

# Redcar Baptist Church

England & Wales · Charity number 1186196

## Details

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Other names	EAST CLEVELAND BAPTIST CHURCH/REDCAR BAPTIST CHURCH
Status	Registered
Legal form	Other
Registered	2019-11-06
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Redcar Baptist Church Park Avenue Redcar TS10 3LJ
Phone	01642280440
Email	<a href="mailto:admin@redcarbaptist.co.uk">admin@redcarbaptist.co.uk</a>
Website	<a href="http://www.redcarbaptist.co.uk">www.redcarbaptist.co.uk</a>

## Activities

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**Objects:** 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.

**Activities:** The Activities may include but are not restricted to: regular public worship, prayer, bible study, preaching and teaching; baptism as defined in the Unions Declaration of Principle; the Communion of the Lords supper which shall normally be observed at least once a month; evangelism and mission, locally, regionally, nationally and internationally.

## Classification

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

## Geography

- Redcar And Cleveland

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£391,975	£302,798	-	-
2023-12-31	£246,335	£220,352	-	-
2022-12-31	£198,535	£164,599	-	-
2021-12-31	£86,680	£84,714	-	-
2020-12-31	£0	£0	-	-

## Trustees

Name	Role	Appointed
Jonathan Pearson Searle		2023-01-01
Linda Wanstall		2023-12-06
MARK HUBBARD		2016-10-01
Maya Rishmawi		2024-10-17
Paul O'Neill		2023-12-06
Vicky Rushin-Chape		2023-12-06

**Redcar Baptist Church**

England & Wales - Charity number 1186196

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# Accounts

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CHARITY REGISTRATION NUMBER: 1186196

**Redcar Baptist Church**  
**Unaudited Financial Statements**  
**31 December 2024**

**TREMAINE**

Chartered accountants  
19 Tremaine Close  
Hartlepool  
TS27 3LE

# Redcar Baptist Church

## Financial Statements

Year ended 31 December 2024

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# Redcar Baptist Church

## Trustees' Annual Report

Year ended 31 December 2024

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

### Reference and administrative details

<b>Registered charity name</b>	Redcar Baptist Church
<b>Charity registration number</b>	1186196
<b>Principal office</b>	Redcar Baptist Church Park Avenue Redcar TS10 3LJ

### The trustees

C Riches	
M Hubbard	
S Hubbard	
V Rushin-Chape	
P O'Neill	
L Wanstall	
J P Searle	
M Rishmawi	(Appointed 17 October 2024)

<b>Company secretary</b>	C Riches
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<b>Independent examiner</b>	Julie Todd Tremaine Chartered Certified Accountant 19 Tremaine Close Hartlepool TS27 3LE
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# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Structure, governance and management

The organisation is an unincorporated charity registered with the Charity Commission of England and Wales on 6 November 2019.

The charity is governed by its constitution adopted on 9 December 2018 as amended on 31 March 2021 and 23 November 2021. The constitution sets out the aims and objectives of the charity.

The charity did not operate as a church during the period from its registration on 6 November 2019 to 3 March 2021. Its Trustees agreed with the charity "(Trust property held in connection with) Park Avenue Baptist Church, Redcar" to acquire the operating activities, assets and liabilities of the latter on 1 April 2021. Prior to that date, the latter charity had served the community as East Cleveland Baptist Church and this charity took on the role from that date with the name Redcar Baptist Church.

The Church is a member of the Baptist Union of Great Britain and Northern Baptist Association.

### Governance arrangements

The Church Members' Meeting shall appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities.

The appointment of Charity Trustees shall be undertaken by processes that are public, clear and open so that all Church Members are enabled to consider prayerfully who should be appointed as Charity Trustees. The process shall ensure that notice is given of any forthcoming election so that Church Members may freely nominate prospective Charity Trustees whose names shall be submitted (after they have indicated a willingness to be appointed) for decision to the Church Members with the intention of ensuring that those appointed have a sufficient level of support from them.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Objectives and activities

#### Our Vision

Changing the Story, Bringing Hope and Transforming Lives

We are a Jesus-following community here to change the story of church decline in our area.

We aim to do this by running projects that tackle isolation and poverty, running a social enterprise coffee shop, operating a suite of community benefiting courses and clubs and hosting a poverty alleviating community grocery.

**Missional** - We understand that we live in a setting where the vast majority of people don't know Jesus. As such, we will adopt the posture, thinking, behaviours and practices of mission in order to engage others with the Good News of Jesus Christ.

**Biblical** - We believe the Bible to be inspired written Word of God and seek to live according to the truth of Scripture.

**Spirit-led** - We welcome the presence of the Holy Spirit, following his leading and honouring him in all we do.

**Worship** - We will deliberately seek to bring the glory and honour that God deserves through our creative worship and the many gifts and talents that come about from being made in the image of God.

**Prayer** - Without God we can do nothing. We believe in the power of prayer and will nurture our relationship with him through personal and corporate prayer.

**Community** - Our church community is made up of people from all walks of life. We love that, and want everyone to know that they have inherent value as children of God. As a community we need to rely upon one another, be 'real' with one another, and commit to meeting together regularly for mutual encouragement and growth.

**Equipping** - We believe a special calling to develop the character and capabilities of believers in order to equip them to act as the hands and feet of Jesus in our day to day life.

**High Accountability, Low control** - We believe in a God of freedom who wants to equip people to serve him according to how he has made them. We also believe that the things we do, and the heart with which we do them matter to God. Because of this we want to be accountable of one another for the things we do and say in all areas of our lives.

**Generous** - God is abundantly generous to us, we want to be abundantly generous to others in terms of our attitudes and heart, but also with our time and resources.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2024

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#### Objectives and activities *(continued)*

In fulfilling the Purpose, Redcar Baptist Church will engage in a range of Activities either on its own or with others that will vary from time to time with Activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Notwithstanding the appointment of persons to accept responsibility for any of the Activities all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Achievements and performance

We are delighted to report to you the various activities that have been going on throughout Redcar Baptist Church over the last year and hope that you enjoy reading about all that has been achieved. This report is a great opportunity to look back and thank God for all that he has enabled us as a Church to do during 2024 and provides a chance to look forward to what we hope to do during 2025.

### Overview

Redcar Baptist Church has existed in the town for 95 years. During the Covid pandemic we took on a new lease of life with the express mission of changing the story of deprivation in our town, bringing hope and transforming lives by alleviating the symptoms and tackling the root causes of poverty. Redcar has a disproportionately high number of wards that sit in the bottom 10% for deprivation in the UK. Redcar Baptist Church building sits across the road from one of these and is well placed to act as a hub of support.

Universal human needs are the needs of food and warmth. It is for this reason that we opened up the church building Mon - Friday 9:30am - 4:30pm week in week out (as well as several evenings) to act as a hub of support. As part of this we partnered with The Message Trust to open Redcar Community Grocery, where for an annual membership fee of £5 members can come up to 5 times a week to fill their baskets with £25-£30 worth of fresh produce for just £5 each shop.

We're all about moving people from vulnerability to greater independence, so every member is also given access to a range of courses and clubs designed to meet the felt needs of the community, be it needs relating to isolation & mental health or education & empowerment.

Examples of courses/clubs we have run include: CV writing; job club; English as a second language; Money Management & budgeting; Souper Mondays Warm Space; Community Needlecraft; Mental Health First Aid; Bereavement Journey; Asylum Drop in.... the list really does go on and on.

To embed sustainability, a welcoming atmosphere, to encourage community building and to create a format for moving people into employment we began Common Ground Coffee Shop in the building too. This affordable but artisan coffee shop operates a pay it forward system for those who can't afford food or drink, provides free soup for our warm space and training opportunities for job seekers. It has become a place that tackles isolation, improves community cohesion and mental health and acts as a warm space and melting pot for the most vulnerable in our community to access the wider support we offer through our courses and clubs.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2024

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#### **Achievements and performance** *(continued)*

During 2024, we experienced several changes within our valued staff team. In instances where staff members transitioned out of their roles, many chose to take on voluntary positions within the church, often with increased hours and no remuneration, in order to further support the church's mission.

This period of transition also gave rise to new ministries and roles across the organisation. One significant development was the establishment of the NGN Project, which provided vital funding for our work with asylum seekers and refugees, enabling us to serve a growing number of individuals in need within our community. The project also includes support for children and families, creating new opportunities for staff recruitment to help achieve its objectives.

Further developments included changes in the management of both the grocery and the coffee shop. These changes introduced experienced management, which in turn enhanced the quality and reach of our community services.

Additionally, we have been able to expand our work through the Eden Programme. This has involved engaging a number of volunteers in the community allotment, where they grow a variety of crops. The initiative not only encourages community interaction but also provides fresh produce to share with those we serve.

Our target group is defined by the need we see on the ground and so we tend to focus projects on unmet needs.

#### **Common Ground**

The year 2024 has been an incredible journey of growth and development, not only in terms of the business itself, but also within our ever evolving and expanding team. By "team", I refer to the remarkable group of volunteers who give so generously of their time, as well as our dedicated paid staff.

We have continually adapted to meet the changing needs of the local community, while remaining true to the ethos of Common Ground Coffee Shop: providing a space for training and skills development for those seeking employment, offering second chances to those in need, and creating a sense of camaraderie for individuals who may feel isolated or who simply want to give back.

Common Ground exists as a welcoming space for all a true community hub where people can come together to relax, connect, and build relationships. It also serves as a base for the many courses and clubs we offer, which are designed to respond directly to the expressed needs of our community.

