

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 befrienders 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 Philippians 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 funds	Endowment funds	Total 2024	Total 2023
		General	Designated				
		£	£	£	£	£	£
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		-6,312	8,101
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		5,496	-9,979
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	268,257	214,982

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	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	Unrestricted funds		Restricted funds	2024	2023
	Ministry & mission	General	Designated		Total	Total
		£	£	£	£	£
	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/unrestricted	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
		<u>17,255</u>	<u>19,415</u>	<u>24,833</u>

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
		<u>90,231</u>	<u>77,678</u>

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	<u>145,098</u>
	Depreciation	
	At 1 January 2024	20,711
	Charge for the year	2,902
	At 31 December 2024	<u>23,613</u>
	Net book value	
	At 1 January 2024	124,387
	At 31 December 2024	<u>121,485</u>
9	Debtors	2024
	Gift Aid tax reclaim	7,039
	Other debtors	755
		<u>7,794</u>
		2023
		6,617
		676
		<u>7,293</u>

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>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>

- 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.

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.