

# **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**

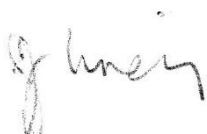
The hall renovations, started in 2022, were brought to completion early in the year. There being no other large, unusual items of expenditure, the balance of general funds increased by £10K over the year, thus confirming that the Church is in a healthy financial position. Some further expenditure on 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
<b>Income</b>						
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	
<b>Expenditure</b>						
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	
		Estate agent's valuation (2020)
		Estimated value
		Estate agent's valuation (2020)

#### 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