

# **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
<b>Income</b>						
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	
<b>Expenditure</b>						
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
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## 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 16<sup>th</sup> 2023**

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