During this time, Common Ground has hosted a variety of events including family fun days, group social activities, ladies-only coffee mornings, multicultural bring-and-share gatherings, afternoon teas, and quiz nights alongside numerous other initiatives designed to benefit the residents of Redcar and the surrounding areas. These activities have helped to welcome more individuals into the church community, gently reduce the stigma often associated with church, and subtly create opportunities to share God's word.

The whole team has completed their online Allergen & Intolerance Awareness Training. The majority of the team now knows how to use the Language Translation App, and we use it daily. This has been incredibly helpful for us all, as we work with individuals from many different countries, who have little or no spoken English.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2024

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#### **Achievements and performance** *(continued)*

The team have spent time with numerous individuals listening attentively, offering prayer, and truly hearing their stories often shared over a cup of tea in the café. Many have recounted experiences of church during their childhood that left a negative impact and contributed significantly to their decision not to engage with church life until now. However, they frequently express that "this place" feels different, more inclusive and has begun to reopen their hearts to Jesus.

Just one story of how Common Ground has made a real difference would be that of Maria (name changed). Maria began as a volunteer in the cafe; she wanted to work in a cafe, amongst people who spoke English, to get some hands-on experience, to improve her spoken English, and ultimately gain paid employment. Over a few years, Maria has become an accomplished barista, can now communicate much better with customers and volunteers alike, and in October 2024, Maria gained part-time employment as Common Ground Floor Supervisor.

This year has seen numerous individual success stories from increased personal confidence and the development of new skills, to adapting approaches, improving language abilities, and forming meaningful friendships. The list is extensive.

A significant team achievement worth highlighting is the award of our 5-star food hygiene rating, which we are immensely proud of.

And there is much more to come, as we begin planning for the opening of our second Common Ground Coffee Shop.

#### **Community Grocery**

It is remarkable to reflect on the ongoing impact of the Community Grocery here in Redcar. Since opening in April 2021. During 2024, we have supported over 2,700 families, with more than 40 households accessing fresh, affordable food each day, Monday to Friday, between 9:30 am and 4:30 pm.

We are extremely grateful to Fareshare, along with our other food suppliers and donors, whose generous daily contributions enable the Community Grocery to continue supporting families sustainably and affordably. Their support plays a vital role in helping households navigate the ongoing cost-of-living crisis, ensuring that food remains on the table for those who need it most

In addition to the positive impact on the well-being of our customers, the environmental benefits of the Grocery should not be overlooked, with approximately 7.38 tonnes of perfectly edible food being diverted from landfill each month

However, our work goes far beyond simply providing food. The Grocery, alongside the welcoming space of Common Ground, creates a vital hub of connection, dignity, and practical help. Through a range of wraparound support, courses, and community groups, we're helping to ease the wider effects of poverty and isolation. These include things like Needlecraft, Bereavement Journey, The Welcome Project, Children and Toddler groups and Slow Cooker courses. The list continues to grow as the need and community engagement deepen.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Achievements and performance *(continued)*

#### Centre For Warmth

This year, Redcar Baptist Church has benefited from our partnership with Northern Gas Networks, enabling us to expand our support to the local community in meaningful and practical ways. With their funding and support, we have been able to deliver several initiatives aimed at tackling social isolation, promoting wellbeing, and improving access to essential services.

Through this collaboration, we have provided:

- **Warm Spaces and Hospitality:** Offering a safe and welcoming environment during colder months where individuals and families could find warmth, refreshments, and conversation. These sessions supported those struggling with heating costs and isolation, particularly during the winter season.
- **Community Wellbeing Activities:** The support from NGN helped us run regular community activities and events that promoted mental health, connection, and resilience. These included low-cost or free meals, community drop-ins, and support for those facing hardship.
- **Signposting and Support:** We were able to offer assistance and signposting to relevant services, particularly for those struggling with fuel poverty, financial difficulty, or housing-related concerns. Especially when it was related to Carbon Monoxide. This helped individuals better understand their rights and the support available to them.
- **Asylum Seeker Support Project:** We have welcomed individuals and families seeking asylum into the life of the church and broader community. With NGN's help, we've been able to provide hospitality, clothing, household essentials, signposting, football, lunches and a sense of belonging. We also offer practical English conversation support and connection to local services, helping people navigate their new lives in Redcar with dignity and care.
- **Children's Work and Family Engagement:** Support from NGN has also enabled us to strengthen our children's activities and family outreach. This has included regular Sunday children's groups, craft activities, family events during school holidays, Toddler, Mother and Baby groups, sensory groups and safe spaces where children can learn, play, and experience care and stability. These activities have been especially meaningful for families under financial or social stress.
- **Cooking on a Budget Course:** We delivered a successful cooking on a budget course, which taught basic cooking skills and meal planning using affordable, accessible ingredients. The course focused on nutrition, budgeting, and confidence-building in the kitchen, helping participants manage limited resources while feeding their families well. We were also able to offer free slow cookers and air fryers to anyone that attended the course

This partnership continues to strengthen our mission to serve the people of Redcar with compassion and practical help.

Through this project we have directly impacted 4,949 through all the different activities and support that we have offered through 2024.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2024

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#### **Achievements and performance *(continued)***

##### **Partnership with South Bank Baptist Church**

In January of 2024 an exciting new partnership was formed between Redcar Baptist Church and South Bank Baptist Church (SBBC), whereby our Strategic Minister (Mark) was released and called to take an oversight over both churches. At the beginning of 2024 South Bank Baptist were in a tough spot without a Minister and limited means to call a new Minister with any degree of sustainability. A core element of the vision of Redcar Baptist is to 'Change the Story' of church decline, both planting and replanting Churches to see them grow healthily and to thrive. This was the intention for our partnership with South Bank Baptist, alongside a collective vision that through mutual pooling of resources we could grow God's kingdom together.

2024 saw the formation of this partnership, with the memberships of both churches embracing it in full. Across the year there have been a number of exciting developments through the input of Redcar Baptist, including a missionary family relocating to the once empty manse in South Bank, investment into their preaching and service leading team, and a plan to raise funds to make much needed improvements to the fabric of their building.

Across the period the partnership has grown well with the promise of growth in 2025.

##### **Partnership with Redcar United Reformed Church**

In 2022 we took the first tentative steps of forming a partnership with the Redcar United Reformed Church on Station Rd. 2024 has been a key year for the partnership where the decision was made to form a Local Ecumenical Partnership, a form of church partnership where two or more denominations come together to create a singular, distinct legal entity. Throughout the year a group of around 12 members of Redcar Baptist Church have come forward to form the Baptist half of this blend.

Working alongside this group, partners from Redcar URC, the Northern Baptist Association and the Northern Synod of the United Reformed Church, a pathway was mapped out with an anticipated start date of April 2025 for the LEP which will be called "Redcar House of Worship".

#### **Financial review**

Total reserves of the charity as at 31 December 2024 amount to £237,964, of which unrestricted free reserves (i.e. those not tied up in Fixed Assets) amount to £202,574.

Offerings have been higher than the Budget set. We had been thankful for members increasing their giving and for some to start giving for the first time. We have also received a number of one off donations this year from a number of individuals and organisations.

The Trustees would like to take the opportunity to thank the church family for their continued financial support over this period.

#### **Reserves Policy and Risk Management**

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately three months unrestricted expenditure. This provides sufficient funds to cover management and administration support costs and to respond to emergencies.

The trustees actively review the major risks the charity face on a regular basis and believe that maintaining our free reserves at the levels stated above, will provide sufficient resources in the event of adverse conditions.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

**Year ended 31 December 2024**

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The trustees' annual report was approved on 11 September 2025 and signed on behalf of the board of trustees by:



M Rishmawi  
Trustee



C Riches  
Trustee

# Redcar Baptist Church

## Independent Examiner's Report to the Trustees of Redcar Baptist Church

Year ended 31 December 2024

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I report to the trustees on my examination of the financial statements of Redcar Baptist Church ('the charity') for the year ended 31 December 2024.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

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

I have 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.



Julie Todd  
Tremaine Chartered Certified Accountant  
Independent Examiner

19 Tremaine Close  
Hartlepool  
TS27 3LE

# Redcar Baptist Church

## Statement of Financial Activities

Year ended 31 December 2024

		Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	4	188,979	114,214	303,193	131,115
Charitable activities	5	70,133	–	70,133	100,328
Other trading activities	6	8,230	–	8,230	7,048
Investment income	7	10,419	–	10,419	7,844
<b>Total income</b>		<u>277,761</u>	<u>114,214</u>	<u>391,975</u>	<u>246,335</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8	232,037	70,761	302,798	220,352
<b>Total expenditure</b>		<u>232,037</u>	<u>70,761</u>	<u>302,798</u>	<u>220,352</u>
<b>Net income</b>		<u>45,724</u>	<u>43,453</u>	<u>89,177</u>	<u>25,983</u>
Transfers between funds		8,063	(8,063)	–	–
<b>Net movement in funds</b>		<u>53,787</u>	<u>35,390</u>	<u>89,177</u>	<u>25,983</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		148,787	–	148,787	122,804
<b>Total funds carried forward</b>		<u>202,574</u>	<u>35,390</u>	<u>237,964</u>	<u>148,787</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 14 to 24 form part of these financial statements.

# Redcar Baptist Church

## Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
<b>Current assets</b>			
Debtors	13	4,490	5,451
Cash at bank and in hand		<u>234,370</u>	<u>144,645</u>
		238,860	150,096
<b>Creditors: amounts falling due within one year</b>	14	<u>896</u>	<u>1,309</u>
<b>Net current assets</b>		<u>237,964</u>	<u>148,787</u>
<b>Total assets less current liabilities</b>		<u>237,964</u>	<u>148,787</u>
<b>Net assets</b>		<u>237,964</u>	<u>148,787</u>
<b>Funds of the charity</b>			
Restricted funds		35,390	—
Unrestricted funds		<u>202,574</u>	<u>148,787</u>
<b>Total charity funds</b>	16	<u>237,964</u>	<u>148,787</u>

These financial statements were approved by the board of trustees and authorised for issue on 11 September 2025, and are signed on behalf of the board by:



M Rishmawi  
Trustee



C Riches  
Trustee

The notes on pages 14 to 24 form part of these financial statements.

