

MILLOM BAPTIST CHURCH

England & Wales · Charity number 1188947

Details

Status Registered

Legal form CIO

Registered 2020-04-07

Register [View on the Charity Commission register](#)

Contact

Address Millom Baptist Church
Crown Street
Millom
LA18 4AG

Phone 01229774601

Email millombaptistchurch@gmail.com

Website <http://millombaptistchurch.weebly.com>

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Regular public worship and other activities to help adherents develop their Christian faith and life. Serving the community through pastoral care and support for initiatives that seek to relieve poverty and social isolation, and promote Christianity and social justice locally and in other parts of the world. Provision of buildings that can be used by other charities and community groups.

Classification

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

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£132,898	£106,244	-	-
2023-12-31	£59,162	£44,205	-	-
2022-12-31	£112,214	£115,734	-	-
2021-12-31	£66,500	£42,842	-	-
2020-12-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Brian Stanley Thomas		2022-04-28
Jean LINEY		2020-02-20
Mary Kathryn Ellwood		2020-02-20
Melvyn John Moyle		2022-04-28
Peter Herbert Grayson		2020-02-20
Rachel Ann Street		2020-02-20
Susan Estelle Troll		2020-02-20

MILLOM BAPTIST CHURCH

England & Wales - Charity number 1188947

Accounts

MILLOM BAPTIST CHURCH

**Trustees Report and Accounts
for the year ended
31st December 2024**

Organisation type: Charitable Incorporated Organisation

Charity Registration Number: 1188947

First registered: 7 April 2020

Registered Address: Millom Baptist Church, Crown Street, Millom, Cumbria, LA18 4AG

Trustees: Revd Rachel A Street (Minister)
Mrs Jean Liney (Secretary)
Mrs Mary K Ellwood (Treasurer)
Mr Peter H Grayson
Mr Melvyn J Moyle
Mr Brian S Thomas
Mrs Susan E Troll

Property Trustees: Baptist Union Corporation Limited,
Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers: NatWest, 113 Dalton Road, Barrow-in-Furness, Cumbria, LA14 1WY

Annual Report

Aims and Purposes

The Church aims to advance the Christian faith and mission in our community and elsewhere, through our services of worship and other activities.

Activities and achievements

The Church meets every Sunday morning, first for prayer and then immediately afterwards for a public service of worship. We also provide a weekly reflection, which is posted live on Facebook and also printed and sent by post to those without internet access (both inside and outside the Church membership) who have expressed a desire to receive these. We do this to provide encouragement and support for those who are housebound or less able to join us, but have been made aware that some people with no link to the Church find these reflections helpful too. We aim to develop and grow faith in Jesus through prayer, music, study and community.

We provide weekly children's activities on a Sunday, while the regular worship service takes place, and all volunteers working with children have undertaken the relevant DBS checks.

During the week we hold a coffee morning and a toddler group (Top Tots). The weekly coffee morning is well attended, and most visitors are not regular members of the Sunday congregation. It provides an important social function, and good relationships are built. Attendance varies but usually 20-30 people attend. We also provide a 'Warm Hub' through the winter with homemade soup and a warm place for people to spend up to 4 hours once a week, and this has continued to grow and flourish, with funding from Cumbria Community Foundation and occasional visits from outside agencies who offer support or information to our regular attendees.

The Top Tots group provides space for children and their parents, carers and often grandparents, to come and play, learn and enjoy singing and snack time together.

We maintain links with other local churches on an informal basis, sharing worship together and undertaking community activities. Each month we have an open meeting (known as M3) in another venue, which includes members of other churches and involves a meal, some music and a visiting speaker. It involves adults from the different Church denominations and is held in the Guide Hall.

The Church building is used regularly by other organisations and is available for bookings at other times. The building is normally in use almost every day. The local Foodbank have a storage room in the building and are open twice a week. Numbers of clients vary, and food can be collected or delivered by volunteer drivers. The Foodbank is a branch of the Trussell Trust Foodbank in Barrow-in-Furness. A number of Church members are involved as volunteers, and the Church Minister is able to issue vouchers and holds emergency food boxes that can be issued out-of-hours when necessary, something which is increasingly needed. The Foodbank signposts clients to other support when needed.

The building is also used by a local choir (Phoenix Singers) and by a dancing school for children (KD Dancers). Most recently a weekly crochet and knitting group has begun to meet in the Church hall, and a Zumba class takes place weekly during term time.

During the year, the Church has held the first of what we hope will be regular film screenings, open to the community. In 2024 we began with one 12A film for adults, and a children's film.

A team of volunteers regularly visit a local school to provide a Visitors' Assembly, using Open the Book materials published by the Bible Society. This enables the school to meet their National Curriculum guidelines and is very well received by children and staff alike, and has enabled the minister to contribute to other school activities to support the school.

The building

As an organisation, we have to repair and maintain the building so that it provides a safe, warm and welcoming space for all building users.

Structure, Governance and Management

The Trustees of the Church are appointed by the Members, as specified in the constitution. The Minister is also a Trustee. Trustees meet monthly, either in person or by video conferencing, and the Church Members meet four to six times a year, as specified in the constitution. Minutes of these meetings are kept and approved at the next meeting.

The Church appoints a Secretary and a Treasury Team, both of whom work with support from other Church Members.

Financial Review

During 2024 the Church finances were given a significant boost due to a substantial legacy. The largest area of expenditure was for the installation of Audio-Visual/Conference facilities, which has been a very useful resource for the Church and for other groups that use the building. A large proportion of the cost was covered by a grant, but a substantial amount was needed from general funds. During the year a substantial amount was also spent on the manse. Despite this, the total income without the legacy has roughly matched total expenditure. It is anticipated that further repairs and improvements to both the Church building and the manse, and a redesign of the Church garden, will be carried out during 2025, but the expected costs will be well within the means of the Charity. It is therefore the view of the Trustees that the Charity will continue to operate as a going concern.

The Trustees have established a Reserves Policy of a minimum of three months regular expenditure, to cover a drop in income or unexpected expenditure.

The Church acts as Custodian Trustees for the Millom Inter-Church Fun Day. The Fun Day is an annual event which provides activities, principally for children, free of charge as a service to the community. The event is managed by a committee consisting of representatives of several local churches. For various reasons the event has not been held since 2019.

The accounts are presented on pages 5 to 12. All figures are in GBP.

