye Baptist Church

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (the Charity) for the year ended 31 December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.



Date: 12th July 2021

Peter J C Metcalfe

Ross-on-Wye

Chartered Accountant

Statement of financial activities -

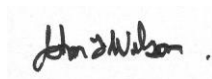
	Notes	Unrestricted funds		Restricted funds	Endowment funds	Total 2020	Total 2019
		General	Designated				
		£	£	£	£	£	£
Donations and legacies	2	144,859	12,168	28,206		185,233	201,983
Charitable activities	3	1,232	5,386	0		6,618	27,661
Investment income	4	439				439	378
Total income		146,530	17,554	28,206		192,290	230,022
Expenditure on:							
Charitable activities	5	141,766	19,050	20,963		181,779	209,356
Total expenditure		141,766	19,050	20,963		181,779	209,356
Net income/(expenditure)	6	4,764	-1,496	7,243		10,511	20,666
Net movement in funds		4,764	-1,496	7,243		10,511	20,666
Total funds brought forward		119,794	59,448	28,214	50,000	257,456	236,790
Total funds carried forward		124,558	57,952	35,457	50,000	267,967	257,456

The notes on pages 16 to 22 form part of these financial statements.

Balance sheet

	Notes	2020	2019
		£	£
Fixed assets			
Tangible fixed assets	9	<u>119,454</u>	<u>117,625</u>
Current assets			
Debtors	10	9,523	7,326
Cash in hand and at bank	11	<u>169,241</u>	<u>178,997</u>
		178,764	186,323
Current liabilities			
Creditors: amounts falling due within one year	12	<u>8,527</u>	<u>8,943</u>
Net current assets		<u>170,237</u>	<u>177,380</u>
Total assets less current liabilities		289,691	295,005
Non-current liabilities			
Creditors: amounts falling due after one year	13, 14	21,724	37,549
Net assets	15	<u><u>267,967</u></u>	<u><u>257,456</u></u>
Charitable funds			
Unrestricted funds	16	182,510	179,242
Restricted funds	17	35,457	28,214
Endowment funds		50,000	50,000
		<u>267,967</u>	<u>257,456</u>

The financial statements were approved by the trustees on 12th July 2021 and signed on their behalf by:



John F Wilson

Chair of Trustees

The notes on pages 16 to 21 form part of these financial statements.

Cash flow statement

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Net income for the year as per the statement of financial activities		10,072	20,288
Adjustments for:			
Depreciation charge		2,665	2,554
Increase in debtors		-2,197	-57
Decrease in creditors		-16,241	-3,376
Net cash (used)/ provided by operating activities		<u>-5,701</u>	<u>19,409</u>
Cash flows from investing activities			
Investment interest		439	378
Capital expenditure on property		-4,494	
Net cash used in investing activities/capital expenditure		<u>-4,055</u>	<u>378</u>
Change in cash and cash equivalents in the year		-9,756	19,787
Cash and cash equivalents at the beginning of the year		178,997	159,210
Cash and cash equivalents at the end of the year	11	<u><u>169,241</u></u>	<u><u>178,997</u></u>

The notes on pages 16 to 21 form part of these financial statements.

Notes to the accounts

1 Accounting policies

1.1 Accounting convention

The charity is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and the 2015 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

The financial statements have been prepared under the historical cost convention and on a going concern basis.

1.2 Income

Donations are recognised when received, income tax on Gift Aid donations when the related income is recognised, legacies when their receipt is reasonably certain and can be properly quantified, and investment income in the accounts in the year in which it is receivable.

1.3 Expenditure

All expenditure is included on an accruals basis and is recognised where there is a legal or constructive obligation to pay. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

The Church makes grants to other organisations whose charitable objects complement its work, to people working in complementary Christian ministry, and for the relief of the poor in the local community. Grants and donations are accounted for when paid over.

Support costs are considered to be wholly attributable to the establishment activity.