# Redcar Baptist Church

## Notes to the Financial Statements

Year ended 31 December 2024

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Redcar Baptist Church, Park Avenue, Redcar, TS10 3LJ.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Grants payable

The Church makes grants to other organisations whose charitable objects compliment its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

#### Basis of preparation

As the Gross Income for the year exceeds £250,000, the accounts have to be prepared on an accruals basis rather than the cash-based receipts and payments method used in previous years. By using the accruals accounting method, the accounts include significant year-on-year variations in Gift Aid recovered income, Grants Received income, utilities and insurance costs. As required by the SORP, comparative information for the year ended 31 December 2022 has been restated using the accruals basis.

#### Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fixtures, fittings and equipment

The furniture, fittings and other items of equipment are held on the premises. It is unlikely that anything has significant market value. No asset register is maintained.

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 3. Accounting policies *(continued)*

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Defined contribution plans

As explained in note 15 the Church participates in the Baptist Pension Scheme, a multi-employer scheme, which is unable to identify the assets and liabilities attributable to the Church. In accordance with FRS102, amounts paid to the Scheme are accounted for as if they were those of a defined contribution scheme.

The Church also participates in the NEST, a defined contribution scheme. Amounts due in respect of such schemes are charged to the Statement of Financial Activities.

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Offerings	58,412	–	58,412
Gift Aid	7,865	–	7,865
<b>Legacies</b>			
Rena Clark Legacy	71,825	–	71,825
<b>Grants</b>			
Lady Hewley Trust	35,877	–	35,877
United Reform Church Northern Synod	3,000	–	3,000
North Gas Network	–	99,214	99,214
Noble Charity Trust	2,000	–	2,000
Tees Foundation	2,500	–	2,500
Southbank Baptist Church	7,500	–	7,500
Just Sow	–	10,000	10,000
Baptist Insurance Grant	–	5,000	5,000
	<u>188,979</u>	<u>114,214</u>	<u>303,193</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Offerings	70,974	–	70,974
Gift Aid	9,793	–	9,793
<b>Legacies</b>			
Legacies	5,000	–	5,000
<b>Grants</b>			
Lady Hewley Trust	35,877	–	35,877
Biffa Award Grant	1,221	–	1,221
United Reform Church East Cleveland Group	6,758	–	6,758
United Reform Church Northern Synod	1,492	–	1,492
	<u>131,115</u>	<u>–</u>	<u>131,115</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 5. Charitable activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Common Ground	54,961	54,961	43,514	43,514
First Baptist Church Woodway Texas	–	–	16,502	16,502
First Celina Baptist Church Texas	9,317	9,317	–	–
Vardy Foundation	–	–	12,000	12,000
Eden Network Grant Funding	–	–	8,633	8,633
Northern Baptist Association - Home Mission	–	–	4,500	4,500
Eden (Additional giving)	2,175	2,175	4,386	4,386
Northern Gas Networks	–	–	2,750	2,750
Jack Brunton Trust	–	–	2,000	2,000
Redcar Hydrogen Community Fund	–	–	1,650	1,650
Asylum Project	1,187	1,187	–	–
Other	2,493	2,493	4,393	4,393
	<u>70,133</u>	<u>70,133</u>	<u>100,328</u>	<u>100,328</u>

### 6. Other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Hall Hire	8,230	8,230	7,048	7,048

### 7. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest received	3,819	3,819	1,244	1,244
Rent received	6,600	6,600	6,600	6,600
	<u>10,419</u>	<u>10,419</u>	<u>7,844</u>	<u>7,844</u>

### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2024 £	Total fund 2023 £
Ministry	144,723	144,723	102,392
Mission	67,921	67,921	94,190
Establishment	19,393	19,393	23,770
NGN - Asylum Seekers Program	65,381	65,381	–
Just Sow	5,380	5,380	–
	<u>302,798</u>	<u>302,798</u>	<u>220,352</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 9. Analysis of support costs

	Total 2024	Total 2023
	£	£
Operations	10,288	10,652
Admin	11,903	9,351
Finance	12,788	4,109
	<u>34,979</u>	<u>24,112</u>

### 10. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>200</u>	<u>200</u>

### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	193,821	132,451
Social security costs	9,079	2,745
Employer contributions to pension plans	9,727	7,701
	<u>212,627</u>	<u>142,897</u>

The amount paid to HMRC for Employers NI was reduced by the application of the employment allowance. For Tax year 2024/25 this amount was £5,000; (2023/24 £5,000).

The average head count of employees during the year was 12 (2023: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Charitable activities	<u>12</u>	<u>9</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

No employee received total emolument in excess of £60,000 during the year.

### Key Management Personnel

Total aggregate remuneration paid key management personnel during the year was £76,341; (2023 - £79,839).

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 12. Trustee remuneration and expenses

The Strategic Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration of £35,404 which includes other benefits in respect of his services as Minister, including the provision of manse accommodation rented by the church from the Minister and his spouse.

The Minister acts as one of the church's trustees in accordance with e.g. the Trust Deed and received remuneration of £35,404 and other benefits in respect of his services as Minister, including the provision of a housing allowance.

The Trustees were not reimbursed in respect of expenses incurred as Trustees in the current of preceding year.

The Church pays pension contributions for its Ministers to Baptist Ministers Pension Trust Limited, which is a defined contribution scheme, which is not contracted out of the State second pension.

### 13. Debtors

	2024	2023
	£	£
Prepayments and accrued income	4,490	5,451

### 14. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	481	1,309
Pension	415	—
	<u>896</u>	<u>1,309</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2024

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#### 15. Pensions and other post retirement benefits

The Church is a participating employer in the Baptist Pension Scheme ('the Scheme'), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and other participating employers.

##### **The Defined Contribution Plan**

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd.

In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity.

This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Ministers are eligible to join the Scheme.

##### **The Defined Benefit Plan**

On 30 June 2022 the scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The Scheme's Trustee and the Baptist Union triggered the wind-up of the DB Plan as at 31 March 2024. The Trustee confirmed two points in an email dated 11 March 2024:

1. The church's commitment as a participating employer in the DB Plan will come to an end once the transfer to Just has been completed in 2025.
2. He is expecting that the existing DB Plan funds will be adequate. However, the recovery contribution will continue at £1 per month as there remains some uncertainty as the final position. The church continued to contribute £1 per month up to October 2024 when the plan ceased.

##### **NEST Defined Contribution Plan**

Some members of staff, if eligible, are members of NEST, NEST is a workplace pension scheme set up by the government. It is a Defined Contribution Plan. The members contribution is 5% of their qualifying earnings. The Church pays 3%. Most members will only pay 4% of their qualifying earnings as they get tax relief from the government every time they contribute.

Total employer contributions made for the year amount to:

	2024	2023
	£	
Baptist Pension Scheme	7,600	6,727
NEST	2,127	974
Total	<u>9,727</u>	<u>7,701</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

---

### 16. Analysis of charitable funds

#### Unrestricted funds

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	<u>148,787</u>	<u>277,761</u>	<u>(232,037)</u>	<u>8,063</u>	<u>202,574</u>

	At 1 January 2023	Income	Expenditure	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	<u>122,804</u>	<u>246,335</u>	<u>(220,352)</u>	<u>–</u>	<u>148,787</u>

#### Restricted funds

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
Centre for Warmth Program	–	99,214	(65,381)	1,557	35,390
Just Sow	–	10,000	(5,380)	(4,620)	–
Baptist Insurance Grant	–	5,000	–	(5,000)	–
	<u>–</u>	<u>114,214</u>	<u>(70,761)</u>	<u>(8,063)</u>	<u>35,390</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 17. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	203,470	35,390	238,860
Creditors less than 1 year	(896)	–	(896)
<b>Net assets</b>	<u>202,574</u>	<u>35,390</u>	<u>237,964</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Current assets	150,096	–	150,096
Creditors less than 1 year	(1,309)	–	(1,309)
<b>Net assets</b>	<u>148,787</u>	<u>–</u>	<u>148,787</u>

### 18. Common ground (analysis)

	2024 £	2023
Staffing	24,867	20,576
Management	2,599	2,422
Premises	3,960	3,600
Admin/Operational Resources	362	608
	<u>24,832</u>	<u>19,235</u>
<b>Total</b>	<u>56,620</u>	<u>46,441</u>

### 19. Eden (analysis)

	2024 £	2023
Team Leader Salary	5,328	27,190
Project Costs	300	4,570
Management	463	2,604
Admin/Operational	260	1,095
Partnerships contribution to Eden Network	1,200	1,200
<b>Total</b>	<u>7,551</u>	<u>36,659</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 20. Grants payable

	2024	2023
	£	
Northern Baptist Association	–	3,015
BMS World Mission	6,418	3,015
The Message	3,700	1,200
Other	–	287
Total	<u>10,118</u>	<u>7,517</u>

### 21. Bank and cash balances

	2024	2023
	£	
Cash	41	115
Barclays Current Account	5,596	7,150
Barclays Deposit Account	140,421	125,996
Baptist Union Account	78,513	6,850
NGN Current Account	170	–
Cash (Common Ground)	33	3
Barclays Current Account (Common Ground)	3,715	2,678
Barclays Current Account (Eden)	559	559
Barclays Deposit Account (Eden)	5,322	1,294
Total	<u>234,370</u>	<u>144,645</u>

### 22. Assets held for church own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited:

Church premises for which no valuation is included in the financial statements, but the building is insured at a value of £1,495,466.

