



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **1 January 2023** To **31 December 2023**

Charity name: **Hooe Baptist Church**

Charity registration number: **1187358**

## Objectives and Activities

	SORP referenc e	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purposes of the church are the advancement of the Christian faith according to the principles of the Baptist denomination and to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The activities may include: <ul style="list-style-type: none"><li>• regular public worship, prayer, Bible study, preaching and teaching;</li><li>• baptism, as defined in the Baptist Union's Declaration of Principle;</li><li>• the Communion of the Lord's Supper which shall normally be observed at least once a month;</li><li>• evangelism and mission, locally, regionally, nationally and internationally;</li><li>• the teaching, encouragement, welcome and inclusion of young people;</li><li>• nurture and growth of Christian disciples;</li><li>• education and training for Christian and community service;</li><li>• giving and encouraging pastoral care;</li><li>• supporting and encouraging charitable social action in the United Kingdom and abroad;</li><li>• encouraging relationships with and supporting Baptists and other Christians.</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In establishing the CIO and throughout its existence, the trustees have given due regard to Charity Commission guidance.

The charitable incorporated organisation (CIO) was approved by the Charity Commission on 14 January 2020.

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Hooe Baptist Church returned to a full programme of activities and services in 2023. Work with toddlers, young people and drop-in facilities for the community were provided alongside weekly worship services. The church continues to partner with Plymouth Ukraine Medical Aid (PUMA) and serves as a local donation collection point. Supported by Plymouth City Council, the church ran a Warm Spaces venue in the final quarter of the year.

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The CIO received £43,655 in 2023 and made payments totalling £44,683. The net loss was £1,028. This was covered by reserves.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The CIO maintains a reserves policy. Reserves are held to ensure that short-term fluctuations in income do not disrupt the activities of the CIO, to allow time for a considered reaction to any sustained decline in income, and for emergency repairs to properties.
Amount of reserves held	Para 1.22	The CIO held reserves of £24,000 as at 31 December 2023.
Reasons for holding zero reserves	Para 1.22	Not applicable.
Details of fund materially in deficit	Para 1.24	Not applicable.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed.
How is the charity constituted?	Para 1.25	CIO.
Trustee selection methods including details of any constitutional provisions	Para 1.25	Trustees are elected by the members. The minister of the church (appointed by the members) is an <i>ex officio</i> trustee.

## Reference and Administrative details

Charity name	Hooe Baptist Church
Other name the charity uses	Not applicable
Registered charity number	1187358
Charity's principal address	Hooe Baptist Church 29 Hooe Road, Hooe, Plymouth. PL9 9QS

**Names of the charity trustees who managed the charity as at 31 December 2022**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Hannah J Freeland	Minister		Members
2	Robert G Ashurst	Treasurer		Members
3	Jean M Osmond	Secretary		Members
4	Sally L Dunne			Members
5	Gillian K Webster			Members
6	Kerry Moore			Members
7	Stephen Williams		From 2 April 2023	Members
8				

There are no corporate trustees

The CIO operates property at 29 Hooe Road, Plymouth, and 1 Stefan Close, Plymouth. Both properties are held in trust on behalf of the CIO by the Baptist Union Corporation.

The charity did not hold any funds on behalf of others, as custodian trustee, in 2023.

**Name of chief executive or names of senior staff members**

Rev. Hannah J. Freeland - Minister
------------------------------------

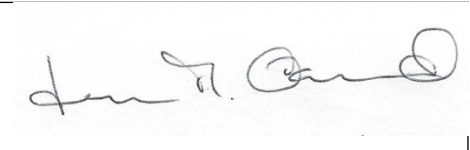
**Exemptions from disclosure**

No exemptions.

**Declarations**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Hannah Jane Freeland	Jean Margaret Osmond
<b>Position</b>	Chair	Secretary
<b>Date</b>	16 May 2024	



29 Hooe Road, Hooe,  
Plymouth, Devon,  
PL9 9QS

[www.hooebaptist.org.uk](http://www.hooebaptist.org.uk)

"To know God, to serve  
Him, and to make Jesus  
known to all"

# **Hooe Baptist Church**

## **Annual Accounts**

**2023**

Prepared by HBC Treasurer: Mr Robert Ashurst

Independent Examiner: Mr Hugh Rodway

Hooe Baptist Church is a Charitable Incorporated Organisation  
Registered Charity Number 1187358

Hooe Baptist Church complies with all guidance and requirements of  
The Charity Commission and The Charities Act 2011

## **Report of the Independent Examiner to the Trustees of Hooe Baptist Church on accounts for the year ended 31st December 2023 as set out in this report**

As the Charity's trustees you are responsible for the preparation of the accounts. You have determined that the accounting requirements of section 132 of the Charities Act 2011 do not apply, and have instead applied the provisions of section 133 of the Act.

It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under the Act, whether particular matters have come to my attention.

My examination was carried out in accordance with the above mentioned Directions. My examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 opinion of the view given by the accounts.


