

# **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
<b>Income</b>						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	
<b>Expenditure</b>						
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
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## 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:** 

**26<sup>th</sup> April 2022**

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