The manse for which no valuation is included in the financial statements, but the building is insured at a value of £365,425.

The church also owns fixtures, furniture and equipment with an insured value of £75,615.

### 23. Related parties

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

**Redcar Baptist Church**  
**Management Information**  
**Year ended 31 December 2024**

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**The following pages do not form part of the financial statements.**

# Redcar Baptist Church

## Detailed Statement of Financial Activities

Year ended 31 December 2024

	2024 £	2023 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Offerings	58,412	70,974
Gift Aid	7,865	9,793
Legacies	–	5,000
Rena Clark Legacy	71,825	–
Lady Hewley Trust	35,877	35,877
Biffa Award Grant	–	1,221
United Reform Church East Cleveland Group	–	6,758
United Reform Church Northern Synod	3,000	1,492
North Gas Network	99,214	–
Noble Charity Trust	2,000	–
Tees Foundation	2,500	–
Southbank Baptist Church	7,500	–
Just Sow	10,000	–
Baptist Insurance Grant	5,000	–
	<u>303,193</u>	<u>131,115</u>
<b>Charitable activities</b>		
Common Ground	54,961	43,514
First Baptist Church Woodway Texas	–	16,502
First Celina Baptist Church Texas	9,317	–
Vardy Foundation	–	12,000
Eden Network Grant Funding	–	8,633
Northern Baptist Association - Home Mission	–	4,500
Eden (Additional giving)	2,175	4,386
Northern Gas Networks	–	2,750
Jack Brunton Trust	–	2,000
Redcar Hydrogen Community Fund	–	1,650
Ayslum Project	1,187	–
Other	2,493	4,393
	<u>70,133</u>	<u>100,328</u>
<b>Other trading activities</b>		
Hall Hire	8,230	7,048
<b>Investment income</b>		
Bank interest received	3,819	1,244
Rent received	6,600	6,600
	<u>10,419</u>	<u>7,844</u>
<b>Total income</b>	<u>391,975</u>	<u>246,335</u>

# Redcar Baptist Church

## Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2024

	2024 £	2023 £
<b>Expenditure on charitable activities</b>		
<b>Ministry</b>		
Ministry	91,244	71,254
Youth/Children	10,734	3,333
Administration	34,979	24,112
Amount charged to Eden	–	(2,604)
Amount charged to Common Ground	–	(2,422)
Manse	6,804	6,000
Other Ministries	857	2,389
Sundries	95	318
BU Pension (Administration)	10	12
	<u>144,723</u>	<u>102,392</u>
<b>Mission</b>		
Common Ground	50,060	46,441
Eden	508	36,659
Grants payable	10,118	7,517
Mission/Texas Trip	7,235	3,573
	<u>67,921</u>	<u>94,190</u>
<b>Establishment</b>		
Church Maintenance	570	8,289
Church building improvements	2,384	–
Refurbishment (Biffa Grant)	–	476
Manse maintenance	198	3,776
Church cleaning	3,926	3,466
Church insurance & utilities	10,681	11,363
United Reform Church costs	1,634	–
Less amounts charged to Common Ground	–	(3,600)
	<u>19,393</u>	<u>23,770</u>
<b>Centre for Warmth Program</b>		
Asylum Seeker Program	25,707	–
Centre CoOrdinator	16,131	–
Children and Family Worker	11,038	–
Childrens Pastor	7,367	–
Other expenses	5,138	–
	<u>65,381</u>	<u>–</u>
<b>Just Sow</b>		
Salary costs	5,329	–
Eden activity costs	51	–
	<u>5,380</u>	<u>–</u>
<b>Total expenditure</b>	<u>302,798</u>	<u>220,352</u>
<b>Net income</b>	<u>89,177</u>	<u>25,983</u>

**Redcar Baptist Church**

England & Wales - Charity number 1186196

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# Accounts

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**Redcar Baptist Church**  
**Unaudited Financial Statements**  
**31 December 2023**

**TREMAINE**

Chartered accountants  
19 Tremaine Close  
Hartlepool  
TS27 3LE

# Redcar Baptist Church

## Financial Statements

Year ended 31 December 2023

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Statement of financial position	11
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Detailed statement of financial activities	23

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# Redcar Baptist Church

## Trustees' Annual Report

Year ended 31 December 2023

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2023.

### Reference and administrative details

**Registered charity name** Redcar Baptist Church

**Charity registration number** 1186196

**Principal office** Redcar Baptist Church  
Park Avenue  
Redcar  
TS10 3LJ

### The trustees

E Gibson  
C Riches  
M Hubbard  
S Hubbard  
V Rushin-Chape (Appointed 6 December 2023)  
P O'Neill (Appointed 6 December 2023)  
L Wanstall (Appointed 6 December 2023)  
J P Searle (Appointed 1 January 2023)

**Company secretary** C Riches

**Independent examiner** Julie Todd Tremaine Chartered Certified Accountant  
19 Tremaine Close  
Hartlepool  
TS27 3LE

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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### Structure, governance and management

The organisation is an unincorporated charity registered with the Charity Commission of England and Wales on 6 November 2019.

The charity is governed by its constitution adopted on 9 December 2018 as amended on 31 March 2021 and 23 November 2021. The constitution sets out the aims and objectives of the charity.

The charity did not operate as a church during the period from its registration on 6 November 2019 to 3 March 2021. Its Trustees agreed with the charity "(Trust property held in connection with) Park Avenue Baptist Church, Redcar" to acquire the operating activities, assets and liabilities of the latter on 1 April 2021. Prior to that date, the latter charity had served the community as East Cleveland Baptist Church and this charity took on the role from that date with the name Redcar Baptist Church.

The Church is a member of the Baptist Union of Great Britain and Northern Baptist Association.

### Governance arrangements

The Church Members' Meeting shall appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities.

The appointment of Charity Trustees shall be undertaken by processes that are public, clear and open so that all Church Members are enabled to consider prayerfully who should be appointed as Charity Trustees. The process shall ensure that notice is given of any forthcoming election so that Church Members may freely nominate prospective Charity Trustees whose names shall be submitted (after they have indicated a willingness to be appointed) for decision to the Church Members with the intention of ensuring that those appointed have a sufficient level of support from them.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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### Objectives and activities

#### Our Vision

Changing the Story, Bringing Hope and Transforming Lives

We are a Jesus-following community here to change the story of church decline in our area.

We aim to do this by running projects that tackle isolation and poverty, running a social enterprise coffee shop, operating a suite of community benefiting courses and clubs and hosting a poverty alleviating community grocery.

Missional - We understand that we live in a setting where the vast majority of people don't know Jesus. As such, we will adopt the posture, thinking, behaviours and practices of mission in order to engage others with the Good News of Jesus Christ.

Biblical - We believe the Bible to be inspired written Word of God and seek to live according to the truth of Scripture.

Spirit-led - We welcome the presence of the Holy Spirit, following his leading and honouring him in all we do.

Worship - We will deliberately seek to bring the glory and honour that God deserves through our creative worship and the many gifts and talents that come about from being made in the image of God.

Prayer - Without God we can do nothing. We believe in the power of prayer and will nurture our relationship with him through personal and corporate prayer.

Community - Our church community is made up of people from all walks of life. We love that, and want everyone to know that they have inherent value as children of God. As a community we need to rely upon one another, be 'real' with one another, and commit to meeting together regularly for mutual encouragement and growth.

Equipping - We believe a special calling to develop the character and capabilities of believers in order to equip them to act as the hands and feet of Jesus in our day to day life.

High Accountability, Low control - We believe in a God of freedom who wants to equip people to serve him according to how he has made them. We also believe that the things we do, and the heart with which we do them matter to God. Because of this we want to be accountable of one another for the things we do and say in all areas of our lives.

Generous - God is abundantly generous to us, we want to be abundantly generous to others in terms of our attitudes and heart, but also with our time and resources.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2023

---

#### Objectives and activities *(continued)*

In fulfilling the Purpose, Redcar Baptist Church will engage in a range of Activities either on its own or with others that will vary from time to time with Activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Notwithstanding the appointment of persons to accept responsibility for any of the Activities all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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### Achievements and performance

We are delighted to report to you the various activities that have been going on throughout Redcar Baptist Church over the last year and hope that you enjoy reading about all that has been achieved.

This report is a great opportunity to look back and thank God for all that he has enabled us as a Church to do during 2023 and provides a chance to look forward to what we hope to do during 2024.

### Overview

Redcar Baptist Church has existed in the town for 95 years. During the Covid pandemic we took on a new lease of life with the express mission of changing the story of deprivation in our town, bringing hope and transforming lives by alleviating the symptoms and tackling the root causes of poverty. Redcar has a disproportionately high number of wards that sit in the bottom 10% for deprivation in the UK. Redcar Baptist Church building sits across the road from one of these and is well placed act as a hub of support.

Universal human needs are the needs of food and warmth. It is for this reason that we opened up the church building Mon - Friday 9:30am - 4:30pm week in week out (as well as several evenings) to act as a hub of support.

As part of this we partnered with The Message Trust to open Redcar Community Grocery in April 2021, where for an annual membership fee of £5 members can come up to 5 times a week to fill their baskets with £25-£30 worth of fresh produce for just £5 each shop.

We're all about moving people from vulnerability to greater independence, so every member is also given access to a range of courses and clubs designed to meet the felt needs of the community, be it needs relating to isolation & mental health or education & empowerment.

Examples of courses/clubs we have run include: CV writing; job club; English as a second language; Money Management & budgeting; Souper Mondays Warm Space; Community Needlecraft; Mental Health First Aid; Bereavement Journey; Asylum Drop in.... the list really does go on and on.