In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act: and
  - b. to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 28 March 2024

Hugh Rodway  
21 Maudlin Drive  
Teignmouth  
TQ14 8RZ



Hugh Rodway

## 2023 Summary of Accounts

**2023**

	Undesignated	Designated	Restricted	Total
	£	£	£	£
Balance b/fwd	35,146.63	10,236.29	5,705.40	<b>51,088.32</b>
Total Receipts	40,032.26	2,373.13	1,250.00	<b>43,655.39</b>
Total Payments	40,161.76	2,129.47	2,391.79	<b>44,683.02</b>
Internal transfers	2,190.22	-2,190.22	0.00	<b>0.00</b>
<b>Balance c/fwd</b>	<b>37,207.35</b>	<b>8,289.73</b>	<b>4,563.61</b>	<b>50,060.69</b>

Represented by: \_\_\_\_\_ at 31 December 2022

at 31 December 2023

Bank balance - CAF Cash	7,316.76	5,471.14
Bank balance - CAF Gold	32,122.17	3,718.32
Bank balance - Kingdom Bank	0.00	35,503.42
plus Debtors	11,649.39	7,242.81
less Creditors	0.00	1,875.00
<b>Adjusted bank balance</b>	<b>51,088.32</b>	<b>50,060.69</b>

**2022**

	<i>Undesignated</i>	<i>Designated</i>	<i>Restricted</i>	<b>Total</b>
	£	£	£	£
Balance b/fwd	36,076.19	11,394.19	5,032.31	52,502.69
Total Receipts	42,768.15	2,675.09	1,915.00	47,358.24
Total Payments	43,697.71	3,832.99	1,241.91	48,772.61
<b><i>Balance c/fwd</i></b>	<b>35,146.63</b>	<b>10,236.29</b>	<b>5,705.40</b>	<b>51,088.32</b>

## Hooe Baptist Church Receipts and Payments Account for 2023

### Restricted Funds

	£ <b>2023</b>	Note	£ <b>2022</b>
<b>Receipts: Restricted:</b>			
Grants	0.00		1,290.00
Payments from SWBA (Network minister)	1,250.00		625.00
<b>TOTAL</b>	<b>1,250.00</b>		<b>1,915.00</b>
 <b>Payments: Restricted</b>			
Payments in respect of the Network Minister role	1,875.00		<i>0.00</i>
New computer equipment	128.99		<i>1,059.92</i>
Community initiatives	387.80		<i>181.99</i>
<b>TOTAL</b>	<b>2,391.79</b>		<b>1,241.91</b>
 <b>Surplus (deficit) for the year</b>	<b>-1,141.79</b>		<b>673.09</b>
<b>Balance brought forward from previous year</b>	<b>5,705.40</b>		<b>5,032.31</b>
<b>BALANCE CARRIED FORWARD</b>	<b>4,563.61</b>		<b>5,705.40</b>
 <b>Breakdown:</b>			
For facilitating the church's community initiatives	4,563.61		5,080.40
For the network minister role	0.00		625.00
<b>BALANCE CARRIED FORWARD</b>	<b>4,563.61</b>		<b>5,705.40</b>

## Hooe Baptist Church Receipts and Payments Account for 2023

### Designated Funds

	£		£
	<b>2023</b>	Note	<b>2022</b>
<b>Receipts: Designated:</b>			
For Other Causes	1,910.50	5	2,204.47
Designated Donations	0.00		20.00
Income Tax Recovered on designated gifts	462.63	4	450.62
<b>TOTAL</b>	<b>2,373.13</b>		<b>2,675.09</b>
 <b>Payments: Designated</b>			
 For other causes	1,584.72	5	3,306.00
Pastoral	162.58		18.00
Premises and equipment	382.17		508.99
<b>TOTAL</b>	<b>2,129.47</b>		<b>3,832.99</b>
 <b>Surplus (deficit) for the year</b>	243.66		-1,157.90
<b>Balance brought forward from previous year</b>	<b>10,236.29</b>		<b>11,394.19</b>
<b>Transfer to Undesignated Funds</b>	<b>2,190.22</b>	16	<b>0.00</b>
<b>BALANCE CARRIED FORWARD</b>	<b>8,289.73</b>		<b>10,236.29</b>
 <b>Breakdown:</b>			
Mission Balance c/fwd	0.00	16	1,072.64
Pastoral Balance c/fwd	2,281.69		2,444.27
Premises Balance c/fwd	2,909.07		3,291.24
Youth Account c/fwd	0.00	16	1,117.58
In memory of Pamela Miller c/fwd	506.24		506.24
Payable to other causes	2,592.73		1,804.32
<b>BALANCE CARRIED FORWARD</b>	<b>8,289.73</b>		<b>10,236.29</b>