Statement of income and expenditure

	General funds	Restricted funds	Designated funds	Total funds	2023	Notes
Income						
Gift Aided donations	25693		35	25728	19376	1
Small cash donations	4401	596	3	5001	5261	2
Other donations	5100			5100	5227	
Gift Aid tax recovered	7498	149	10	7657	6230	3
Grants		46589		46589	8300	4
Legacies	26807			26807		
M3			2844	2844	2770	
Top Tots	230		165	395	490	
Coffee Morning and Warm Hub	1186		174	1360	1349	
Social Hub					937	
Church room hire	2581			2581	2582	5
Manse rent	6060			6060	5840	
Special events	1170			1170	336	6
Sales	68			68		7
Interest	1199			1199	463	8
Other income	340			340	1	9
Total income	82334	47334	3230	132898	59162	
Expenditure						
Building and grounds maintenance	1850			1850	2583	10
Hall renovations					3050	
Audio-visual/Conference Facilities	6017	46089		52106		
Insurance	2166			2166	2087	
Utilities	3499	180		3679	4167	11
Staff	19884			19884	18423	12
Training					326	
Church expenses	2861	209		3070	2302	13
M3	156		3134	3290	2910	
Top Tots			249	249	229	
Coffee Morning and Warm Hub	20	70	160	250	192	14
Social Hub					427	
Manse	12389			12389	1352	15
Special events	835			835		6
Giving	5730	745		6475	6158	16
Total expenditure	55407	47293	3544	106244	44205	

Balance sheet

	General funds	Restricted funds	Designated funds	Total funds
Opening balance	34780	149	431	35359
Income	82334	47334	3230	132898
Expenditure	55407	47293	3544	106244
Income – Expenditure	26927	41	-314	26654
Closing balance	61707	190	117	62014
Funds held for Fun Day				1299
Total funds held				63313

Bank and cash balances at 31st December

Deposit account (1-year fixed interest 5%)	15029
Deposit account (3 months notice)	16135
Reserve account	27432
Current account	4410
Cash in hand (Note 17)	307
Total	63313

Assets and liabilities

Assets

	Insured value	
Cash and bank deposits	63313	
Other monetary assets (Note 18)	2279	
Church building	1609807	250000
Building contents	81602	15000
Manse	233663	100000
Total assets	430592	Estate agent's valuation (2020) Estimated value Estate agent's valuation (2020)

Liabilities

Tax and National Insurance	314
NWBA 2024 contribution	560
Funds held for Fun Day	1299
Total liabilities	2173

Restricted funds

Audio-visual/Conference Facilities

Opening balance			0
Income	Grants	46089	
	Total income	46089	46089
Expenditure	Main contractor	47624	
	TV screen attachment	660	
	TV screen housing unit	2474	
	Blind for hall	1298	
	Cable adaptors	50	
	Total expenditure	52106	-52106
From general funds			6017
Closing balance			0

Warm Hub

Opening balance			149
Income			
	Grant from Cumbria Community Foundation	500	
	Total income	500	500
Expenditure			
	Hire of Guide Hall	28	
	Gas, electricity, water	180	
	Tea, coffee, sugar	209	
	Milk	42	
	Total expenditure	459	-459
Closing balance			190

Donations for other charities

Opening balance			0
Donations received (including Gift Aid)			
	Christian Aid	745	
	Total received	745	745
Donations sent			
	Christian Aid	745	
	Total sent	745	-745
Closing balance			0

Designated funds

M3

Opening balance			243
Income	Entrance fees	2844	
	Donations	38	
	Gift Aid	10	
	Total income	2892	2892
Expenditure	Meals	2760	
	Venue hire	250	
	Speakers' expenses	280	
	Total expenditure	3290	-3290
	From general funds		156
	Closing balance		0

Top Tots (cash account)

Opening balance			162
Income	Entrance fees	375	
	Sale of toys	20	
	Total income	395	395
Expenditure	Food	179	
	Cleaning	30	
	Activity materials	27	
	Treats	13	
	Total expenditure	249	-249
	To general funds		-230
	Closing balance		77

Coffee Morning and Warm Hub (cash account)

Opening balance			26
Income	Donations (eligible for Gift Aid)	1360	
	Total income	1360	1360
Expenditure	Food	97	
	Cleaning	92	
	Washing up bowls	13	
	Total expenditure	202	-202
	To general funds		-1186
	From restricted funds (Warm Hub grant (R) for milk)		42
	Closing balance		40

Funds held in trust

Fun Day

Opening balance	1299
Deposited	0
Withdrawn	0
Closing balance	1299

Payments to trustees

R A Street	Minister's stipend and housing allowance in line with Baptist Union guidelines
J Liney	Reimbursement for items purchased for the Church
S E Troll	Reimbursement for items purchased for the Church
M J Moyle	Gardening services (£80)

Notes to the accounts (R – Restricted, D – Designated)

1	Gift Aided donations	
	Sunday service offerings	1733
	Bank transfers	23960
	For M3 (D)	35
2	Small cash donations (eligible for Gift Aid)	
	Excludes donations received at the Coffee Morning and Warm Hub	
	Sunday service offerings	4291
	For Christian Aid (R)	596
	For M3 (D)	3
	Funeral offering	73
	Others	37
3	Gift Aid tax recovered	
	For Christian Aid (R)	149
	For M3 (D)	10
4	Grants	
	Audio-visual/Conference Facilities (R)	
	Radioactive Waste Management	46089
	Warm Hub (R)	
	Cumbria Community Foundation	500
5	Church room hire	
	Foodbank	600
	KD School of Dance	1551
	Zumba class	220
	Crochet & Knitting Club	110
	Black Combe Quilters	100
6	Special events	
	Concert ticket sales	1170
	Musicians	-500
	Profit	670
	Half profit to Methodist Church	-335
	Remaining profit	335
7	Sales	
	Tea & coffee	50
	Digital projectors	18
8	Interest	
	Reserve account	400
	Deposit accounts	799

9	Other income		
	Insurance claim	330	
	Funeral	10	
10	Building and grounds maintenance		
	Excludes Audio-visual/Conference Facilities		
	Plumbing & heating	705	
	Electrics	439	
	Garden	245	
	Gutters – storm damage	380	
	£330 covered by insurance		
	Hall floor repair	80	
11	Utilities (£180 paid out of Warm Hub grant (R))		
	Gas	1916	
	Electricity	905	
	Water	486	
	Telecommunications	372	
12	Staff		
	Salaries (including housing allowance)		18106
	Income tax	816	
	National Insurance	470	
	Employee pension contributions	1449	
	Total deductions	2734	-2734
	Salaries paid		15372
	Income tax & National Insurance		1243
	Employee pension contributions	1449	
	Employer pension contributions	1811	
	Pension deficiency recovery contributions	10	
	Total pension contributions		3269
	Total staff costs		19884
13	Church Expenses		
	Secretary's expenses	179	
	Subscriptions	209	
	Licences	881	
	Materials for Church activities	39	
	Keyboard stand	36	
	Internet services	1222	
	Catering (£209 paid out of Warm Hub grant (R) for tea, coffee and sugar)	467	
	Hire of Guide Hall	24	
	Other	13	