To embed sustainability, a welcoming atmosphere, to encourage community building and to create a format for moving people into employment we began Common Ground Coffee Shop (July 2021) in the building too. This affordable but artisan coffee shop operates a pay it forward system for those who can't afford food or drink, provides free soup for our warm space and training opportunities for job seekers. It has become a place that tackles isolation, improves community cohesion and mental health and acts as a warm space and melting pot for the most vulnerable in our community to access the wider support we offer through our courses and clubs.

Our target group is defined by the need we see on the ground and so we tend to focus projects on unmet need.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2023

---

#### Achievements and performance *(continued)*

##### Common Ground

It has been incredible to see Common Ground Coffee Shop go from strength to strength this year. The manager and assistant manager have done a fantastic job of growing the Coffee Shop's volunteer team, offering a place of training for those seeking employment, a second chance for those in need of one or simply a sense of comradery for those who feel isolated or who want to 'give back'.

Common Ground exists as a 'place for all' and as the melting pot for community where all can gather to relax and meet new people, as well as connecting in with the various courses and clubs that we offer to meet the felt needs of our community. During the year, the Common Ground has hosted various events, fun days, and social activities to benefit resident of the town.

Here's the story of how Common Ground has made a difference to one of our volunteers, Nadia (name changed):

*When Nadia first came into our space through Common Ground, she was looking for employment to support her family. Nadia's limited English made it difficult to secure work and so she decided to take up the opportunity to become part of the Common Ground volunteer team. After over a year of volunteering, Nadia has become a highly valued member of our team and an incredibly skilled barista. Her confidence and fluency in English has grown significantly and because of this hands on experience she has recently found paid work as a barista within a local business. Common Ground has opened up opportunity and training that has directly influenced Nadia's ability to gain employment and support her family. Not only has the direct input of Common Ground being able to influence her employability prospects but It has also acted as a place of safety, security and growth giving her space to learn, make friends and become a part of the community.*

These stories aren't uncommon, which is why we're so excited for Common Ground's ongoing development.

##### Community Grocery

It is amazing to think that the grocery has supported 2280 households in Redcar since opening in April 2021. During 2023, the Grocery continued to provide fresh, affordable food to an average of around 48 families every day, Monday to Friday 9:30am-4:30pm.

We are so thankful to 'Fareshare' and other food suppliers and donors who provide daily food donations to ensure that the Grocery can continue to support families with a sustainable and affordable way to combat the cost-of-living crisis and ensure that there is food on the table. As well as having had a positive impact on the wellbeing of our customers, the environmental benefit of the grocery is not to be overlooked with the prevention of around 7.38 tonnes of perfectly edible food being saved from ending up in landfill each month. But it's about more even, than food. The synergy of the draw to struggling families of the Grocery combined with the welcoming environment of Common Ground has enabled us to connect people in with a whole of wrap around courses and clubs to empower, support and ease the effects of poverty in its many forms. Some examples of these include Community Needlecraft; Mental Health First Aid; Bereavement Journey; Asylum Drop; Community Choir. The list goes on.

# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2023

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#### Achievements and performance *(continued)*

##### Asylum Seeker and Refugee Support

During 2023, our support for those seeking asylum in the UK has grown. Building on an existing relationship with 'MAP' (Methodist Asylum Project) whom we partner with to host a weekly drop in for asylum seekers in the Redcar Baptist Church building, our team has also established weekly English language classes with our two accredited teachers, created volunteer opportunities for asylum seekers in our Coffee Shop and Community Grocery to develop real 'on the job' English language and employability skills that have led to multiple jobs in cafes, restaurants and coffee shops in the town for those who have been granted the right to remain and work in the UK.

We ran a weekly Gardening club in our community garden, provide membership to our Community Grocery where shoppers can receive around £30 of groceries for £5 up to five times per week. We also began a weekly football session too.

We have been thrilled with the work we've undertaken in this area and are excited to see it develop in 2024 and beyond.

##### Partnership with Redcar United Reformed Church

In 2022 we took the first tentative steps of forming a partnership with the Redcar United Reformed Church on Station Rd. The church was close to closure, and being in a prime location to serve as a base for outreach we were excited at what could be done to breathe fresh life into the building which is sited in an area of high deprivation. February of 2023 saw some major breakthroughs in this endeavour. Redcar Baptist relocated its Sunday service to the building, opened a weekly Food Bank and Warm Space Drop in through the Winter Months through the support of our Eden team.

The future was looking bright until in October of 2023 the building was forced to close due to significant issues in the building. Not to be dismayed, we worked tirelessly alongside our partners at the United Reformed Church and Northern Synod to source funds to make the necessary repairs. We are pleased to report that works are well under way and that we will be able to resume use of the building in the early part of 2024.

##### Financial review

Total reserves of the charity as at 31 December 2023 amount to £148,747, of which unrestricted free reserves (i.e. those not tied up in Fixed Assets) amount to £148,747.

Offerings have been higher than the Budget set. We had been thankful for members increasing their giving and for some to start giving for the first time. We have also received a number of one off donations this year from a number of individuals and organisations.

The Trustees would like to take the opportunity to thank the church family for their continued financial support over this period.

##### Reserves Policy and Risk Management

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately three months unrestricted expenditure. This provides sufficient funds to cover management and administration support costs and to respond to emergencies.

The trustees actively review the major risks the charity face on a regular basis and believe that maintaining our free reserves at the levels stated above, will provide sufficient resources in the event of adverse conditions.

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# Redcar Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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The trustees' annual report was approved on 18 June 2024 and signed on behalf of the board of trustees by:



E Gibson  
Treasurer



C Riches  
Trustee

# Redcar Baptist Church

## Independent Examiner's Report to the Trustees of Redcar Baptist Church

Year ended 31 December 2023

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I report to the trustees on my examination of the financial statements of Redcar Baptist Church ('the charity') for the year ended 31 December 2023.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 giving me cause to believe that in any material respect:

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

I have 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.



Julie Todd  
Tremaine Chartered Certified Accountant  
Independent Examiner

19 Tremaine Close  
Hartlepool  
TS27 3LE

# Redcar Baptist Church

## Statement of Financial Activities

Year ended 31 December 2023

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		2023		2022
		Unrestricted	Total funds	Restated
	Note	funds		Total funds
		£	£	£
<b>Income and endowments</b>				
Donations and legacies	4	131,115	131,115	133,776
Charitable activities	5	100,328	100,328	64,574
Other trading activities	6	7,048	7,048	5,417
Investment income	7	7,844	7,844	6,791
<b>Total income</b>		<u>246,335</u>	<u>246,335</u>	<u>210,558</u>
<b>Expenditure</b>				
Expenditure on charitable activities	8	<u>220,352</u>	<u>220,352</u>	<u>163,020</u>
<b>Total expenditure</b>		<u>220,352</u>	<u>220,352</u>	<u>163,020</u>
<b>Net income and net movement in funds</b>		<u>25,983</u>	<u>25,983</u>	<u>47,538</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		122,804	122,804	75,266
<b>Total funds carried forward</b>		<u>148,787</u>	<u>148,787</u>	<u>122,804</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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The notes on pages 12 to 21 form part of these financial statements.

# Redcar Baptist Church

## Statement of Financial Position

31 December 2023

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	Note	2023 £	Restated 2022 £
<b>Current assets</b>			
Debtors	13	5,451	14,424
Cash at bank and in hand		<u>144,645</u>	<u>109,202</u>
		150,096	123,626
<b>Creditors: amounts falling due within one year</b>	14	<u>1,309</u>	<u>822</u>
<b>Net current assets</b>		<u>148,787</u>	<u>122,804</u>
<b>Total assets less current liabilities</b>		<u>148,787</u>	<u>122,804</u>
<b>Net assets</b>		<u>148,787</u>	<u>122,804</u>
<b>Funds of the charity</b>			
Unrestricted funds		<u>148,787</u>	<u>122,804</u>
<b>Total charity funds</b>	16	<u>148,787</u>	<u>122,804</u>

These financial statements were approved by the board of trustees and authorised for issue on 18 June 2024, and are signed on behalf of the board by:



E Gibson  
Treasurer



C Riches  
Trustee

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The notes on pages 12 to 21 form part of these financial statements.

# Redcar Baptist Church

## Notes to the Financial Statements

Year ended 31 December 2023

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Redcar Baptist Church, Park Avenue, Redcar, TS10 3LJ.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

As the Gross Income for the year exceeds £250,000, the accounts have to be prepared on an accruals basis rather than the cash-based receipts and payments method used in previous years. By using the accruals accounting method, the accounts include significant year-on-year variations in Gift Aid recovered income, Grants Received income, utilities and insurance costs. As required by the SORP, comparative information for the year ended 31 December 2022 has been restated using the accruals basis.

#### Grants payable

The Church makes grants to other organisations whose charitable objects compliment its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

#### Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fixtures, fittings and equipment

The furniture, fittings and other items of equipment are held on the premises. It is unlikely that anything has significant market value. No asset register is maintained.

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2023

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#### 3. Accounting policies *(continued)*

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Defined contribution plans

As explained in note 15 the Church participates in the Baptist Pension Scheme, a multi-employer scheme, which is unable to identify the assets and liabilities attributable to the Church. In accordance with FRS102, amounts paid to the Scheme are accounted for as if they were those of a defined contribution scheme.