## Hooe Baptist Church Receipts and Payments Account for 2023

### Undesignated Funds

	£		£
<b>Receipts: Undesignated:</b>	<b>2023</b>	<b>Note</b>	<b>2022</b>
Giving	28,980.70	3	32,527.25
Income Tax Recovered on Undesignated Gifts	6,780.18	4	7,580.82
Electricity refund	0.00		441.78
Interest received	960.66		131.91
"Warm Spaces" Council grant	1,700.00		0.00
Other income, including use of premises	1,610.72		2,086.39
<b>TOTAL</b>	<b>40,032.26</b>		<b>42,768.15</b>
<b>Payments: Undesignated:</b>			
Ministry	19,838.19	6	19,217.59
Running costs			
Pension deficit contributions	13.00	7	2,191.36
Manse	3,037.55	8	2,737.19
Church Building	4,490.78	9	5,240.65
Administration	3,675.23	10	3,653.22
Premises and maintenance	1,140.95	11	807.64
Mission, outreach and youth	393.06	12	1,557.06
To Other Causes	7,573.00	5	8,293.00
<b>TOTAL</b>	<b>40,161.76</b>		<b>43,697.71</b>
<b>Surplus (deficit) for the year</b>	<b>-129.50</b>		<b>-929.56</b>
<b>Balance brought forward from previous year</b>	<b>35,146.63</b>		<b>36076.19</b>
<b>Transfer from Designated Funds</b>	<b>2,190.22</b>	16	<b>0.00</b>
<b>BALANCE CARRIED FORWARD</b>	<b>37,207.35</b>		<b>35,146.63</b>

## Statement of Assets and Liabilities as at 31st December 2023

	2023	Note	2022
<b>Assets</b>	£		£
Bank accounts	9,189.46		39,438.93
Debtors	7,242.81	15	11,649.39
Held for Church's Own Use	1,799,652.00	14	1,363,099.00
<b>Liabilities</b>			
Creditors	1,875.00	15	0.00
Baptist Pension Scheme:			
Employer Shortfall Contribution to the now closed Defined Benefit Plan	30.00	7	42.00
Contributions paid during the year:	13.00		2,191.36

The accounts and statement of assets and liabilities set out in this report and relating to the year ending 31st December 2022 are a true and accurate record of the financial activity of the Charitable Incorporated Organisation known as Hooe Baptist Church and have been approved by the managing trustees of the charity.

eSigned: *RG Ashurst*

Date: 12 March 2024

Hooe Baptist Church Treasurer

## Notes to the accounts:

**Note 1** - These accounts are prepared on a Receipts and Payments basis in accordance with the requirements of the Charities Act 2011 and guidance from The Charity Commission. However, adjustments are made in respect of outstanding transactions at the end of each year, in particular to recognise the amount of the Gift Aid tax reclaim payment awaited from HMRC in respect of donations made during the accounting year, in order to avoid significant distortions from year to year.

**Note 2** - The Charitable Incorporated Organisation (CIO) known as Hooe Baptist Church was established to take on the activities, assets and liabilities of the unincorporated association also known as Hooe Baptist Church. Formal recognition of the CIO as a charity was granted by the Charity Commission on 14 January 2020 and it was allocated the Registered Charity Number 1187358.

Note	2023			2022	
	Undesignated	Designated	Restricted	Total	Total
	£	£	£	£	£
<b>3 Giving</b>					
Offerings and donations - Gift Aid + GASDS	27,120.70	1,850.50		28,971.20	32,125.72
Offerings and donations - non-Gift Aid	1,860.00	60.00		1,920.00	3,126.00
<b>Total</b>	<b>28,980.70</b>	<b>1,910.50</b>	<b>0.00</b>	<b>30,891.20</b>	<b>35,251.72</b>
<b>4 Income tax recovered on gifts to the church, via HMRC gift aid scheme</b>	6,780.18	462.63	0.00	7,242.81	8,031.44
<b>5 Raised for Other Causes (including assigned gift aid)</b>					
Release International		153.75		153.75	153.75
BMS World Mission - Relief Fund		268.75		268.75	583.50
BMS World Mission - Harvest Appeal		100.00		100.00	287.84
Avail Bolivia		143.75		143.75	147.50
Tearfund - Earthquake appeal		368.75		368.75	75.00
Tearfund		144.38		144.38	527.50
Mission Aviation Fellowship		131.25		131.25	125.00
Shekinah Mission		156.25		156.25	75.00
D&C Refugee Centre		125.00		125.00	125.00
Children's Society		0.00		0.00	186.25
DCBC Allotment Fund		226.25		226.25	87.50

Plymouth Food Bank	85.00		85.00	75.00
Trevi House	362.50		362.50	0.00
Wycliffe Bible Translators	107.50		107.50	206.25
<b>Total</b>	<b>0.00</b>	<b>2,373.13</b>	<b>0.00</b>	<b>2,373.13</b>
				<b>2,655.09</b>