14	Coffee Morning and Warm Hub	
	Cash account expenditure	202
	Hire of Guide Hall (£28 from Warm Hub grant (R))	48
	£42 deducted from cash account expenditure and paid from Warm Hub grant (R) hence:	
	Expenditure from designated funds	160
	Expenditure from general funds	20
	Expenditure from restricted funds (Warm Hub grant)	70
15	Manse	
	Maintenance	11994
	Administration fee	99
	Insurance	295
16	Giving	
	North Western Baptist Association – Home Mission	1560
	BMS World Mission	1560
	SIM International	1560
	Disasters Emergency Committee	
	Ukraine Humanitarian Appeal	50
	Christian Aid (R)	745
	Hawkshead Hill Baptist Church	1000
17	Cash in hand	
	Cash accounts	117
	Income not banked	190
18	Other monetary assets	
	Gift Aid claimed	1490
	Invoices awaiting payment	789

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MILLOM
BAPTIST CHURCH (Charity number 1188947)**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024, which are set out on pages 5 to 12.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts, carried out under section 145 of the 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 qualified statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *C Stolborg*

8th May 2025

Christopher Stolborg
Accounting & Tax Solutions Ltd
Eastview, Holborn Hill, Millom, Cumbria, LA18 5AT

MILLOM BAPTIST CHURCH

England & Wales - Charity number 1188947

Accounts

MILLOM BAPTIST CHURCH

**Trustees Report and Accounts
for the year ended
31st December 2023**

Organisation type: Charitable Incorporated Organisation

Charity Registration Number: 1188947

First registered: 7 April 2020

Registered Address: Millom Baptist Church, Crown Street, Millom, Cumbria, LA18 4AG

Trustees: Revd Rachel A Street (Minister)
Mrs Jean Liney (Secretary)
Mrs Mary K Ellwood (Treasurer)
Mr Peter H Grayson
Mr Melvyn J Moyle
Mr Brian S Thomas
Mrs Susan E Troll

Property Trustees: Baptist Union Corporation Limited,
Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers: NatWest, 113 Dalton Road, Barrow-in-Furness, Cumbria, LA14 1WY

Annual Report

Aims and Purposes

The Church aims to advance the Christian faith and mission in our community and elsewhere, through our services of worship and other activities.

Activities and achievements

The Church meets every Sunday morning, first for prayer and then immediately afterwards for a public service of worship. We also provide a weekly reflection, which is posted live on Facebook and also printed and sent by post to those without internet access (both inside and outside the church membership) who have expressed a desire to receive these. We do this to provide encouragement for those who are housebound or less able to join us. We aim to develop and grow faith in Jesus through prayer, music, study and community.

We provide weekly children's activities on a Sunday, while the regular worship service takes place, and all volunteers working with children have undertaken the relevant DBS checks.

During the week we hold a coffee morning and a toddler group (Top Tots). The weekly coffee morning is well attended, and most visitors are not regular members of the Sunday congregation. It provides an important social function, and good relationships are built. Attendance varies but usually 20-30 people attend. We also provided a 'Warm Hub' through the winter with homemade soup and a warm place for people to spend up to 4 hours once a week, with a similar attendance. Across the summer months this became a 'Social Hub' and continued to be very popular, with the Warm Hub resuming from the beginning of November. The weekly Top Tots toddler group is very popular, and the singing time is particularly popular with the children.

We maintain links with other local churches on an informal basis, sharing worship together and undertaking community activities. Each month we have an open meeting in another venue, which includes members of other churches and involves a meal, some music and a visiting speaker. It involves adults from the different Church denominations and is held in the Guide Hall.

The Church building is used regularly by other organisations and is available for bookings at other times. The building is normally in use almost every day. The local Foodbank have a storage room in the building and are open twice a week. Numbers of clients vary, and food can be collected or delivered by volunteer drivers. The Foodbank is a branch of the Trussell Trust Foodbank in Barrow-in-Furness. A number of church members are involved as volunteers, and the Church Minister is able to issue vouchers and holds emergency food boxes that can be issued out-of-hours when necessary, something which is increasingly needed. The Foodbank signposts clients to other support when needed. The building is also used by a local choir (Phoenix Singers) and by a dancing school for children (KD Dancers).

During the year, the dancers joined with the choir to hold a joint concert to support the work of the Church. We also held a concert with a visiting gospel choir. These events were organised jointly with another local church, providing entertainment and company. It is anticipated that similar events will be held in the future.

A team of volunteers have begun visiting a local school weekly to provide a Visitors' Assembly, using Open the Book materials published by the Bible Society. This enables the school to meet their National Curriculum guidelines.

The building

As an organisation, we have to repair and maintain the building so that it provides a safe, warm and welcoming space for all building users.

Structure, Governance and Management

The Trustees of the Church are appointed by the Members, as specified in the constitution. The Minister is also a Trustee. Trustees meet monthly, either in person or by video conferencing, and the Church Members meet at least four times a year, as specified in the constitution. Minutes of these meetings are kept and approved at the next meeting.

The Church appoints a Secretary and a Treasury Team, both of whom work with support from other Church Members.

Financial Review

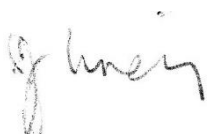
The hall renovations, started in 2022, were brought to completion early in the year. There being no other large, unusual items of expenditure, the balance of general funds increased by £10K over the year, thus confirming that the Church is in a healthy financial position. Some further expenditure on renovations and repairs to both the Church building and the manse will be required in 2024. It is expected that the current level of general funds will be more than adequate to cover this expenditure. It is therefore the view of the Trustees that the Charity will continue to operate as a going concern.

The Trustees have established a Reserves Policy of a minimum of three months regular expenditure, to cover a drop in income or unexpected expenditure.

The Church acts as Custodian Trustees for the Millom Inter-Church Fun Day. The Fun Day is an annual event which provides activities, principally for children, free of charge as a service to the community. The event is managed by a committee consisting of representatives of several local churches. For various reasons the event has not been held since 2019.

The accounts are presented on pages 5 to 12. All figures are in GBP.