1.4 Funds accounting

Funds held are either:

Unrestricted - general fund to be used in accordance with the charitable objects at the discretion of the trustees

- designated funds - set aside by the church or trustees out of the unrestricted general fund for specific future purposes, or

Restricted - held under charity law under specific trusts, declared by the donor when making the gift or resulting from an appeal for funds for a specific purpose.

1.5 Fixed assets

The church premises in Broad Street, Ross-on-Wye, are held by the Baptist Union Corporation Ltd charity no. 249635 as custodian trustee and are considered to be the permanent endowment of the charity. The historical cost is not known and they are not shown at market value or depreciated.

The church is also the beneficial owner of the The Venue, Hill Street, Ross-on-Wye, subject to the relevant trusts of which the Baptist Union Corporation Ltd is the custodian trustee. This building is used for the children and youth activities of the church, by the local community, and houses the church offices.

Freehold land and buildings are included in the financial statements at cost where that is known, less depreciation provided on the straight line method.

Depreciation on the buildings is calculated to write off the cost on a straight line basis over the expected useful life of the asset, at the following rate:

Buildings	2% pa
-----------	-------

The cost of furniture, fittings and equipment is written off at purchase and not capitalised.

1.6 Pensions

The Church participates in a number of defined contribution arrangements and in addition is a participating employer in a multi-employer defined benefit scheme which is also accounted for as a defined contribution scheme as it is not possible to identify the Church's share of the underlying assets and liabilities. Contributions to the schemes are charged to the financial statements in the period to which they relate.

The Church is obliged to make further contributions to the defined benefit scheme in respect of employment service before 31 December 2011. This scheme closed to further accrual on 31 December 2011 at which point it was replaced by a defined contribution plan.

Further information about the defined benefit scheme is given in note 17.

1.7 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measured at their settlement value.

1.8 Going concern

The trustees have reviewed the ongoing future of the charity and are satisfied that there are no material uncertainties that may cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts (continued)

2 Donations and legacies	Unrestricted funds		Restricted funds	2020	2019
	General	Designated		Total	Total
	£	£	£	£	£
Offerings and gifts	120,710	12,168	25,571	158,449	170,944
Income tax recoverable	24,149		2,635	26,784	31,039
	<u>144,859</u>	<u>12,168</u>	<u>28,206</u>	<u>185,233</u>	<u>201,983</u>
3 Income – charitable activities					
Use of premises	330	5,386		5,716	20,153
Outreach	902			902	3,750
Youth work	0			0	3,758
	<u>1,232</u>	<u>5,386</u>		<u>6,618</u>	<u>27,661</u>
4 Investment income					
Bank interest	439			439	378
	<u>439</u>			<u>439</u>	<u>378</u>
Total income	<u>146,530</u>	<u>17,554</u>	<u>28,206</u>	<u>192,290</u>	<u>230,022</u>
5 Expenditure-charitable activities					
Ministry & mission					
	General	Designated	Funds	Total	Total
	£	£	£	£	£
Salaries & national insurance	80,991		4,800	85,791	76,736
Pension costs	5,456			5,456	5,366
Ministry support costs	3,164			3,164	5,450
Gifts to speakers	1,750			1,750	4,000
Miscellaneous ministry costs	2,014			2,014	3,589
Children and young people	3,358			3,358	8,040
Outreach	1,432		11,898	13,330	17,166
Catering	1,045			1,045	1,610
Office costs including salary	16,159			16,159	15,631
Publicity	97			97	423
Sundries	83	229		312	2,070
Mission and other gifts (note 7)	14,577	1,241	4,265	20,083	22,935
	<u>130,126</u>	<u>1,470</u>	<u>20,963</u>	<u>152,559</u>	<u>163,016</u>
Establishment					
Building repairs & maintenance	2,452	2,770		5,222	7,986
Equipment replacement & repairs	6,794	3,006		9,800	5,330
Light and heat	5,280	3,629		8,909	12,620
Water	353	877		1,230	742
Insurance	3,624	1,812		5,436	5,447
Cleaning & management	2,900	5,486		8,386	10,050
	<u>21,403</u>	<u>17,580</u>	<u>0</u>	<u>38,983</u>	<u>42,175</u>
Expenditure before provisions	151,529	19,050	20,963	191,542	205,191
Net income before provisions	-4,999	-1,496	7,243	748	24,831
Non-cash expenditure					
Depreciation	2,665			2,665	2,554
Finance cost - discount unwind	685			685	1,021
Change in pension liability	-13,113			-13,113	590
Total non-cash expenditure	<u>-9,763</u>	<u>0</u>	<u>0</u>	<u>-9,763</u>	<u>4,165</u>
Total expenditure	<u>141,766</u>	<u>19,050</u>	<u>7,243</u>	<u>181,779</u>	<u>209,356</u>
6 Net income/(expenditure)	<u>4,764</u>	<u>-1,496</u>	<u>7,243</u>	<u>10,511</u>	<u>20,666</u>