**Paid or due to Other Causes (including assigned gift aid)**

Home Mission	3,156.00		3,156.00	3,372.00
BMS World Mission - General	3,156.00		3,156.00	3,372.00
BMS World Mission - Relief Fund and Ukraine appeal	268.75		268.75	746.00
BMS World Mission - Harvest Appeal	741.59		741.59	641.59
Avail Bolivia	480.00	143.75	623.75	880.25
Macmillan Cancer Support		113.35	113.35	113.35
Tearfund		305.63	305.63	1,021.25
Tearfund - Earthquake	125.00	368.75	493.75	
Prison Fellowship - Angel Tree			0.00	81.25
CRP Schools Project	6.00		6.00	168.00
International Nepal Fellowship			0.00	562.50
Interserve	482.00		482.00	504.00
Wycliffe Bible Translators		313.75	313.75	286.25
Mission Aviation Fellowship		131.25	131.25	363.75
Shekinah Mission		205.00	205.00	48.75
Plymouth Street Pastors	168.00		168.00	168.00
D&C Refugee Centre		125.00	125.00	366.25
Children's Society		190.00	190.00	190.00
DCBC Allotment Fund		313.75	313.75	87.50
Plymouth Food Bank		85.00	85.00	75.00
Release International		509.38	509.38	355.63
Trevi House		362.50	362.50	
<b>Total</b>	<b>7,573.00</b>	<b>4,177.45</b>	<b>0.00</b>	<b>11,387.95</b>
				<b>13,403.32</b>

Of the £4,177.45 paid or due within the Designated Fund, £1,584.072 was paid out during the year and £2,592.73 was due to be paid out as at 31 December 2023

**6 Ministry**

Stipend and pension	18,697.20	0.00	0.00	18,697.20	18,622.59
---------------------	-----------	------	------	-----------	-----------

Ministry Expenses	541.99	0.00	0.00	541.99	0.00
Pulpit Expenses	599.00	0.00	0.00	599.00	595.00
	<b>19,838.19</b>	<b>0.00</b>	<b>0.00</b>	<b>19,838.19</b>	<b>19,217.59</b>

## 7 Pension Scheme

The Church is a participating employer in respect of both the Defined Contribution (DC) and Defined Benefit (DB) Plans within the Baptist Pension Scheme. In addition to standard employer contributions made to the DC Plan in respect of a current scheme member, an employer deficit contribution to the now closed DB Plan arises when that plan has a shortfall of assets against liabilities. A more detailed statement about the deficit contributions can be found in Appendix 1.

	2023			2022	
	Undesignated	Designated	Restricted	Total	Total
	£	£	£	£	£
<b>8 Upkeep of Manse</b>					
Council Tax	1,855.95			1,855.95	1,779.09
Water Charges	620.00			620.00	395.86
Communications	561.60			561.60	562.24
	<b>3,037.55</b>	<b>0.00</b>	<b>0.00</b>	<b>3,037.55</b>	<b>2,737.19</b>
<b>9 Upkeep of Church</b>					
Broadband	460.80			460.80	460.80
Utilities	2,715.98			2,715.98	2,274.85
Cleaning	1,314.00			1,314.00	2,505.00
	<b>4,490.78</b>	<b>0.00</b>	<b>0.00</b>	<b>4,490.78</b>	<b>5,240.65</b>
<b>10 Administration</b>					
Insurances	1,643.49			1,643.49	1,702.25
Subscriptions and Licences	1,137.80			1,137.80	1,234.59
Website	129.00			129.00	129.00
Bank charges	62.25			62.25	143.90
Other sundry items	702.69			702.69	443.48
	<b>3,675.23</b>	<b>0.00</b>	<b>0.00</b>	<b>3,675.23</b>	<b>3,653.22</b>
<b>11 Equipment and maintenance</b>					
Church maintenance	246.59	382.17		628.76	486.51
Manse maintenance	894.36			894.36	407.48
	<b>1,140.95</b>	<b>382.17</b>	<b>0.00</b>	<b>1,523.12</b>	<b>893.99</b>
<b>12 Mission, outreach and youth</b>					

Mission, outreach and youth	57.10		57.10	89.43
Training	83.96		83.96	1,040.00
Youth	252.00		252.00	427.63
	<b>393.06</b>	<b>0.00</b>	<b>0.00</b>	<b>393.06</b>
				<b>1,557.06</b>

### 13 Financial Reserve

The Undesignated funds include a financial reserve of £24,000. This reserve target was set in 2011 and reached in November 2015. It has remained unchanged since then, but is due for review.

### 14 Non-Monetary Assets Held for Church's own use

Hooe Baptist Church is the beneficial owner, subject to any relevant trusts, to the assets listed below. The legal title to all assets listed is held by the Church's custodian trustee, the Baptist Union Corporation.