Approved by the Trustees of Millom Baptist Church on 11 July 2024 and signed on their behalf by the Secretary, Mrs J Liney:



Statement of income and expenditure

	General funds	Restricted funds	Designated funds	Total funds	2022	Notes
Income						
Gift Aided donations	19376			19376	22245	1
Small cash donations	5161	100		5261	4879	2
Other donations	5177	50		5227	5733	3
Gift Aid tax recovered	6205	25		6230	6737	4
Grants		8300		8300	61500	5
M3			2770	2770	2204	
Top Tots	355		135	490	411	
Coffee Morning	1142	136	71	1349		
Social Hub	510		427	937		
Church room hire	2582			2582	2377	6
Manse rent	5840			5840	5755	
Special events	336			336		7
Sales					270	
Interest	463			463	103	8
Other income	1			1		
Total income	47147	8611	3404	59162	112214	
Expenditure						
Building and grounds maintenance	2583			2583	1509	9
Hall renovations	200	2850		3050	77002	
Insurance	2087			2087	1805	
Utilities	4119	48		4167	3479	10
Staff	18423			18423	19439	11
Training		326		326		12
Church expenses	2188	113		2302	1562	13
M3			2910	2910	2300	
Top Tots			229	229	139	
Coffee Morning			192	192		
Social Hub			427	427		
Manse	1352			1352	3277	14
Giving	6033	125		6158	5223	15
Total expenditure	36984	3462	3759	44205	115734	

Balance sheet

	General funds	Restricted funds	Designated funds	Total funds
Opening balance	24753	-5000	638	20391
Coffee Morning opening balance (Note 16)			11	11
Income	47147	8611	3404	59162
Expenditure	36984	3462	3759	44205
Income – Expenditure	10163	5149	-355	14958
Closing balance	34916	149	294	35359
Funds held for Fun Day				1299
Total funds held				36658

Bank and cash balances at 31st December

Deposit account (1-year fixed interest 3%)	15364
Reserve account	14149
Current account	6537
Cash in hand	607
Total	36658

Assets and liabilities

Assets

	Insured value	
Cash and bank deposits	36658	
Other monetary assets (Note 17)	2100	
Church building	1570556	250000
Building contents	67222	5000
Manse	159315	100000
Total assets	393758	

Liabilities

Tax and National Insurance	272
Pension deficiency (Note 18)	30
Funds held for Fun Day	1299
Total liabilities	1601

Restricted funds

Hall renovations

Opening balance			-5000
Income	Grants	7800	
	Donations	50	
	Total income	7850	7850
Expenditure	Carpet for hall	950	
	Painting	2100	
	Total expenditure	3050	-3050
From general funds			200
Closing balance			0

Warm Hub

Opening balance			0
Income			
	Grant from Cumbria Community Foundation	500	
	Donations	136	
	Total income	636	636
Expenditure			
	Food & Hygiene course	326	
	Gas & Electricity	48	
	Tea, coffee, sugar	113	
	Total expenditure	487	-487
Closing balance			149

Donations for other charities

Opening balance			0
Donations received (including Gift Aid)			
	Christian Aid	125	
	Total received	125	125
Donations sent			
	Christian Aid	125	
	Total sent	125	-125
Closing balance			0

Designated funds

M3

Opening balance			383
Income	Entrance fees	2670	
	Donation	100	
	Total income	2770	2770
Expenditure	Meals	2380	
	Venue hire	250	
	Speakers' expenses	280	
	Total expenditure	2910	-2910
Closing balance			243

Top Tots (cash account)

Opening balance			255
Income	Entrance fees	490	
	Total income	490	490
Expenditure	Food	176	
	Cleaning	20	
	Activity materials	26	
	Keys	6	
	Total expenditure	229	-229
To general funds			-355
Closing balance			162

Coffee Morning and Warm Hub (cash account)

Opening balance			11
Income	Takings	1213	
	Donations for Warm Hub	136	
	Total income	1349	1349
Expenditure	Food	122	
	Cleaning	70	
	Total expenditure	192	-192
To general funds			-1142
Closing balance			26

Social Hub (cash account)

Opening balance			0
Income	Takings	873	
	Donations	64	
	Total income	937	937
Expenditure	Food	427	
	Total expenditure	427	-427
To general funds			-510
Closing balance			0

Funds held in trust**Fun Day**

Opening balance			1299
	Deposited		0
	Withdrawn		0
Closing balance			1299

Payments to trustees

R A Street	Minister's stipend and housing allowance in line with Baptist Union guidelines
	Reimbursement for items purchased for the Church
M J Moyle	Gardening services (£80)

Notes to the accounts (R – Restricted, D – Designated)

1	Gift Aided donations	
	Sunday service offerings	1656
	Bank transfers	17720
2	Small cash donations (eligible for Gift Aid)	
	Sunday service offerings	5056
	For Christian Aid (R)	100
	For Knitted Bible	105
3	Other donations	
	For Hall Renovations (R)	50
	Online shopping fundraising schemes	18
	Others	5159
4	Gift Aid tax recovered	
	For Christian Aid (R)	25
5	Grants	
	Hall renovations (R)	
	South Copeland GDF Community Partnership	5000
	Rank Foundation	2800
	Warm Hub (R)	
	Cumbria Community Foundation	500
6	Church room hire	
	Foodbank	600
	KD School of Dance	1638
	Others	344
7	Special events	
	Pie & pea supper	174
	Concert	162
8	Interest	
	Reserve account	159
	Deposit account	304

9	Building and grounds maintenance		
	Excludes hall renovations		
	Plumbing & heating	288	
	P Wilson – various work	1770	
	Garden	265	
	Other maintenance	260	
10	Utilities (£48 paid out of Warm Hub grant (R))		
	Gas	2179	
	Electricity	1084	
	Water	448	
	Telecommunications	455	
11	Staff		
	Salaries (including housing allowance)		16817
	Income tax	578	
	National Insurance	509	
	Employee pension contributions	1345	
	Total deductions	2433	-2433
	Salaries paid		14384
	Income tax & National Insurance		999
	Employee pension contributions	1345	
	Employer pension contributions	1682	
	Pension deficiency recovery contributions	12	
	Total pension contributions		3039
	Total staff costs		18423
12	Training (paid out of Warm Hub grant(R))		
	Food & Hygiene course	326	
13	Church Expenses (£113 paid out of Warm Hub grant (R))		
	Secretary's expenses	218	
	Subscriptions & licences	504	
	Materials for Church activities	82	
	Keyboard amplifier	372	
	Computer repairs	145	
	Website	72	
	Catering	578	
	Hire of building	200	
	Key safe	35	
	Toaster	50	
	Other	46	