Notes to the accounts (continued)

7	Charitable donations and grants	Unrestricted	Restricted	Total 2020	Total 2019
		£	£	£	£
	Baptist Home Mission	6,600		6,600	6,600
	BMS World Mission	504	685	1,189	504
	AIM (Alan & Pauline Jordan)	6,600		6,600	6,600
	Yeldall Manor				2,750
	Others	873		873	1,031
	Stewardship Fund (Designated)	1,241		1,241	720
	Acts 435		3,520	3,520	4,430
	Jordans		60	60	
		<u>15,818</u>	<u>4,265</u>	<u>20,083</u>	<u>22,635</u>

8	Employees	2020	2019
	The average number of persons employed during the year was:	4	4
	Employment costs	£	£
	Salaries	94,975	85,178
	Social security costs	7,272	3,963
	Pension costs	6,056	5,961
		<u>108,303</u>	<u>95,102</u>

Related party disclosures

No employee received emoluments in excess of £60,000 during the year (2019: none).

One trustee, Neil Bennett, is employed by the Church and his remuneration for 2020 was:

Salary: £38,781 (including manse allowance): Pension contributions: £3,638 Expenses: £2,053.

Vincent Tweed, trustee, supplied management services to the charity during the year in connection with The Venue costing £1,778 (2019: £1,611).

A total of £3,822 (2019: £6,350) was reimbursed to trustees relating to disbursements properly made on behalf of the charity.

Aggregate donations received from the charity's trustees in the year amounted to £31,634 (2019: £31,640).

9	Tangible fixed assets	The Venue
	Cost	£
	At 1 January 2020	127,736
	Additions in the year	4,494
	At 31 December 2020	<u>132,230</u>
	Depreciation	
	At 1 January 2020	10,111
	Charge for the year	2,665
	At 31 December 2020	<u>12,776</u>
	Net book value	
	At 1 January 2020	117,624
	At 31 December 2020	<u>119,454</u>

Notes to the accounts (continued)

10 Debtors	2020	2019
	£	£
Gift Aid tax reclaim	6,859	7,104
Other debtors	<u>2,664</u>	<u>222</u>
	<u>9,523</u>	<u>7,326</u>
11 Cash at bank and in hand	2020	2019
	£	£
Current accounts	15,466	18,660
Savings accounts	<u>153,775</u>	<u>160,336</u>
	<u>169,241</u>	<u>178,996</u>
12 Creditors: amounts falling due within one year	2020	2019
	£	£
Pension scheme - contributions to deficiency	4,502	4,425
Accruals	833	779
Other creditors	3,192	3,739
	<u>8,527</u>	<u>8,943</u>
13. Creditors: amounts falling due after one year	2020	2019
	£	£
Pension liability		
At 1 January	41,974	44,691
Finance cost of discount unwind	685	1,021
Increase/(decrease) in pension liability	-13,113	590
Deficiency contributions	<u>-3,320</u>	<u>-4,328</u>
At 31 December	<u>26,226</u>	<u>41,974</u>
Amount falling due within one year	4,502	4,425
Amount falling due after one year	<u>21,724</u>	<u>37,549</u>

The liability represents the present value of the deficiency contributions at the accounting date. The discount rate used is 0.4% (2019: 1.7%) and the minimum pensionable income rate 3.0% (2019: 3.2%).