The Church also participates in the NEST, a defined contribution scheme. Amounts due in respect of such schemes are charged to the Statement of Financial Activities.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Offerings	70,974	70,974	49,106	49,106
Gift Aid	9,793	9,793	11,770	11,770
<b>Legacies</b>				
Legacies	5,000	5,000	10,285	10,285
<b>Grants</b>				
Lady Hewley Trust	35,877	35,877	35,877	35,877
Biffa Award Grant	1,221	1,221	26,738	26,738
United Reform Church East Cleveland Group	6,758	6,758	–	–
URC Northern Synod	1,492	1,492	–	–
	<u>131,115</u>	<u>131,115</u>	<u>133,776</u>	<u>133,776</u>

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# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### 5. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Common Ground	43,514	43,514	30,891	30,891
First Baptist Church Woodway Texas	16,502	16,502	–	–
Vardy Foundation	12,000	12,000	–	–
Eden Network Grant Funding	8,633	8,633	31,288	31,288
Northern Baptist Association - Home Mission	4,500	4,500	–	–
Eden (Additional giving)	4,386	4,386	–	–
Northern Gas Networks	2,750	2,750	–	–
Jack Brunton Trust	2,000	2,000	–	–
Redcar Hydrogen Community Fund	1,650	1,650	–	–
Other	4,393	4,393	2,395	2,395
	<u>100,328</u>	<u>100,328</u>	<u>64,574</u>	<u>64,574</u>

### 6. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Hall Hire	7,048	7,048	5,417	5,417

### 7. Investment income

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Bank interest received	1,244	1,244	191	191
Rent received	6,600	6,600	6,600	6,600
	<u>7,844</u>	<u>7,844</u>	<u>6,791</u>	<u>6,791</u>

### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	<b>Total funds 2023 £</b>	Total fund 2022 £
Ministry	102,392	102,392	55,597
Mission	94,190	94,190	69,191
Establishment	23,770	23,770	38,232
	<u>220,352</u>	<u>220,352</u>	<u>163,020</u>

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# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### 9. Analysis of support costs

	Analysis of support costs	<b>Total 2023</b>	Total 2022
	£	£	£
Operations	10,652	10,652	12,110
Admin	9,351	9,351	5,174
Finance	4,109	4,109	–
	<u>24,112</u>	<u>24,112</u>	<u>17,284</u>

### 10. Independent examination fees

	<b>2023</b>	2022
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>200</u>	<u>–</u>

### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023</b>	2022
	£	£
Wages and salaries	123,118	74,924
Social security costs	2,745	5,023
Employer contributions to pension plans	7,701	3,841
Other costs - council tax, water, telephone	14,257	8,471
	<u>147,821</u>	<u>92,259</u>

The amount paid to HMRC for Employers NI was reduced by the application of the employment allowance. For Tax year 2023/24 this amount was £5,000; (2022/23 £4,000).

The head count of employees during the year was 9 (2022: 7). The number of employees during the year is analysed as follows:

	<b>2023</b>	2022
	No.	No.
Charitable activities	<u>9</u>	<u>7</u>

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

No employee received total emolument in excess of £60,000 during the year.

### Key Management Personnel

Total aggregate remuneration paid key management personnel during the year was £79,839; (2022- £38,539).

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2023

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#### 12. Trustee remuneration and expenses

The Strategic Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration of £26,500 and other benefits in respect of his services as Minister, including the provision of manse accommodation rented by the church from the Minister and his spouse.

The Minister acts as one of the church's trustees in accordance with e.g. the Trust Deed and received remuneration of £26,500 and other benefits in respect of his services as Minister, including the provision of a housing allowance.

The Trustees were not reimbursed in respect of expenses incurred as Trustees in the current of preceding year.

The Church pays pension contributions for its Ministers to Baptist Ministers Pension Trust Limited, which is a defined contribution scheme, which is not contracted out of the State second pension.

#### 13. Debtors

	<b>2023</b>	2022
	£	£
Prepayments and accrued income	<u>5,451</u>	<u>14,424</u>

#### 14. Creditors: amounts falling due within one year

	<b>2023</b>	2022
	£	£
Accruals and deferred income	<u>1,309</u>	<u>822</u>

# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2023

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#### 15. Pensions and other post retirement benefits

The Church is a participating employer in the Baptist Pension Scheme ('the Scheme'), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and other participating employers.

##### **The Defined Contribution Plan**

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd.

In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity.

This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Ministers are eligible to join the Scheme.

##### **The Defined Benefit Plan**

On 30 June 2022 the scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The Scheme's Trustee and the Baptist Union triggered the wind-up of the DB Plan as at 31 March 2024. The Trustee confirmed two points in an email dated 11 March 2024:

1. The church's commitment as a participating employer in the DB Plan will come to an end once the transfer to Just has been completed in 2025.
2. He is expecting that the existing DB Plan funds will be adequate. However, the recovery contribution will continue at £1 per month as there remains some uncertainty as the final position.

##### **NEST Defined Contribution Plan**

Some members of staff, if eligible, are members of NEST, NEST is a workplace pension scheme set up by the government. It is a Defined Contribution Plan. The members contribution is 5% of their qualifying earnings. The Church pays 3%. Most members will only pay 4% of their qualifying earnings as they get tax relief from the government every time they contribute.

Total employer contributions made for the year amount to:

	2023	2022
	£	
Baptist Pension Scheme	6,727	3,123
NEST	974	718
Total	<u>7,701</u>	<u>3,841</u>

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# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### 16. Analysis of charitable funds

#### Unrestricted funds

	At 1 January 2023 £	Income £	Expenditure £	At 31 December 2023 £
General funds	<u>122,804</u>	<u>246,335</u>	<u>(220,352)</u>	<u>148,787</u>

	At 1 January 2022 £	Income £	Expenditure £	At 31 December 2022 £
General funds	<u>75,266</u>	<u>210,558</u>	<u>(163,020)</u>	<u>122,804</u>

### 17. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Current assets	150,096	150,096
Creditors less than 1 year	<u>(1,309)</u>	<u>(1,309)</u>
<b>Net assets</b>	<u>148,787</u>	<u>148,787</u>

	Unrestricted Funds £	Total Funds 2022 £
Current assets	123,626	123,626
Creditors less than 1 year	<u>(822)</u>	<u>(822)</u>
<b>Net assets</b>	<u>122,804</u>	<u>122,804</u>

### 18. Common ground (analysis)

	2023 £	2022
Staffing	20,576	8,989
Management	2,422	2,367
Premises	3,600	3,600
Admin/Operational Resources	608	665
Total	<u>19,235</u>	<u>15,670</u>
	<u>46,441</u>	<u>31,291</u>

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# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### 19. Eden (analysis)

	2023	2022
	£	
Team Leader Salary	27,190	25,011
Project Costs	4,570	1,307
Management	2,604	2,496
Admin/Operational	1,095	749
Partnerships contribution to Eden Network	1,200	1,200
Total	<u>36,659</u>	<u>30,763</u>

### 20. Grants payable

	2023	2022
	£	
Northern Baptist Association	3,015	2,850
BMS World Mission	3,015	2,850
The Message	1,200	–
Other	287	622
Total	<u>7,517</u>	<u>6,322</u>

### 21. Bank and cash balances

	2023	2022
	£	
Cash	115	70
Barclays Current Account	7,150	3,059
Barclays Deposit Account	125,996	75,822
Baptist Union Account	6,850	6,652
Cash (Common Ground)	3	11
Barclays Current Account (Common Ground)	2,678	2,598
Barclays Current Account (Eden)	559	468
Barclays Deposit Account (Eden)	1,294	20,522
Total	<u>144,645</u>	<u>109,202</u>

### 22. Assets held for church own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited:

Church premises for which no valuation is included in the financial statements, but the building is insured at a value of £1,457,564.

The manse for which no valuation is included in the financial statements, but the building is insured at a value of £284,932.

The church also owns fixtures, furniture and equipment with an insured value of £75,615.

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# Redcar Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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### 23. Related parties

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

The church received a grant from the Northern Baptist Association Home Mission Scheme as set out in note 4. The church made a donation to the Northern Baptist Association as set out in note 20. The church also made a donation to the BMS World Mission as set out in note 20.

# **Redcar Baptist Church**

## **Management Information**

**Year ended 31 December 2023**

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**The following pages do not form part of the financial statements.**

# Redcar Baptist Church

## Detailed Statement of Financial Activities

Year ended 31 December 2023

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	2023 £	2022 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Offerings	70,974	49,106
Gift Aid	9,793	11,770
Legacies	5,000	10,285
Lady Hewley Trust	35,877	35,877
Biffa Award Grant	1,221	26,738
United Reform Church East Cleveland Group	6,758	–
URC Northern Synod	1,492	–
	<u>131,115</u>	<u>133,776</u>
<b>Charitable activities</b>		
Common Ground	43,514	30,891
First Baptist Church Woodway Texas	16,502	–
Vardy Foundation	12,000	–
Eden Network Grant Funding	8,633	31,288
Northern Baptist Association - Home Mission	4,500	–
Eden (Additional giving)	4,386	–
Northern Gas Networks	2,750	–
Jack Brunton Trust	2,000	–
Redcar Hydrogen Community Fund	1,650	–
Other	4,393	2,395
	<u>100,328</u>	<u>64,574</u>
<b>Other trading activities</b>		
Hall Hire	7,048	5,417
<b>Investment income</b>		
Bank interest received	1,244	191
Rent received	6,600	6,600
	<u>7,844</u>	<u>6,791</u>
<b>Total income</b>	<u>246,335</u>	<u>210,558</u>

