

Trustees' Annual Report

Period: - 1/1/22 to 31/12/22

Charity Name: Mill Road Baptist Church, Wellingborough

Charity registration number: 1188656

Charity's principal address: 64 Thomas Street, Wellingborough NN8 1DU

Church contact details: tel: 01933 276631 email: admin@millroadbaptistwellingborough.com

Trustees: -

Duncan Wright (Minister)
Rahila Isaac
Arooj Cecil
Shashi Patel
Joby Pappu
Adam Peck
Ian Wilson
Ezra Clarke (resigned 30/8/22)

Structure of the Charity: -

The organisation is a charitable incorporated organisation (CIO) registered on the 19th March, 2020 and is governed by the Constitution "registered 19/3/20 as amended on the 6th September, 2021" which established the objects and powers of the CIO. In the event of the CIO having to be wound up the Church Members are not required to contribute an amount.

Charity Trustees are selected from the Church Membership with the Minister being automatically appointed. Prospective Charity Trustees (who are in agreement to be considered) shall be submitted to the Church Membership and voted on at the appropriate meeting and normally serve for an initial period of three years. Existing Trustees can be reappointed after their initial term based on the Approved Governing Document (AGD) requirements. Once the selection process has been completed the Trustees and the Minister become the Leadership Team of the Church responsible for managing Church affairs under the authority of the Church Members' Meetings which are open to all Church Members.

Trustee meetings were held monthly with an average attendance of 85% during 2022. At the end of the year 7 trustees remained with 1 resignation as above. Church meetings were held 7 times during 2022 with the AGM included in the meeting of 21/8/22 when Church Members approved the 2021 Financial and Trustees' Reports.

Statement in relation to Covid 19: -

Church activities returned to normal pre pandemic levels at various times through 2022.

Purposes: -

The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church Membership/Leadership Team are committed to enabling as many people as possible to worship in person or online in a welcoming, open and safe environment through Sunday worship, prayer, faith, bible study and music.

To facilitate the above, a number of building repairs/improvements have been made to the Church fabric/Manse whilst ensuring that health and safety matters were met. We are aware of the ongoing repairs and investment needed for the school room roof and the main church floor which will be covered in more detail under Achievements and Performance section.

Achievements and Performance: -

Sunday worship has continued to be in person and online via YouTube. DVDs have been produced and distributed to those unable to worship in person and are unable to view online. Bible Study groups continued to meet weekly throughout the year with one group meeting in person and another using Zoom.

Friday Night Party for the local community and Church Members/regular attendees has seen a steady increase in numbers with new families coming along to enjoy snacks, chats and various games for all ages. Also external community groups for adults with learning difficulties, Gilbert and Sullivan Society and a local amateur drama group have been able to use our facilities.

As a result of discovering 'water' damage to the church floor in early September '22 the Leadership Team decided that from 25/9/22 we should worship in the school room until the issue was resolved. This meant that a claim was initiated with the Baptist Insurance(BI) with loss adjusters being appointed by BI. Loss Adjusters inspected the damaged floor area and after numerous telephone calls and email exchanges the Loss Adjusters refused our claim which was disappointing. We also sought building advice from a local building consultancy company to assist us with our claim but we were unsuccessful in changing the BIs decision as the water damage has been caused over a period of time which cannot be defined. We will now progress in 2023 how to repair the floor and return to the main Church building.

We are also aware that the school room roof will need to be repaired/replaced at some time and we have continued in the short term to make good repairs as deemed necessary. A building fund has been set-up with donations being regularly made by the congregation. To help with these projects, we have opened savings accounts through the Baptist Union to earn interest for these projects.

Despite these issues the church continues to grow and we welcomed 7 new members during 2022 which included 1 baptism. One existing member left at the beginning of 2022.

As a result of society continuing to return to normal after Covid the serving of tea/coffee after church services restarted in January '22 and this facility was also taken up by the external groups. A bring and share lunch was also enjoyed after the Harvest Thanksgiving service in September '22. Two funerals were held in April '22 and September '22 the latter for a Church Member of over 65 years.

Junior Church have also returned to normal with attendances increasing. The senior Thursday group have also met socially again during the year. A small group of members are also involved in leading the services at times. The daily Zoom prayer meetings ended July '22 and were replaced by in

persons meeting at the Church on the first Saturday of every month. There remains a facility for anyone who needs to have a private Zoom prayer time with the Minister. Once a month informal Breakfast get Togethers also restarted in late 2022. In late 2022 the Church was in a position to be able to provide frozen food parcels to members of the community and congregation. This service is to be continued in 2023.

During 2022 we continued to support orphanages in Nepal and India through gifting to UK contacts. Early in 2022 the Trustees decided to change from the orphanage donations to give regularly to Afghanistan through DEC, Tearfund and UNICEF. Later in the year the Trustees felt that regular giving should now be diverted to Somalia and Sudan through Tearfund. Donations were also gifted to Ukraine and Pakistan. The local Daylight Centre Fellowship charity also received regularly donations of non perishable foods.