	<b>Asset Values</b>	
	<b>2023</b>	<b>2022</b>
Church Premises at 29 Hooe Rd, Plymouth	£	£
- Insured Value	1,266,595	899,890
Church Fittings and Equipment		
- Insured Value	131,611	93,424
Church Manse at 1 Stefan Close, Plymouth		
- Insured Value	391,446	359,785
Church Manse - Contents		
- Insured Value	10,000	10,000
<b>Total</b>	<b>1,799,652</b>	<b>1,363,099</b>

### 15 Creditors and debtors

	<b>2023</b>	<b>2022</b>
<b>Debtors</b>		
Gift aid tax reclaim to 31 December	7,242.81	8,445.20
<b>Total</b>	<b>7,242.81</b>	<b>8,445.20</b>
<b>Creditors</b>		
WEB payroll	1,875.00	0.00
<b>Total</b>	<b>1,875.00</b>	<b>0.00</b>

### 16 Internal transfers

In accordance with a decision of the Church Meeting on 4 December 2022, the Mission and Youth Account balances within the Designated Fund were transferred to the Undesignated Fund with effect from 1 January 2023.

## Hooe Baptist Church - Associated Accounts 2023

Organisation	Opening balance	Receipts	Payments / Transfers	Closing balance
	£	£	£	£
<b>1st Hooe Girls' Brigade</b> <i>(Accounting year runs from 1 August - 31 July)</i>				
<i>Accounts are kept by Mrs Hilary Fursdon and are independently checked</i>				
2022 - 2023	1,516.12	1,085.45	1,329.20	1,272.37
2021 - 2022	1,154.27	2,257.05	2,055.69	1,355.63
Addition of camp fund balance				160.49
				1,516.12

## ***Appendix 1***

### **Hooe Baptist Church and the Baptist Pension Scheme**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of all the participating employers

The Minister is eligible to join the Scheme.

Since January 2012, pension provision has been 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. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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.

A formal valuation of the Defined Benefit (DB) Plan was performed as at 31 December 2019 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 was due to take place not later than as at 31 December 2022.

On 30th June 2022 the Trustee of 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 deficiency contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

As there is a large number of employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the accounting charge for the period represents the employer contributions payable.

The total pension cost for the Church in respect of the DB Plan in 2023 was £13.00 (2022 £2,191.36).





29 Hooe Road, Hooe,  
Plymouth, Devon,  
PL9 9QS

[www.hooebaptist.org.uk](http://www.hooebaptist.org.uk)

"To know God, to serve  
Him, and to make Jesus  
known to all"

# **Hooe Baptist Church**

## **Annual Accounts**

**2023**

Prepared by HBC Treasurer: Mr Robert Ashurst

Independent Examiner: Mr Hugh Rodway

Hooe Baptist Church is a Charitable Incorporated Organisation  
Registered Charity Number 1187358

Hooe Baptist Church complies with all guidance and requirements of  
The Charity Commission and The Charities Act 2011

## **Report of the Independent Examiner to the Trustees of Hooe Baptist Church on accounts for the year ended 31st December 2023 as set out in this report**

As the Charity's trustees you are responsible for the preparation of the accounts. You have determined that the accounting requirements of section 132 of the Charities Act 2011 do not apply, and have instead applied the provisions of section 133 of the Act.

It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under the Act, whether particular matters have come to my attention.

My examination was carried out in accordance with the above mentioned Directions. My examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 opinion of the view given by the accounts.


In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 130 of the Act: and
  - b. to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 28 March 2024

Hugh Rodway  
21 Maudlin Drive  
Teignmouth  
TQ14 8RZ



Hugh Rodway

## 2023 Summary of Accounts

**2023**

	Undesignated	Designated	Restricted	Total
	£	£	£	£
Balance b/fwd	35,146.63	10,236.29	5,705.40	<b>51,088.32</b>
Total Receipts	40,032.26	2,373.13	1,250.00	<b>43,655.39</b>
Total Payments	40,161.76	2,129.47	2,391.79	<b>44,683.02</b>
Internal transfers	2,190.22	-2,190.22	0.00	<b>0.00</b>
<b>Balance c/fwd</b>	<b>37,207.35</b>	<b>8,289.73</b>	<b>4,563.61</b>	<b>50,060.69</b>

Represented by: \_\_\_\_\_ at 31 December 2022

at 31 December 2023

Bank balance - CAF Cash	7,316.76	5,471.14
Bank balance - CAF Gold	32,122.17	3,718.32
Bank balance - Kingdom Bank	0.00	35,503.42
plus Debtors	11,649.39	7,242.81
less Creditors	0.00	1,875.00
<b>Adjusted bank balance</b>	<b>51,088.32</b>	<b>50,060.69</b>

**2022**

	<i>Undesignated</i>	<i>Designated</i>	<i>Restricted</i>	<b>Total</b>
	£	£	£	£
Balance b/fwd	36,076.19	11,394.19	5,032.31	52,502.69
Total Receipts	42,768.15	2,675.09	1,915.00	47,358.24
Total Payments	43,697.71	3,832.99	1,241.91	48,772.61
<b><i>Balance c/fwd</i></b>	35,146.63	10,236.29	5,705.40	51,088.32

