

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

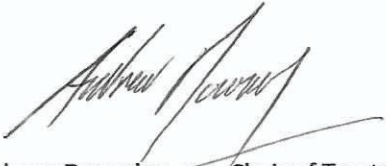
	Notes	Unrestricted funds		Restricted funds	Endowment funds	Total 2022	Total 2021
		General	Designated				
		£	£	£	£	£	£
Donations and legacies	2	156,065	1,000	30,507		187,572	188,897
Charitable activities	3	4,293	18,803	6,549		29,645	7,029
Investment income	4	692	3			695	391
Total income		161,050	19,806	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		16,292	6,169
Cash flows from investing activities			
Investment interest		695	391
Capital expenditure on property			
Net cash used in investing activities/capital expenditure		16,987	6,560
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		192,788	175,801

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)

	Unrestricted funds		Restricted funds	2022 Total	2021 Total
	General	Designated			
	£	£	£	£	£
2 Donations and legacies					
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></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></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></u>	<u></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	Endowment	2022
	General	Designated	funds	fund	Total
	£	£	£		£
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)