14	Manse	
	Maintenance	1043
	Administration fee	85
	Insurance	224
15	Giving	
	NW Baptist Association – Association expenses	560
	North Western Baptist Association – Home Mission	1540
	BMS World Mission	1540
	SIM International	1540
	SIM International – Cyclone Freddy Relief Appeal	200
	Christian Aid (R)	125
	Hawkshead Hill Baptist Church	600
	St Georges URC Hartlepool	53
16	Coffee Morning	
	In the past this fund was not included in the Church accounts.	
17	Other monetary assets	
	Gift Aid claimed	1463
	Invoices awaiting payment	638
18	Pension deficiency	
	The figure is based on the current level of contributions, assuming that they will need to be paid until June 2026.	
	$£1 \times 30 = 30$	

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MILLOM
BAPTIST CHURCH (Charity number 1188947)**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023, which are set out on pages 5 to 12.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's accounts, carried out under section 145 of the 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 qualified statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

July 22nd 2024

Margaret E Bratley
22 Lowther Road, Millom, Cumbria, LA18 4LN

MILLOM BAPTIST CHURCH

England & Wales - Charity number 1188947

Accounts

MILLOM BAPTIST CHURCH

**Trustees Report and Accounts
for the year ended
31st December 2022**

Organisation type: Charitable Incorporated Organisation

Charity Registration Number: 1188947

First registered: 7 April 2020

Registered Address: Millom Baptist Church, Crown Street, Millom, Cumbria, LA18 4AG

Trustees: Revd Rachel A Street (Minister)
Mrs Jean Liney (Secretary)
Mrs Mary K Ellwood (Treasurer)
Mr Peter H Grayson
Mr Melvyn J Moyle – Elected 28/4/22
Mr Brian S Thomas – Elected 28/4/22
Mrs Susan E Troll

Property Trustees: Baptist Union Corporation Limited,
Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers: NatWest, 113 Dalton Road, Barrow-in-Furness, Cumbria, LA14 1WY

Annual Report

Aims and Purposes

Our Church aims to advance the Christian faith and mission in our community and elsewhere, through our services of worship and other activities.

Activities

We provide regular public services of worship and have continued to produce our weekly Facebook live reflections, which are also printed and sent by post to those without internet access. We aim to develop and grow faith in Jesus through prayer, music, study and community. We provide weekly children's activities on a Sunday while the regular worship service takes place. We also hold monthly Messy Church meetings, aiming to appeal to a wider public. All volunteers working with children have undertaken the relevant DBS checks.

We maintain links with other local churches on an informal basis, sharing worship together and undertaking community activities. The annual Millom Inter-Church Fun Day (which was suspended during the Covid restrictions and has yet to be restarted) has been a result of working with other local churches.

During the week we hold a coffee morning and 'Top Tots' toddler group, which is very popular, with the singing time being particularly popular with the children.

Once a month we hold an evening meeting (M3), where we invite people from other churches and the local community to join us for a meal, some music, and a visiting speaker sharing their personal stories.

In December we also began a weekly Warm Hub, which is registered with Cumbria County Council. This provides a warm space for people to meet, and soup, rolls and other refreshments. It is expected to continue through the colder months of the year.

The building is used by the Trussell Trust for the Food Bank, with one drop-in and one home-delivery-only session a week. A number of church members are involved as volunteers, and the Church's Minister is able to issue vouchers and holds emergency food boxes, which can be issued out-of-hours when necessary. The building is also used by a local choir (Phoenix Singers) and 4 times a week by a dancing school for children (KD School of Dance). The building is thus in use almost every day.

As an organisation, we have to repair and maintain the building so that it provides a safe, warm and welcoming space for all building users.

The Church supports the Fairtrade movement by using fairly traded tea, coffee and sugar for refreshments, and operating a Fairtrade stall on a Sunday and on other occasions as required.

Achievements and performance

Despite the disruption caused by the building work, detailed below, the Church has continued to serve its members and the local community through its regular activities and personal contacts, and has supported mission and humanitarian work in other parts of the world through its financial giving.

Hall renovations

It had been clear for some time that the hall floor was in poor condition. A timber inspection also highlighted a problem with woodworm and wood beetles, so it was decided to replace the entire floor, which would require the dismantling of the toilets and storage area. After considerable success in obtaining grants to cover the cost, and in consultation with KD School of Dance, it was decided that the new floor should be of a construction particularly suitable for the dancing activities.

Work began on the hall in July and continued to the end of the year, but the hall became useable before the end of October. Many hours were given by willing volunteers to prepare the hall for the work and to re-commission the hall once the new floor, toilets and storage facilities were constructed.

Throughout the renovation we managed to keep the Food Bank operational, and the Phoenix Singers continued to use the building. Our Sunday services were held at the local Salvation Army Fortress, which was very kindly offered to us. Coffee mornings and Top Tots were suspended. We moved back into the building in November. All the funders and the town's mayor & deputy mayor were invited along to a buffet lunch, followed by a lovely dancing display from the KD dancing troupe, to which all the parents were invited. We also held an open day for all the community to come along to see the work that had been done and enjoy a free cup of coffee/tea along with a cake. We hope, and already see evidence, that the improvements to the building will help us get continued support from the community and encourage new groups to make use of the premises.

Structure, Governance and Management

The Trustees of the Church are appointed by the Members, as specified in the constitution. The Minister is also a Trustee. Trustees meet monthly either in person or by video conferencing, and the Church Members meet at least four times a year, as specified in the constitution. Minutes of these meetings are kept and approved at the next meeting.

The Church appoints a Secretary and a Treasury Team, both of whom work with support from other Church Members.

Financial Review

Financial activity in 2022 was dominated by the hall renovations. Success in obtaining grants meant that the project was fully affordable. The total cost exceeded expectations, and therefore a substantial amount had to be paid from general funds. Nevertheless, the balance of general funds increased slightly over the year, thus confirming that the Church is in a healthy financial position. Some further expenditure on the renovations will be required in 2023, but it is expected that the amounts will be modest. It is therefore the view of the Trustees that the Charity will continue to operate as a going concern.

The Trustees have established a Reserves Policy of a minimum of three months regular expenditure, to cover a drop in income or unexpected expenditure.

The Church acts as Custodian Trustees for the Millom Inter-Church Fun Day. The Fun Day is an annual event which provides activities, principally for children, free of charge as a service to the community. The event is managed by a committee consisting of representatives of several local churches.

The accounts are presented on pages 6 to 12. All figures are in GBP.

