

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
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Warm Hub (R)

Cumbria Community Foundation	500
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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