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# Redcar Baptist Church

## Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2023

---

	2023 £	2022 £
<b>Expenditure on charitable activities</b>		
<b>Ministry - Analysis</b>		
Ministry	71,254	30,906
Youth/Children	3,333	1,667
Administration	24,112	17,284
Amount charged to Eden	(2,604)	(2,496)
Amount charged to Common Ground	(2,422)	(2,367)
Manse	6,000	6,000
Other Ministries	2,389	2,121
Sundries	318	290
BU Pension (Administration)	12	2,192
	<u>102,392</u>	<u>55,597</u>
<b>Mission</b>		
Common Ground (Note 18)	46,441	31,291
Eden (Note 19)	36,659	30,763
Grants payable (Note 20)	7,517	6,322
Mission/Texas Trip	3,573	815
	<u>94,190</u>	<u>69,191</u>
<b>Establishment</b>		
Church Maintenance	8,289	3,800
Refurbishment (Biffa Grant)	476	27,123
Manse maintenance	3,776	70
Church cleaning	214	3,373
Church Insurance & utilities	11,363	7,466
Less amounts charged to Common Ground	(3,600)	(3,600)
	<u>23,770</u>	<u>38,232</u>
<b>Expenditure on charitable activities</b>	<u>220,352</u>	<u>163,020</u>

**Redcar Baptist Church**

England & Wales - Charity number 1186196

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# Accounts

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**Redcar Baptist Church**  
**Charity number: 1186196**

**Financial Statements for the year ended 31 December 2022**

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**General Receipts and Payments Account**

	<i>Notes</i>	<b>2022</b>	<b>2021</b>
			<b>April to</b>
			<b>December</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Offerings and donations		59,391	36,384
Gift aid		9,665	6,569
Grant income	2	82,482	20,525
Hire of premises		5,417	2,432
Manse		6,600	4,744
Common Ground	5	30,891	11,835
Eden	6	1,503	100
Interest		191	19
Other income		2,395	4,072
<b>Total Receipts</b>		<u>198,535</u>	<u>86,680</u>
<b>Payments</b>			
Ministry, Youth/Children & Administration	3	44,994	28,129
Premises	4	39,811	11,509
Impact		-	2,564
Giving		6,322	3,755
Other Ministries		2,936	1,219
Common Ground	5	31,291	10,274
BU Pension Deficit		2,192	2,771
Manse		6,000	4,500
Eden	6	30,763	20,001
Sundries		290	(8)
<b>Total Payments</b>		<u>164,599</u>	<u>84,714</u>
Surplus of receipts over payments		<u>33,936</u>	<u>1,966</u>
Bank accounts and cash at 1 January		<u>75,266</u>	<u>73,300</u>
Bank accounts and cash at 31 December		<u>109,202</u>	<u>75,266</u>


**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**Statement of Assets and Liabilities at 31 December 2022**

	2022	2021
	£	£
<i>Cash Funds as at 31 December</i>		
Cash	70	127
Barclays Current Account	3,059	3,139
Barclays Deposit Account	75,822	41,992
Baptist Union Account	6,652	6,550
Cash (Common Ground)	11	2
Barclays Current Account (Common Ground)	2,598	3,006
Barclays Current Account (Eden)	468	463
Barclays Deposit Account (Eden)	20,522	19,987
	<u>109,202</u>	<u>75,266</u>
Represented by		
<i>Cash funds as at 1 January/1 April</i>		
Cash	127	70
Barclays Current Account	3,139	2,072
Barclays Deposit Account	41,992	44,798
Baptist Union Account	6,550	6,536
Cash (Common Ground)	2	-
Barclays Current Account (Common Ground)	3,006	-
Barclays Current Account (Eden)	463	-
Barclays Deposit Account (Eden)	19,987	19,824
	<u>75,266</u>	<u>73,300</u>
Surplus of receipts over payments	33,936	1,966
	<u>109,202</u>	<u>75,266</u>

Approved at a meeting of the Redcar Baptist Church's Leadership Team on 15 February 2023 which authorised the following trustees to sign on their behalf:

  
 Mrs Cindy Riches  
 Church Secretary

  
 Mrs Elizabeth Gibson  
 Treasurer

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**Notes to the Financial Statements**

**1 Accounting policies**

***Basis of the financial statements***

The financial statements of Redcar Baptist Church have been prepared in accordance with section 133 of the Charities Act 2011 using the Receipts and Payment basis.

***Fixtures, fittings and equipment***

The furniture, fittings and other items of equipment are held on the premises. It is unlikely that anything has significant market value. No asset register is maintained.

**2 Grant income**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Lady Hewley Trust	35,877	-
Biffa Award Grant	16,820	-
Eden Network Grant Funding (Eden)	16,980	12,525
BU Insurance (Eden)	7,090	-
Church Urban Fund (Eden)	4,715	-
Arnold Clark (Eden)	1,000	-
All Churches Trust	-	4,500
Allan Lane Foundation	-	3,500
Total	<u>82,482</u>	<u>20,525</u>

**3 Ministry, Youth/Children & Administration**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Ministry	30,906	23,224
Youth/Children	1,667	385
Administration	17,284	4,520
	<u>49,857</u>	<u>28,129</u>
Less		
Amount charged to Eden	(2,496)	-
Amount charged to Common Ground	(2,367)	-
Total	<u>44,994</u>	<u>28,129</u>

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**4 Premises**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Church maintenance	3,800	4,136
Refurbishment (Biffa Award Grant)	27,123	-
Manse maintenance	70	728
Church cleaning	3,373	1,334
Church insurance and utilities	9,045	5,311
	<u>43,411</u>	<u>11,509</u>
Less		
Amount charged to Common Ground	(3,600)	-
Total	<u>39,811</u>	<u>11,509</u>

**5 Common Ground Coffee Shop**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Sales	30,891	11,835
Total	<u>30,891</u>	<u>11,835</u>
<b>Payments</b>		
Staffing	8,989	882
Management	2,367	-
Premises	3,600	-
Admin/Operational	665	961
Resources	15,670	6,377
Set Up Costs	-	2,054
Total	<u>31,291</u>	<u>10,274</u>

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**6 Eden**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Receipts (Grant Income – see above (2))</b>		
Additional Giving	1,503	100
Total	<u>1,503</u>	<u>100</u>
<b>Payments</b>		
Team Leader Salary	25,011	18,786
Activity Costs	1,307	132
Management	2,496	-
Admin & Operational	749	183
Partnership Contribution to Eden Network	1,200	900
Total	<u>30,763</u>	<u>20,001</u>

**7 Assets held for the church's own use**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited:

- Church premises for which no valuation is included in the financial statements, but the building is insured at a value of £1,415,112.
- The manse for which no valuation is included in the financial statements, but the building is insured at a value of £272,141.
- The church also owns fixtures, furniture and equipment with an insured value of £73,413.

## **8 Pension Scheme Liabilities**

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**Independent Examiner's Report to the Trustees and Members of Redcar Baptist Church**

I report on the financial statements of the Redcar Baptist Church (the Church) for the year ended 31 December 2022 set out on pages 1 to 6.

**Respective Responsibilities of trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's report**

My examination was carried out in accordance with the Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and subsequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

I am satisfied that the General Receipts and Payments Account discloses money received and expended by Redcar Baptist Church and that the Statement of Assets and Liabilities and the Notes to the Financial Statements present the financial position of the church to the degree required by the Charities Act.

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



Jonathan Thompson

Date

16 February 2023

1 Manor Farm Place  
Great Smeaton  
Northallerton  
DL6 2HP

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**Report on Financial Management for year 2022**

**Introduction**

The General Receipts and Payments Account and the Statement of Assets and Liabilities summarise the finances for the year and disclose the financial position at the end of the year.

A deficit budget was set and approved by the Church Business Meeting in November 2021. Monthly reports were received by the leadership team which enabled them to monitor performance against budget and to consider any significant variances from budget and the reasons for them.

**Review of the Finances**

Based on the combined General Receipts and Payments Account, the principal points to be made are as follows:

- Offerings have been higher than the budget set. We have been thankful for members increasing their giving and for some to start giving for the first time. Thank you. We have also received one off donations this year and received legacies from members who are sadly no longer with us.
- During the year a partnership was formed between the Baptist Church and the Redcar URC. A Lady Hewley Grant of £35,877 was received in July and this was to be used to fund a full time interim Baptist Pioneer Minister as per the application. The Baptist Pioneer Minister would work with the local and regional leadership of both the Baptist and URC churches and their role would be to ensure the URC building remain viable, that the building be used as a space for use by the local community and to minister in word and sacrament to the existing congregation. It was decided that the current Baptist Minister take on this role and to appoint a second Minister to minister at Redcar Baptist Church. The new Minister will not be in post until 2023 so the Grant received will be used in 2023 and not 2022.
- Due to our two main projects namely The Eden Project and Common Ground Coffee Shop successfully moving forward it was agreed by members at the Members meeting in November that a contribution to cover the management of staff and use of facilities e.g gas/electric/hire of building be transferred on a monthly basis from the respective projects. This was reviewed after 6 months and continued for the rest of the year.
- Utilities/Premises. The roof was repaired at the start of the year, and we were fortunate to be successful in receiving a grant from BIFFA for £27,965 which has enabled us to refurbish the Kitchen, install hand driers in the toilets and install an air conditioning unit in the Coffee Shop/Community Grocery area. We have received £16,819.67 to date and will receive the balance to cover the outstanding expenditure in 2023 (approx. £10K).