Statement of income and expenditure

	General funds	Restricted funds	Designated funds	Total funds	2021	Notes
Income						
Gift Aided donations	22155	90		22245	21906	1
Small cash donations	4516	363		4879	4311	2
Other donations	5453	280		5733	4576	3
Gift Aid tax recovered	6624	113		6737	6551	4
Grants		61500		61500	4667	5
M3			2204	2204		
Top Tots	270		141	411		
Church room hire	2377			2377	2705	6
Manse rent	5755			5755	5580	
Sales	270			270	12	
Refunds from utilities				0	231	
Interest	103			103	2	7
Total income	47522	62346	2345	112214	50540	
Expenditure						
Building and grounds maintenance	1509			1509	2236	8
Hall renovations	10149	66853		77002		
Insurance	1805			1805	1641	
Utilities	3479			3479	2557	9
Staff	19439			19439	20609	10
Training				0	5239	
Church expenses	1562			1562	1050	11
M3			2300	2300	25	
Top Tots			139	139		
Manse	3277			3277	5176	12
Giving	4729	494		5223	4310	13
Total expenditure	45949	67346	2439	115734	42842	

Balance sheet

	General funds	Restricted funds	Designated funds	Total funds
Opening balance	23179	0	479	23658
Top Tots opening balance (Note 14)			253	253
Income	47522	62346	2345	112214
Expenditure	45949	67346	2439	115734
Income – Expenditure	1574	-5000	-94	-3520
Closing balance	24753	-5000	638	20391
Funds held for Fun Day				1299
Total funds held				21690

Bank and cash balances at 31st December

Deposit account (1 year fixed interest 3%)	10061
Reserve account	7190
Current account	4184
Cash in hand	255
Total	21690

Assets and liabilities

Assets

	Insured value		
Church building	1426465	250000	Estate agent's valuation (2020)
Building contents	61055	5000	Estimated value
Manse	159315	100000	Estate agent's valuation (2020)
Cash in bank and in hand		20391	
Total assets		375391	

Liabilities

Pension deficiency (Note 15)	42
Total liabilities	42
Assets – Liabilities	375349

Restricted funds

Hall renovations

Opening balance			0
Income	Grants	61500	
	Donations (including Gift Aid)	353	
	Total income		61853
Expenditure	Main contractor	53500	
	Dance floor	16221	
	Other electrical & joinery work	177	
	Fixtures & fittings	889	
	Paint	500	
	Chairs & rack	5715	
	Total expenditure		-77002
	From general funds		10149
	Closing balance (Note 16)		-5000

Donations for other charities

Opening balance			0
Donations received (including Gift Aid)			
	BMS Ukraine appeal	288	
	Christian Aid	206	
	Total received		494
Donations sent			
	BMS Ukraine appeal	288	
	Christian Aid	225	
	Total sent		-513
	From general funds		19
	Closing balance		0

Designated funds

M3

Opening balance			479
Income	Entrance fees	2204	
	Total income		2204
Expenditure	Meals	1940	
	Venue hire	200	
	Speakers' expenses	160	
	Total expenditure		-2300
Closing balance			383

Top Tots

Opening balance			253
Income	Entrance fees	391	
	Sale of toys	20	
	Total income		411
Expenditure	Food	103	
	Cleaning	20	
	Other	16	
	Total expenditure		-139
To general funds			-270
Closing balance			255

Funds held in trust

Fun Day

Opening balance			1299
	Deposited		0
	Withdrawn		0
Closing balance			1299

Payments to trustees

R A Street	Minister's stipend and housing allowance in line with Baptist Union guidelines
J Liney	Secretary's expenses (£89) Reimbursement for items purchased for the Church
M J Moyle	Gardening services (£80)

Notes to the accounts (R – Restricted, D – Designated)

1	Gift Aided donations	
	Sunday service offerings	762
	For BMS Ukraine appeal (R)	90
	Others	21393
2	Small cash donations (eligible for Gift Aid)	
	Sunday service offerings	4487
	For BMS Ukraine appeal (R)	140
	For Christian Aid (R)	165
	For Hall Renovations (R)	58
	Others	29
3	Other donations	
	Sunday service offerings	16
	For Hall Renovations (R)	280
	Online shopping fundraising schemes	27
	Others	5410
4	Gift Aid tax recovered	
	For BMS Ukraine appeal (R)	58
	For Christian Aid (R)	41
	For Hall Renovations (R)	15
5	Grants	
	Hall renovations (R)	
	CGP	500
	Benefact Trust	2500
	Bernard Sunley Foundation	5000
	South Copeland GDF Community Partnership	35000
	Garfield Weston Foundation	6000
	Beatrice Laing Trust	2500
	Charities Aid Foundation	7000
	Hadfield Trust	3000
6	Church room hire	
	Foodbank	600
	KD School of Dance	1254
	Coffee Morning	423
	Others	100

7 Interest		
Reserve account	43	
Deposit account	60	
8 Building and grounds maintenance		
Excludes hall renovations		
Plumbing & heating	194	
Security fire exit door	647	
Garden	178	
Other maintenance	491	
9 Utilities		
Gas	1932	
Electricity	613	
Water	490	
Telecommunications	444	
10 Staff		
Salaries (including housing allowance)		15615
Income tax	357	
National Insurance	567	
Employee pension contributions	1249	
Total deductions		-2173
Salaries paid		13442
Income tax & National Insurance		994
Employee pension contributions	1249	
Employer pension contributions	1562	
Pension deficiency recovery contributions	2192	
Total pension contributions		5003
Total staff costs		19439
11 Church Expenses		
Secretary's expenses	384	
Preachers' expenses	25	
Subscriptions & licences	452	
Materials for Church activities	249	
Electrical equipment	61	
Website	48	
Catering	314	
Other	30	

12 Manse

Maintenance	2998
Administration fee	85
Insurance	194

13 Giving

NW Baptist Association – Association expenses	350
North Western Baptist Association – Home Mission	1320
BMS World Mission	1320
SIM International	1320
Christian Aid (206 R)	225
DEC Ukraine Humanitarian Appeal	200
BMS Ukrainian refugees appeal (R)	288
DEC Pakistan Floods Appeal	200

14 Top Tots

In the past this fund was not included in the Church accounts.