## Hooe Baptist Church Receipts and Payments Account for 2023

### Restricted Funds

	£		£
	<b>2023</b>	Note	<b>2022</b>
<b>Receipts: Restricted:</b>			
Grants	0.00		1,290.00
Payments from SWBA (Network minister)	1,250.00		625.00
<b>TOTAL</b>	<b>1,250.00</b>		<b>1,915.00</b>
 <b>Payments: Restricted</b>			
Payments in respect of the Network Minister role	1,875.00		<i>0.00</i>
New computer equipment	128.99		<i>1,059.92</i>
Community initiatives	387.80		<i>181.99</i>
<b>TOTAL</b>	<b>2,391.79</b>		<b>1,241.91</b>
 <b>Surplus (deficit) for the year</b>	<b>-1,141.79</b>		<b>673.09</b>
<b>Balance brought forward from previous year</b>	<b>5,705.40</b>		<b>5,032.31</b>
<b>BALANCE CARRIED FORWARD</b>	<b>4,563.61</b>		<b>5,705.40</b>
 <b>Breakdown:</b>			
For facilitating the church's community initiatives	4,563.61		5,080.40
For the network minister role	0.00		625.00
<b>BALANCE CARRIED FORWARD</b>	<b>4,563.61</b>		<b>5,705.40</b>

## Hooe Baptist Church Receipts and Payments Account for 2023

### Designated Funds

	£		£
	<b>2023</b>	Note	<b>2022</b>
<b>Receipts: Designated:</b>			
For Other Causes	1,910.50	5	2,204.47
Designated Donations	0.00		20.00
Income Tax Recovered on designated gifts	462.63	4	450.62
<b>TOTAL</b>	<b>2,373.13</b>		<b>2,675.09</b>
 <b>Payments: Designated</b>			
 For other causes	1,584.72	5	3,306.00
Pastoral	162.58		18.00
Premises and equipment	382.17		508.99
<b>TOTAL</b>	<b>2,129.47</b>		<b>3,832.99</b>
 <b>Surplus (deficit) for the year</b>	243.66		-1,157.90
<b>Balance brought forward from previous year</b>	<b>10,236.29</b>		<b>11,394.19</b>
<b>Transfer to Undesignated Funds</b>	<b>2,190.22</b>	16	<b>0.00</b>
<b>BALANCE CARRIED FORWARD</b>	<b>8,289.73</b>		<b>10,236.29</b>
 <b>Breakdown:</b>			
Mission Balance c/fwd	0.00	16	1,072.64
Pastoral Balance c/fwd	2,281.69		2,444.27
Premises Balance c/fwd	2,909.07		3,291.24
Youth Account c/fwd	0.00	16	1,117.58
In memory of Pamela Miller c/fwd	506.24		506.24
Payable to other causes	2,592.73		1,804.32
<b>BALANCE CARRIED FORWARD</b>	<b>8,289.73</b>		<b>10,236.29</b>

## Hooe Baptist Church Receipts and Payments Account for 2023

### Undesignated Funds

	£		£
<b>Receipts: Undesignated:</b>	<b>2023</b>	<b>Note</b>	<b>2022</b>
Giving	28,980.70	3	32,527.25
Income Tax Recovered on Undesignated Gifts	6,780.18	4	7,580.82
Electricity refund	0.00		441.78
Interest received	960.66		131.91
"Warm Spaces" Council grant	1,700.00		0.00
Other income, including use of premises	1,610.72		2,086.39
<b>TOTAL</b>	<b>40,032.26</b>		<b>42,768.15</b>
<b>Payments: Undesignated:</b>			
Ministry	19,838.19	6	19,217.59
Running costs			
Pension deficit contributions	13.00	7	2,191.36
Manse	3,037.55	8	2,737.19
Church Building	4,490.78	9	5,240.65
Administration	3,675.23	10	3,653.22
Premises and maintenance	1,140.95	11	807.64
Mission, outreach and youth	393.06	12	1,557.06
To Other Causes	7,573.00	5	8,293.00
<b>TOTAL</b>	<b>40,161.76</b>		<b>43,697.71</b>
<b>Surplus (deficit) for the year</b>	<b>-129.50</b>		<b>-929.56</b>
<b>Balance brought forward from previous year</b>	<b>35,146.63</b>		<b>36076.19</b>
<b>Transfer from Designated Funds</b>	<b>2,190.22</b>	16	<b>0.00</b>
<b>BALANCE CARRIED FORWARD</b>	<b>37,207.35</b>		<b>35,146.63</b>

## Statement of Assets and Liabilities as at 31st December 2023

	2023	Note	2022
<b>Assets</b>	£		£
Bank accounts	9,189.46		39,438.93
Debtors	7,242.81	15	11,649.39
Held for Church's Own Use	1,799,652.00	14	1,363,099.00
<b>Liabilities</b>			
Creditors	1,875.00	15	0.00
Baptist Pension Scheme:			
Employer Shortfall Contribution to the now closed Defined Benefit Plan	30.00	7	42.00
Contributions paid during the year:	13.00		2,191.36