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2022**

**Review of the Finances (continued)**

- The Eden Project continues to evolve and as per the partnership agreement with The Eden Network a grant of £16,980 has been received from Eden Network. There is also a responsibility for Redcar Baptist Church to raise additional funding each year. The following Grants have also been received; £7,090 from BU Insurance, £4,714.99 from Church Urban Fund for a Ukrainian Support Hub, £1,000 from Arnold Clark to help fund a number of activities now run by the team e.g Community Allotment. As activities continue into the next financial year a proportion of these grants received will be carried forward into 2023.
- The Common Ground Coffee Shop sales have steadily increased during the year and a successful stall at the Festival of Thrift in September bought in much needed funds. A freezer was purchased and repairs to the coffee machine were required during the year hence just about breaking even on the year.
- The Baptist Union Pension Scheme. At the end of June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the Defined Benefit ('DB') Plan. This agreement is referred to as a 'buy-in policy'. It follows a similar agreement with Just in 2019 that covered most pensions in payment at that time. The combined agreements mean that Just are now providing financial backing for all DB pensions provided through the Scheme's DB Plan. For us this meant a reduction in contributions from £312.48 per month to £1 per month.

**Reserves Policy**

The reserves policy of Redcar Baptist Church is to hold three months of all expenditure to allow the church to adapt to any changes in the financial position of the church. The Trustees currently believe this amount to be £23,174 compared to £49,726 in free cash reserves held at 31 December 2022.

The Trustees would like to take the opportunity to thank the church family for their continued financial support over this period.

The Trustees of Redcar Baptist Church  
(15 February 2023)

**Redcar Baptist Church**

England & Wales - Charity number 1186196

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# Accounts

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General Receipts and Payments Account

2021	Notes	Receipts
38,384		Offerings and donations
6,589		Gift aid
20,823	3	Grant income
2,432		Gifts of premises
4,744		Manse
11,332		Common Ground
100		Eden
19		Interest
4,072		Other income
<u>84,687</u>		<b>Total Receipts</b>

**Redcar Baptist Church**  
 Charity number: 1186196

**Financial Statements for the year ended 31 December 2021**

2021	Notes	Payments
28,224		Manse
325		Youth/Children's work
4,820		Administration
11,809	4	Premises costs
2,884		Interest
3,702		Giving
1,219		Other ministers
10,274		Common Ground
2,771		BU Pension Deficit
4,100		Manse
20,001		Eden
(6)		Sundries
<u>84,714</u>		<b>Total Payments</b>

Surplus of receipts over payments 1,966

Transfer from East Cleveland Baptist Church on 1 April 2021 73,300

Bank accounts and cash at 31 December 78,238

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2021**

**General Receipts and Payments Account**

	<b>Notes</b>	<b>2021</b>
		<b>£</b>
<b>Receipts</b>		
Offerings and donation		36,384
Gift aid		6,569
Grant income	3	20,525
Hire of premises		2,432
Manse		4,744
Common Ground		11,835
Eden		100
Interest		19
Other income		4,072
<b>Total Receipts</b>		<b>86,680</b>
<b>Payments</b>		
Ministry		23,224
Youth/Children's work		385
Administration		4,520
Premises costs	4	11,509
Impact		2,564
Giving		3,755
Other Ministries		1,219
Common Ground		10,274
BU Pension Deficit		2,771
Manse		4,500
Eden		20,001
Sundries		(8)
<b>Total Payments</b>		<b>84,714</b>
Surplus of receipts over payments		<b>1,966</b>
Transfer from East Cleveland Baptist Church on 1 April 2021	1	<b>73,300</b>
Bank accounts and cash at 31 December		<b>75,266</b>

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2021**

**Statement of Assets and Liabilities at 31 December 2021**

	Notes	2021
		£
<i>Cash Funds as at 31 December</i>		
Cash		127
Barclays Current Account		3,139
Barclays Deposit Account		41,992
Baptist Union Account		6,550
Cash (Common Ground)		2
Barclays Current Account (Common Ground)		3,006
Barclays Current Account (Eden)		463
Barclays Deposit Account (Eden)		19,987
		<u>75,266</u>
Represented by		
<i>Cash funds as at 1 January</i>		
<i>Transfer from East Cleveland Baptist Church</i>		
<i>on 1 April 2021</i>		
	1	
Cash		70
Barclays Current Account		2,072
Barclays Deposit Account		44,798
Baptist Union Account		6,536
Barclays Deposit Account (Eden)		19,824
		<u>73,300</u>
Surplus of receipts over payments		
		1,966
		<u>75,266</u>

Approved at a meeting of the Redcar Baptist Church's Leadership Team on 15 February 2022 which authorised the following trustees to sign on their behalf:



Mr Jonny Hedges  
Church Secretary



Mrs Elizabeth Gibson  
Treasurer

**Notes to the Financial Statements**

**1 Transfer from East Cleveland Baptist Church**

The charity did not operate as a church during the period from its registration on 6 November 2019 to 31 March 2021. Its trustees agreed with the charity "(Trust property held in connection with) Park Avenue Baptist Church, Redcar" to acquire the operating activities, assets and liabilities of the latter on 1 April 2021. Prior to that date, the latter charity had served the community as East Cleveland Baptist Church and this charity took on the role from that date with the name Redcar Baptist Church.

**2 Accounting policies**

***Basis of the financial statements***

The financial statements of Redcar Baptist Church have been prepared in accordance with section 133 of the Charities Act 2011 using the Receipts and Payment basis.

***Fixtures, fittings and equipment***

The furniture, fittings and other items of equipment are held on the premises. It is unlikely that anything has significant market value. No asset register is maintained.

**3 Grant income**

	<b>2021</b>
	<b>£</b>
Eden Network Grant Funding	12,525
All Churches Trust	4,500
Allan Lane Foundation	3,500
<b>Total</b>	<b>20,525</b>

**4 Premises costs**

	<b>2021</b>
	<b>£</b>
Church maintenance	4,136
Manse maintenance	728
Church cleaning	1,334
Church insurance and utilities	5,311
<b>Total</b>	<b>11,509</b>



**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2021**

**Independent Examiner's Report to the Trustees and Members of Redcar Baptist Church**

I report on the financial statements of the Redcar Baptist Church for the year ended 31 December 2021 set out on pages 1 to 4.

**Respective Responsibilities of trustees and examiner**

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

It is my responsibility to:

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

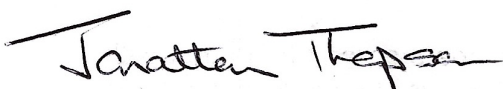
**Basis of independent examiner's report**

My examination was carried out in accordance with the Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and subsequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

I am satisfied that the General Receipts and Payments Account discloses money received and expended by Redcar Baptist Church and that the Statement of Assets and Liabilities and the Notes to the Financial Statements present the financial position of the church to the degree required by the Charities Act.

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



Jonathan Thompson

18 February 2022

Date

1 Manor Farm Place  
Great Smeaton  
Northallerton  
DL6 2HP

# Redcar Baptist Church

## Financial Statements for the year ended 31 December 2021

### Report on Financial Management for year 2021

#### **Introduction**

As a result of not being able to upload our current constitution to our charity registration, it became necessary to re-register as a charity and as a result receive a new charity number. In changing the Church's name earlier this year from East Cleveland Baptist Church to Redcar Baptist Church a number of other things were also required to be done e.g new payroll registration.

The Church's operating activities, assets and liabilities were transferred from the old registration to the new registration on 1 April 2021. This will allow us to close the old registration with Charity Commission in 2022 and operate through the new registration using our current constitution. As accounts for 2021 are required by the Charity Commission for both registrations, we will be approving two sets of accounts at the AGM with the General Receipts and Payments Account split before and after the transfer.

The General Receipts and Payments Account and the Statement of Assets and Liabilities summarise the finances for the year and disclose the financial position at the end of December.

A deficit budget was set and approved by the Church Business Meeting in December 2020. Monthly reports were received by the leadership team which enabled them to monitor performance against budget and to consider any significant variances from budget and the reasons for them.

#### **Review of the Finances**

Based on the combined General Receipts and Payments Account, the principal points to be made are as follows:

- Offerings have been higher than the Budget set. We have been thankful for members increasing their giving and for some to start giving for the first time. We have also received a number of one off donations this year. Thank you.
- A Giving Sunday was held on 31 January 2021 where members met Pastor Kapil and his wife Lily from Pokhora in Nepal over 'Zoom' and were encouraged to give to the Abundant Life Farm Project. Pastor Kapil and his wife Lily are known to a few members of RBC who regularly raise money and visit Nepal and have known them a number of years.
- After being approached by 'The Message Trust' members agreed to partner with them to host a Community Grocery in the building. This was launched in April and has been a great way to meet the needs of people in the community. The project is run by The Message.
- The Eden Project was also launched in April following the appointment of an Eden Team Leader in March. As per the partnership agreement with Eden Network a grant of £25,050 has been received from Eden Network. There is also a responsibility for Redcar Baptist Church to raise additional funding each year. The following Grants have also been received this year; £3,500 from Allan Lane

**Redcar Baptist Church**  
**Financial Statements for the year ended 31 December 2021**

Foundation and £4,500 from All Churches Trust. As the Project hasn't completed its first year as at 31 December a proportion of the money received will carry forward into 2022.

- With Covid restrictions gradually lifted during the year we were able to hire out the building again, which brought in much needed additional income.
- The Common Ground Coffee Shop was also re opened in July following transformation of the middleton room with help financially from 'The Message Trust'.
- Utilities/Premises - Additional use in the building highlighted a problem with our electricity supply causing the power to trip. On calling in an electrician to do an electricity overhaul a number of things needed to be put in place at a cost of £2,325. A big hit to the churches budget. The roof is also in need of repair and the deposit for work to start next year has been processed.

**Reserves Policy**

The reserves policy of Redcar Baptist Church is to hold three months of all expenditure to allow the church to adapt to any changes in the financial position of the church. The Trustees currently believe this amount to be £22,680 compared to £51,801 in free cash reserves held at 31 December 2021.

The Trustees would like to take the opportunity to thank the church family for their continued financial support over this period.

The Trustees of Redcar Baptist Church  
(15 February 2021)