15 Pension deficiency

The figure is based on the current level of contributions, assuming that they will need to be paid until June 2026.

$$1 \times 42 = 42$$

16 Hall renovations

The fund was left in deficit in anticipation of a further grant of £5000, which was received in January 2023.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MILLOM
BAPTIST CHURCH (Charity number 1188947)**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022, which are set out on pages 6 to 12.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts, carried out under section 145 of the 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 qualified statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



March 16th 2023

Margaret E Bratley
22 Lowther Road, Millom, Cumbria, LA18 4LN

MILLOM BAPTIST CHURCH

England & Wales - Charity number 1188947

Accounts

MILLOM BAPTIST CHURCH

**Trustees Report and Accounts
for the year ended
31st December 2021**

Organisation type: Charitable Incorporated Organisation

Charity Registration Number: 1188947

First registered: 7 April 2020

Registered Address: Millom Baptist Church, Crown Street, Millom, Cumbria, LA18 4AG

Trustees: Revd Rachel A Street (Minister in Training to 31/8/21, Minister from 1/9/21)

Mrs Jean Liney (Secretary)

Mrs Mary K Ellwood (Treasurer)

Mr Peter H Grayson

Mr Melvyn J Moyle – Retired 23/9/21

Mrs Susan E Troll

Property Trustees: Baptist Union Corporation Limited,

Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers: NatWest, 113 Dalton Road, Barrow-in-Furness, Cumbria, LA14 1WY

Annual Report

Until the beginning of 2021 Millom Baptist Church was operating as an Excepted Charity. At one minute past midnight on 1st January 2021 all assets, liabilities and activities were transferred to this Charity. The Excepted Charity was formally closed on 23rd September 2021.

Aims and Purposes

Our Church aims to advance the Christian faith and mission in our community and elsewhere, through our services of worship and other activities.

Activities

The Church meets every Sunday morning, first for prayer and then immediately afterwards for a service of worship. During the week we hold a coffee morning and 'Top Tots' toddler group, and monthly we have an open evening meeting called M3, which includes members of other churches and involves a meal, some music, and a visiting speaker.

The building is also used by the Trussell Trust for the Food Bank, a local choir (Phoenix Singers) and a dancing school. The building is normally in use almost every day.

As an organisation, we have to repair and maintain the building so that it provides a safe, warm and welcoming space for all building users.

During 2021, most of these activities were paused at some time due to Covid-19 restrictions. The Food Bank was able to operate from the building throughout the pandemic, introducing a home delivery service to reduce risks for volunteers.

Achievements and performance

We provide regular public services of worship, both in the building and online to enable access for those unable to be physically present. During the Covid-19 pandemic, our weekly Facebook live reflections have been printed and sent by post to those without internet access (both inside and outside the church membership) who have expressed a desire to receive these. We aim to develop and grow faith in Jesus through prayer and music, study, and community.

We provide weekly children's activities on a Sunday while the regular worship service takes place, and a monthly 'Messy Church' all age meeting which is attended by many families with no other church contact. This project is still growing and developing. During the pandemic Messy Church meetings were paused and were restarted in November 2021. All volunteers working with children have undertaken the relevant DBS checks.

We maintain links with other local churches on an informal basis, sharing worship together and undertaking community activities. The annual Millom Inter-Church Fun Day (which was postponed this year due to Covid) has been a result of working with other local churches. Our monthly M3 meeting, described above, involves adults from all denominations and is held in the Guide Hall.

The weekly coffee morning did not take place during early 2021 but since restarting has been well attended, and most visitors are not regular members of the congregation. It provides an important social function, and good relationships are built. Attendance varies but is usually in the range 25 to 35 people.

The weekly Top Tots toddler group is very popular, and the singing time is particularly popular with the children.

The Men's Group meet monthly, and the format of meetings varies but generally involves some food and a social activity.

The Food Bank have a storage room in the building and are open twice a week. Numbers of clients vary, and since the start of the Covid pandemic all food has been delivered by volunteer drivers. The Food Bank is a branch of the Trussell Trust Food Bank in Barrow-in-Furness. A number of church members are involved as volunteers, and the Church's Minister is able to issue vouchers and holds emergency food boxes which can be issued out-of-hours when necessary.

KD Dancers use the building at various times through the week.

The church has a Traidcraft and Fairtrade representative. The church uses fairly traded tea, coffee and sugar for refreshments and operates a Fairtrade stall on a Sunday and on other occasions as required. During the months of the pandemic restrictions, Fairtrade goods were available by arrangement with the representative.

Structure, Governance and Management

The Trustees of the Church are appointed by the Members, as specified in the constitution. The Minister is also a Trustee. Trustees meet monthly either in person or by video conferencing, and the Church Members meet at least four times a year, as specified in the constitution. Minutes of these meetings are kept and approved at the next meeting.

The Church appoints a Secretary and a Treasury Team, both of whom work with support from other Church Members.

Financial Review

The Church ended 2021 in a healthy financial position, continuing the pattern experienced in 2020, where the consequences of the Coronavirus pandemic resulted in a significant decrease in income, as compared with 2019, but matched by a similar reduction in expenditure. As a result, reserves have increased during the year. It is therefore the view of the Trustees that the Charity will continue to operate as a going concern.

The Trustees have established a Reserves Policy of a minimum of three months regular expenditure, to cover a drop in income. Over the next few years, the Church will need to increase its reserves in order to meet the cost of anticipated building renovations.

The Church acts as Custodian Trustees for the Millom Inter-Church Fun Day. The Fun Day is an annual event which provides activities, principally for children, free of charge as a service to the community. The event is managed by a committee consisting of representatives of several local churches.

The accounts are presented on pages A1 to A5. All figures are in GBP.

Statement of income and expenditure

	General funds	Restricted funds	Designated funds	Total funds	2020	Notes
Income						1
Gift Aided donations	21906			21906	20934	2
Small cash donations	4311			4311	4770	3
Other donations	4516	60		4576	3163	4
Legacies					200	
Gift Aid tax recovered	6551			6551	6878	
Grants		4667		4667	7500	5
M3 meals					456	
Church room hire	2705			2705	1198	6
Manse rent	5580			5580	5575	
Coffee mornings					55	
Sales	12			12	41	
Refunds from utilities	231			231		7
Interest	2			2	5	8
Total income	45813	4727		50540	50775	
Expenditure						
Building and grounds maintenance	2236			2236	3813	9
Insurance	1641			1641	1635	
Utilities	2557			2557	2405	10
Staff	20609			20609	19361	11
Training	147	5091		5239	7293	
Church expenses	890			890	2896	12
M3			25	25	650	
Manse	5176			5176	764	13
Giving	4310			4310	3953	14
Catering	160			160		
Total expenditure	37726	5091	25	42842	42770	