The accounts and statement of assets and liabilities set out in this report and relating to the year ending 31st December 2022 are a true and accurate record of the financial activity of the Charitable Incorporated Organisation known as Hooe Baptist Church and have been approved by the managing trustees of the charity.

eSigned: *RG Ashurst*

Date: 12 March 2024

Hooe Baptist Church Treasurer

## Notes to the accounts:

**Note 1** - These accounts are prepared on a Receipts and Payments basis in accordance with the requirements of the Charities Act 2011 and guidance from The Charity Commission. However, adjustments are made in respect of outstanding transactions at the end of each year, in particular to recognise the amount of the Gift Aid tax reclaim payment awaited from HMRC in respect of donations made during the accounting year, in order to avoid significant distortions from year to year.

**Note 2** - The Charitable Incorporated Organisation (CIO) known as Hooe Baptist Church was established to take on the activities, assets and liabilities of the unincorporated association also known as Hooe Baptist Church. Formal recognition of the CIO as a charity was granted by the Charity Commission on 14 January 2020 and it was allocated the Registered Charity Number 1187358.

Note	2023			2022	
	Undesignated	Designated	Restricted	Total	Total
	£	£	£	£	£
<b>3 Giving</b>					
Offerings and donations - Gift Aid + GASDS	27,120.70	1,850.50		28,971.20	32,125.72
Offerings and donations - non-Gift Aid	1,860.00	60.00		1,920.00	3,126.00
<b>Total</b>	<b>28,980.70</b>	<b>1,910.50</b>	<b>0.00</b>	<b>30,891.20</b>	<b>35,251.72</b>
<b>4 Income tax recovered on gifts to the church, via HMRC gift aid scheme</b>	6,780.18	462.63	0.00	7,242.81	8,031.44
<b>5 Raised for Other Causes (including assigned gift aid)</b>					
Release International		153.75		153.75	153.75
BMS World Mission - Relief Fund		268.75		268.75	583.50
BMS World Mission - Harvest Appeal		100.00		100.00	287.84
Avail Bolivia		143.75		143.75	147.50
Tearfund - Earthquake appeal		368.75		368.75	75.00
Tearfund		144.38		144.38	527.50
Mission Aviation Fellowship		131.25		131.25	125.00
Shekinah Mission		156.25		156.25	75.00
D&C Refugee Centre		125.00		125.00	125.00
Children's Society		0.00		0.00	186.25
DCBC Allotment Fund		226.25		226.25	87.50



Plymouth Food Bank	85.00		85.00	75.00
Trevi House	362.50		362.50	0.00
Wycliffe Bible Translators	107.50		107.50	206.25
<b>Total</b>	<b>0.00</b>	<b>2,373.13</b>	<b>0.00</b>	<b>2,373.13</b>
				<b>2,655.09</b>

**Paid or due to Other Causes (including assigned gift aid)**

Home Mission	3,156.00		3,156.00	3,372.00
BMS World Mission - General	3,156.00		3,156.00	3,372.00
BMS World Mission - Relief Fund and Ukraine appeal	268.75		268.75	746.00
BMS World Mission - Harvest Appeal	741.59		741.59	641.59
Avail Bolivia	480.00	143.75	623.75	880.25
Macmillan Cancer Support		113.35	113.35	113.35
Tearfund		305.63	305.63	1,021.25
Tearfund - Earthquake	125.00	368.75	493.75	
Prison Fellowship - Angel Tree			0.00	81.25
CRP Schools Project	6.00		6.00	168.00
International Nepal Fellowship			0.00	562.50
Interserve	482.00		482.00	504.00
Wycliffe Bible Translators		313.75	313.75	286.25
Mission Aviation Fellowship		131.25	131.25	363.75
Shekinah Mission		205.00	205.00	48.75
Plymouth Street Pastors	168.00		168.00	168.00
D&C Refugee Centre		125.00	125.00	366.25
Children's Society		190.00	190.00	190.00
DCBC Allotment Fund		313.75	313.75	87.50
Plymouth Food Bank		85.00	85.00	75.00
Release International		509.38	509.38	355.63
Trevi House		362.50	362.50	
<b>Total</b>	<b>7,573.00</b>	<b>4,177.45</b>	<b>0.00</b>	<b>11,387.95</b>
				<b>13,403.32</b>

Of the £4,177.45 paid or due within the Designated Fund, £1,584.072 was paid out during the year and £2,592.73 was due to be paid out as at 31 December 2023

**6 Ministry**

Stipend and pension	18,697.20	0.00	0.00	18,697.20	18,622.59
---------------------	-----------	------	------	-----------	-----------

Ministry Expenses	541.99	0.00	0.00	541.99	0.00
Pulpit Expenses	599.00	0.00	0.00	599.00	595.00
	<b>19,838.19</b>	<b>0.00</b>	<b>0.00</b>	<b>19,838.19</b>	<b>19,217.59</b>

## 7 Pension Scheme

The Church is a participating employer in respect of both the Defined Contribution (DC) and Defined Benefit (DB) Plans within the Baptist Pension Scheme. In addition to standard employer contributions made to the DC Plan in respect of a current scheme member, an employer deficit contribution to the now closed DB Plan arises when that plan has a shortfall of assets against liabilities. A more detailed statement about the deficit contributions can be found in Appendix 1.