BMS Home Mission and BMS World Mission also received regular donations throughout 2022 (with Home Mission receiving 5% of offerings plus £100 per month and World Mission receiving 2.5% plus £100 per month). A Fellowship fund was also set-up and receives £100 per month. A donation of £300 was received from the Timson Trust.

During April 2022 formal Safeguarding Training took place which involved 4 Trustees. There were no Safeguarding issues reported during the year. Safeguarding is at the heart of our Christian faith. In the past year, every action taken by the Church has been to promote a safer culture to keep children and adults safe.

Public benefit: -

As a small charity below the Charities Act audit threshold this report focuses on the above Achievements and Performance section. Our main activities and who we try to help are described above. All our charitable activities focus on the advancement of the Christian faith, in accordance with the Baptist denomination and are undertaken to further our charitable purposes for the public benefit.

The Trustees explain the benefits that are evident from the detailed explanations above which, in our opinion, satisfy the benefit and public aspects of the requirements.

Finance: -

The accounts have been prepared on a receipts and payments basis in accordance with S.42(3)3 of the Charities Act 1993.

FY2022 end, showed a net surplus of £10,860.11 and with the positive balance of £9,979.67 carried forward from the FY2021 accounts the year ended with a current account bank balance of £20,839.78. In addition to the current account balance the deposit/savings account shows a positive balance of £8,080.85.

Total income was £77,261.82 (+16.5% on FY'21) against a total expenditure of £66,411.71 (of which £8,000 was transferred to the deposit/savings account – total expenditure increased by 12.4%. By excluding the above £8,000.00 transfer, expenditure slightly declined by 1.1% as compared to FY'21).

The main sources of income in FY2022 were generated from Church Members' and regular attendees' offerings, rental income from the Manse and the claiming of gift aid. Offerings increased by 7% to £51.9k and gift aid by 217% to £9.8k compared with the previous year.

Expenditure on the Church/Manse for repairs and renewals increased by 39% to £10.8k whilst gifting to baptist causes and special funds fell by 13% to £7.9k from £9k in FY'21.

The church has 1 full time employee and ministry costs were £36.1k compared to £37.3k in FY '21. No individual receives in excess of £60k per annum.

The Church's financial position remains that we are below the audit threshold and eligible for independent examination which was completed on 29th March, 2023 by Linda Freeman.

Declaration: -

The Trustees declare that they have approved the Trustees' report for 2022.

Signed on behalf of the Trustees: -

Signature:



Full name: Duncan Eric Wright

Position: Minister

Date: 04/06/2023

MILL ROAD BAPTIST CHURCH
FINANCIAL STATEMENT FOR YEAR ENDED 31ST DECEMBER 2022 (AND 31ST DE

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

	<u>RECEIPTS</u>	2022
1 Offerings	£	51,881.13
2 Use of premises	£	1,376.00
3 Gifts & Donations	£	300.00
4 Special Funds	£	5,835.00
5 Manse Rent	£	8,071.16
6 Sundries	£	45.34
7 Gift Aid	£	9,753.19

Total	£	77,261.82
	<u>PAYMENTS</u>	
8 Ministry	£	36,065.36
9 Manses expenses and repairs	£	1,480.70
10 Church premises expenses, repairs and renewals	£	9,318.67
11 Church Utilities	£	3,567.22
12 Baptist causes	£	4,920.40
13 Special Funds	£	2,675.34
14 Family Church	£	286.58
15 Sundries	£	87.44
16 To Deposit Account	£	8,000.00

Total	£	66,401.71
Surplus/Defecit for the year	£	10,860.11
Balance brought forward	£	9,979.67

Balance carried forward	£	20,839.78

DEPOSIT ACCOUNT

Receipts	£	8,000.00
Interest	£	80.85

Balance carried forward	£	8,080.85

STATEMENT OF ASSETS AND LIABILITIES

12/31/2022

17 Monetary Assets/Liabilities		
Current Account	£	20,839.78
Deposit Account	£	8,080.85
18 Non-monetary assets:		
Held for church's own use (Insurance values)	£	3,625,481.00

External Liabilities

£

155.00

CEMBER 2021)

2021

£ 48,444.90
£ 186.00
£ 300.00
£ 4,867.13
£ 7,920.00
£ 79.50
£ 4,495.50

£ 66,293.03

£ 37,273.39
£ 1,006.77
£ 6,745.92
£ 4,292.95
£ 5,303.44
£ 3,743.33
£ 41.19
£ 673.59

£ 59,080.58

£ 7,212.45
£ 2,767.22

£ 9,979.67

£ -

£ -

12/31/2021

£ 9,979.67
£ -

£ 3,242,725.00

£ 755.42

**Report of the Independent Examiner to the Trustees of Mill Road Baptist
Church Wellingborough**
On the accounts for the year ended 31st December 2022

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees 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 general 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 statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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, and consequently 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

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by/on behalf of the Examiner  Date 29/01/23

Name MRS LINDA FREEMAN

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