See note 17 below for more information about the pension liability.

14 Analysis of net assets between funds	Unrestricted funds		Restricted	Endowment	2020
	General	Designated	funds	fund	Total
	£	£	£		£
Fund balances at 31 December represented by:					
Tangible fixed assets	69,454			50,000	119,454
Current assets	85,355	57,951	35,458		178,764
Current liabilities	-8,527				-8,527
Non-current liabilities	-21,724				-21,724
	<u>124,558</u>	<u>57,951</u>	<u>35,458</u>	<u>50,000</u>	<u>267,967</u>

15 Unrestricted funds		At 1.1.20	Income	Expenditure	At 31.12.20
		£	£	£	£
General fund		119,794	146,530	-141,766	124,558
Designated funds					
Development	a	40,326			40,326
Stewardship	b	1,494	1,730	-1,241	1,983
Gift day	c	10,294	438	0	10,732
The Venue	d	7,334	15,386	-17,809	4,911
		<u>59,448</u>	<u>17,554</u>	<u>19,050</u>	<u>57,952</u>
Total unrestricted funds		<u>179,242</u>	<u>164,084</u>	<u>-160,816</u>	<u>182,510</u>

a. Relates to a legacy received in 2005 designated for the spiritual or physical development of the church.

b. Set aside for future distribution

c. For specific maintenance projects.

d. Designated for the future maintenance, upkeep and development of the centre.

16 Restricted funds		At 1.1.20	Income	Expenditure	At 31.12.20
		£	£	£	£
BMS		305	380		685
Christians against Poverty		19,301	23,342	-16,419	26,224
Jordan		60			60
Youth & Children		1,587	3,758	-4,100	1,245
Acts 435		-	4,430	-4,430	0
		<u>21,253</u>	<u>31,910</u>	<u>-24,949</u>	<u>28,214</u>

17 Defined benefit pension scheme

The DB Baptist Pension Scheme is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The scheme closed to further accrual on 31 December 2011 and was replaced by a defined contribution (DC) plan within the same scheme.

At the last formal valuation of the closed DB Plan at 31 December 2019 the market value of the plan assets was £298million (£219m at 31.12.16). The valuation revealed a deficit of assets compared to liabilities of £18million, equivalent to a funding level of 94% (£93m and 70% at 31.12.16). The Church and other employers supporting the DB plan are collectively responsible for funding the deficit and the Church could be liable if other participating employers are unable to meet their obligations under the plan. Deficiency contributions are payable as a result of the deficit: since 1 January 2016 these have been at the rate of 12% of pensionable salary and are likely to continue until 31 December 2028. The next actuarial valuation as at 31 December 2022 is due by 30 June 2023.

A large number of employers participate in the Scheme and the Church is therefore unable to identify its share of the scheme's underlying assets and liabilities. Accordingly, the charge in the accounts for the period represents the employer contributions payable and a liability is recognized for the present value of deficiency contributions payable.

Baptist Pensions have estimated that as at 18 December 2020 the cost for the Church to settle the employer debt in respect of its share of the pension deficit, relating to past ministers' membership, was £108,500. Payment of this would be required if a cessation event occurred whereby the church no longer employed any members of the scheme, or the Church decided to settle its obligations under the DB plan. The Church currently has one active member of the scheme and plans to maintain this position so that it does not trigger a cessation event, and to retain some control over the timing of any settlement payment.

Total pension contributions to all schemes recognized as an expense in 2020 were £6,056 (2019: £5,962).