	2023			2022	
	Undesignated	Designated	Restricted	Total	Total
	£	£	£	£	£
<b>8 Upkeep of Manse</b>					
Council Tax	1,855.95			1,855.95	1,779.09
Water Charges	620.00			620.00	395.86
Communications	561.60			561.60	562.24
	<b>3,037.55</b>	<b>0.00</b>	<b>0.00</b>	<b>3,037.55</b>	<b>2,737.19</b>
<b>9 Upkeep of Church</b>					
Broadband	460.80			460.80	460.80
Utilities	2,715.98			2,715.98	2,274.85
Cleaning	1,314.00			1,314.00	2,505.00
	<b>4,490.78</b>	<b>0.00</b>	<b>0.00</b>	<b>4,490.78</b>	<b>5,240.65</b>
<b>10 Administration</b>					
Insurances	1,643.49			1,643.49	1,702.25
Subscriptions and Licences	1,137.80			1,137.80	1,234.59
Website	129.00			129.00	129.00
Bank charges	62.25			62.25	143.90
Other sundry items	702.69			702.69	443.48
	<b>3,675.23</b>	<b>0.00</b>	<b>0.00</b>	<b>3,675.23</b>	<b>3,653.22</b>
<b>11 Equipment and maintenance</b>					
Church maintenance	246.59	382.17		628.76	486.51
Manse maintenance	894.36			894.36	407.48
	<b>1,140.95</b>	<b>382.17</b>	<b>0.00</b>	<b>1,523.12</b>	<b>893.99</b>
<b>12 Mission, outreach and youth</b>					

Mission, outreach and youth	57.10		57.10	89.43
Training	83.96		83.96	1,040.00
Youth	252.00		252.00	427.63
	<b>393.06</b>	<b>0.00</b>	<b>0.00</b>	<b>393.06</b>
				<b>1,557.06</b>

### 13 Financial Reserve

The Undesignated funds include a financial reserve of £24,000. This reserve target was set in 2011 and reached in November 2015. It has remained unchanged since then, but is due for review.

### 14 Non-Monetary Assets Held for Church's own use

Hooe Baptist Church is the beneficial owner, subject to any relevant trusts, to the assets listed below. The legal title to all assets listed is held by the Church's custodian trustee, the Baptist Union Corporation.

	Asset Values	
	2023	2022
Church Premises at 29 Hooe Rd, Plymouth	£	£
- Insured Value	1,266,595	899,890
Church Fittings and Equipment		
- Insured Value	131,611	93,424
Church Manse at 1 Stefan Close, Plymouth		
- Insured Value	391,446	359,785
Church Manse - Contents		
- Insured Value	10,000	10,000
<b>Total</b>	<b>1,799,652</b>	<b>1,363,099</b>

### 15 Creditors and debtors

	2023	2022
<b>Debtors</b>		
Gift aid tax reclaim to 31 December	7,242.81	8,445.20
<b>Total</b>	<b>7,242.81</b>	<b>8,445.20</b>
<b>Creditors</b>		
WEB payroll	1,875.00	0.00
<b>Total</b>	<b>1,875.00</b>	<b>0.00</b>

### 16 Internal transfers

In accordance with a decision of the Church Meeting on 4 December 2022, the Mission and Youth Account balances within the Designated Fund were transferred to the Undesignated Fund with effect from 1 January 2023.

## Hooe Baptist Church - Associated Accounts 2023

Organisation	Opening balance	Receipts	Payments / Transfers	Closing balance
	£	£	£	£
<b>1st Hooe Girls' Brigade</b> <i>(Accounting year runs from 1 August - 31 July)</i>				
<i>Accounts are kept by Mrs Hilary Fursdon and are independently checked</i>				
2022 - 2023	1,516.12	1,085.45	1,329.20	1,272.37
2021 - 2022	1,154.27	2,257.05	2,055.69	1,355.63
Addition of camp fund balance				160.49
				1,516.12

## ***Appendix 1***

### **Hooe Baptist Church and the Baptist Pension Scheme**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of all the participating employers

The Minister is eligible to join the Scheme.

Since January 2012, pension provision has been 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. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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.

A formal valuation of the Defined Benefit (DB) Plan was performed as at 31 December 2019 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 was due to take place not later than as at 31 December 2022.

On 30th June 2022 the Trustee of 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 deficiency contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

As there is a large number of employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the accounting charge for the period represents the employer contributions payable.

The total pension cost for the Church in respect of the DB Plan in 2023 was £13.00 (2022 £2,191.36).