Balance sheet

	General funds	Restricted funds	Designated funds	Total funds
Opening balance	0	0	0	0
Transferred from Excepted Charity	15093	364	504	15960
Income	45813	4727	0	50540
Expenditure	37726	5091	25	42842
Income – Expenditure	8087	-364	-25	7698
Closing balance	23179	0	479	23658
Funds held for Fun Day				1299
Total funds held				24957

Bank balances at 31st December

Deposit account (1 year fixed interest 0.6%)	10001
Reserve account	5867
Current account	9089
Total	24957

Assets and liabilities

Assets

	Insured value		
Church building	1286277	250000	Estate agent's valuation (2020)
Building contents	55055	5000	Estimated value
Manse	143013	100000	Estate agent's valuation (2020)
Cash in bank		23658	
Total assets		378658	

Liabilities

Pension deficiency (Note 15)	16874
Total liabilities	16874

Assets – Liabilities 361784

Restricted funds

Minister's training

Opening balance			364
Income	Rural Ministries grant	4667	
	Donations	60	
	Total income		4727
Expenditure	College fees	4667	
	Newly Accredited Ministers conference	201	
	Books	371	
	Total expenditure		-5239
From general funds			148
Closing balance			0

Designated funds

M3

Opening balance			504
Income			
	Total income		0
Expenditure	Venue hire	25	
	Total expenditure		-25
Closing balance			479

Funds held in trust

Fun Day

Opening balance			1299
	Deposited		0
	Withdrawn		0
Closing balance			1299

Payments to trustees

R A Street	Minister's stipend and housing allowance in line with Baptist Union guidelines
	College fees – Covered by grant from Rural Ministries
	Training expenses
	Minister's expenses
	Reimbursement for items purchased for the Church
J Liney	Secretary's expenses
	Reimbursement for items purchased for the Church
M J Moyle	Gardening services (£80)

Notes to the accounts (R – Restricted, D – Designated)

1	The 2020 figures refer to the Excepted Charity	
2	Gift Aided donations	
	Sunday service offerings	978
	Bank transfers	19728
	Others	1200
3	Small cash donations (eligible for Gift Aid)	
	Sunday service offerings	3920
	Other cash donations	391
4	Other donations	
	Sunday service offerings	305
	For Minister's training (R)	60
	Others	4211
5	Grants	
	Rural Ministries for Minister's training (R)	4667
6	Church room hire	
	Foodbank	600
	KD School of Dance	1787
	Coffee Morning	308
	Others	10
7	Refunds from utilities	
	Electricity	231
8	Interest	
	Reserve account	1
	Deposit account	1
9	Building and grounds maintenance	
	Plumbing & heating	1248
	Loop system	680
	Garden	166
	Other maintenance	142
10	Utilities	
	Gas	1456
	Electricity (see Note 7)	549
	Water	77
	Wastewater	25
	Telecommunications	450

11 Staff

Salaries (including housing allowance)		15390
Income tax	319	
National Insurance	701	
Employee pension contributions	1231	
Total deductions		-2251
Salaries paid		13138
Income tax & National Insurance		1005
Employee pension contributions	1231	
Employer pension contributions	1539	
Deficiency recovery contributions	3695	
Total pension contributions		6466
Total staff costs		20609

12 Church Expenses

Secretary's expenses	87
Minister's expenses	112
Legal services	406
Subscriptions & licences	168
Materials for Church activities	53
First aid kit	16
Website	48

13 Manse

Maintenance	4927
Administration fee	75
Insurance	174

14 Giving

NW Baptist Association – Association expenses	350
North Western Baptist Association – Home Mission	1320
BMS World Mission	1320
SIM International	1320

15 Pension deficiency

The figure is based on the current level of contributions, assuming that they will need to be paid until June 2026.

$$£312.48 \times 54 = 16873.92$$

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MILLOM
BAPTIST CHURCH (Charity number 1188947)**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021, which are set out on pages A1 to A5.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts, carried out under section 145 of the 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 qualified statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

26th April 2022

Margaret E Bratley
22 Lowther Road, Millom, Cumbria, LA18 4LN

MILLOM BAPTIST CHURCH

England & Wales - Charity number 1188947

Accounts

MILLOM BAPTIST CHURCH

**Trustees Report and Accounts
for the year ended
31st December 2020**

Organisation type: Charitable Incorporated Organisation

Charity Registration Number: 1188947

First registered: 7 April 2020

Registered Address: Millom Baptist Church, Crown Street, Millom, Cumbria, LA18 4AG

Trustees: Mrs Rachel A Street (Minister in Training)

Mrs Jean Liney (Secretary)

Mrs Mary K Ellwood (Treasurer)

Mr Peter H Grayson

Mr Melvyn J Moyle

Mrs Susan E Troll

Property Trustees: Baptist Union Corporation Limited,

Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers: NatWest, 113 Dalton Road, Barrow-in-Furness, Cumbria, LA14 1WY

Annual Report

At the start of 2020 Millom Baptist Church was operating as an Excepted Charity but had taken the decision to convert to a Charitable Incorporated Organisation. This Charity was, therefore, registered in April this year, with the intention of transferring all the assets, liabilities and activities of the Church from the Excepted Charity to the CIO. At the end of the year the transfer had not taken place, and this fact is reflected in the accounts. The transfer actually took place on 1st January 2021.

Financial Review

The Church ended 2020 in a healthy financial position. The consequences of the Coronavirus pandemic resulted in a significant decrease in income, as compared with 2019, but this has been matched by a similar reduction in expenditure. As a result, reserves have increased during the year. At the end of the year the Excepted Charity had a balance of £17000, in addition to tangible assets, to transfer to this Charity. It is therefore the view of the Trustees that the Charity will begin operations in 2021 as a going concern.

The Trustees have established a Reserves Policy of a minimum of three months regular expenditure, to cover a drop in income. Over the next few years the Church will need to increase its reserves in order to meet the cost of anticipated building renovations.

The accounts are presented on pages A1 to A2.

Statement of income and expenditure

	General funds	Restricted funds	Designated funds	Total funds
Income				
Total income	0	0	0	0
Expenditure				
Total expenditure	0	0	0	0

Balance sheet

	General funds	Restricted funds	Designated funds	Total funds
Opening balance	0	0	0	0
Income	0	0	0	0
Expenditure	0	0	0	0
Closing balance	0	0	0	0

Bank balances at 31st December

Reserves account	0
Current account	0
Total	0

Assets and liabilities

Assets

Total assets	0
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Liabilities

Total liabilities	0
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Assets – Liabilities	0
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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MILLOM
BAPTIST CHURCH (Charity number 1188947)**

Responsibilities and basis of report

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Independent examiner's qualified statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Margaret G. Bradley

Date: 29/7/2021