

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 worshippers 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

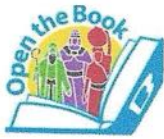
16 members in the group. Weekly meeting are updated to our Facebook page every week.



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 tithe 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><u>334,854</u></u>	<u><u>310,499</u></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)

	Unrestricted funds		Restricted funds	2023	2022
	General	Designated	funds	Total	Total
	£	£	£	£	£
2 Donations and legacies					
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	Funds	Total	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	Designated	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	<u>148,530</u>	<u>167,599</u>	<u>17,816</u>	<u>135,833</u>	<u>198,112</u>	
	Designated funds						
	Development	40,325		-7,435		32,890	
	Stewardship	2,566			40	2,776	
	Stairlift	5,852				5,852	
	Venue kitchen	4,880		-5,381		0	
	The Venue	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
	52,025	19,620	5,000	26,608	40,037

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