

Charity number 1191993

**Report of the Trustees, the accounts
and the independent examiner's report
for the period 26th October 2020 to 31st March 2022
for Maidstone Road Baptist Church, Felixstowe.**

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Maidstone Road Baptist Church, Felixstowe

For the period 26th October 2020 to 31st March 2022

CHARITY INFORMATION, as at 24th November 2022

Charity name and number Maidstone Road Baptist Church, Felixstowe
Registered Charity 1191993

Common names Maidstone Road Baptist Church or MRBC

Trustees

As at the date of signing the report:

Dr Andrew Marfleet	appointed 26/10/20
Revd Dr James Reid	appointed 26/10/20
Ms Delyth Mayhew	appointed 26/10/20
Mr Michael Warner	appointed 26/10/20
Mr Ian Battiste	appointed 26/10/20
Ms Corinne Stockdale	appointed 26/10/20
Mr Stephen Lineham	appointed 26/10/20

All were reappointed at the Church Meeting on 16/11/21

No Trustees have resigned since 26th October 2020.

Governing Document The charity was formed and registered as a Charitable
Incorporated Organisation on 26th October 2020.

Principal Address Maidstone Road Baptist Church, Felixstowe, Suffolk, IP11
9ED

Registration details Charity Commission 1191993
Companies House CEO23101

Main charity bank CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling,
ME19 4JQ

Independent examiner Mr G. P. J. Cooper
123 Cliff Road, Felixstowe, IP11 9SA

Annual report of the trustees of Maidstone Road Baptist Church, Felixstowe
For the period 26th October 2020 to 31st March 2022

1. Structure, management and governing document

- a. The trustees who held office in the year and up to the date of this report and the governing document are detailed in the charity information on page 2.
- b. The trustees consist of the minister(s) (if any), the elders and the deacons. These appointments are made by the members.
- c. New trustees are inducted by the existing trustee body.

2. Objectives and activities

The main objectives of the charity as set out in its governing document are:

- a. The advancement of the Christian faith according to the principles of the Baptist denomination.
- b. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

3. Achievements and performance

The main achievements of the charity in the accounting period were:

- a. The charity began effective operations on 1st April 2021, following the transfer of all the assets from the unincorporated association known as Maidstone Road Baptist Church.
- b. Repairs were made to the ceiling in the church building, after a large fall of plaster in summer 2021. This had a significant impact on the church finances, in spite of much generous giving towards the repairs.
- c. The return to regular worship following the Covid pandemic was delayed by the repair work. This and other factors contributed to a decline in attendance, although numbers are now increasing again.
- d. The number of members at 31st March 2022 was 58

4. Financial review

- a. The policy of the charity is to maintain 3 months of expenditure (typically about £16K) as cash reserves. As at 31st March 2022, the cash reserves were £2K which meant that the policy was not achieved. The trustees are taking steps to rectify this.
- b. During the year to 31st March 2022, there was a net inflow of funds of £2K; this included the initial transfer of £24K from the unincorporated association Maidstone Road Baptist Church.
- c. Monetary control
 - i. All money received during the weekly collection is checked by 2 people.
 - ii. All payments made through the bank are signed by 2 people.
 - iii. Quarterly accounts are prepared for and reviewed by the charity. The yearly accounts are reviewed by an independent examiner and are adopted by the church members.

5. Funds

- a. The charity has a general fund, but no restricted funds.

6. Public benefit statement

- a. The trustees have considered the Charity Commission's guidance on public benefits. The trustees are satisfied that the reported activities for the year show that a good level of public benefit is being delivered.

The report was approved by the trustees on 1st November 2022 and signed on their behalf by

A.G.R. Marfleet

Dr A. G. R. Marfleet.

Independent examiner's report to the trustees of Maidstone Road Baptist Church

I report on the accounts for the period 26th October 2020 to 31st March 2022 set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act)
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr G P J Cooper
123 Cliff Road, Felixstowe IP11 9SA
1st November 2022

Maidstone Road Baptist Church, Felixstowe

Receipts and payment account

For the period 26th October 2020 to 31st March 2022

17 months to 31st March 2022

	£	£	£
Receipts			
Gifts and donations			53,585
Transfer from unincorporated Maidstone Road Baptist Church			24,430
Total receipts			<u>78,015</u>

Payments			
Personnel			
Salary: ministerial stipend	28,247		
Salary: other	2,857		
Superannuation	7,845		
Other personnel costs	880		
	<u>39,429</u>	39,429	

Fabric			
Church utilities (power, water, insurance)	4,326		
Church repairs and maintenance	13,778		
Manse expenses	3,822		
	<u>21,926</u>	21,926	

Worship expenses		492	
Events, activities and hospitality		525	
Administration and housekeeping		2,914	

Donations			
Donations: community work	4,075		
Donations: missions	6,590		
	<u>10,665</u>	10,665	

Total expenses	<u>75,951</u>	(75,951)	
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Cash funds this year end		<u>2,064</u>	
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Maidstone Road Baptist Church, Felixstowe

Statement of assets and liabilities

As at 31st March 2022

	As at 31st March 2022	
	£	
Bank accounts		
CAF bank	2,063	
Santander bank	1	
	<u>2,064</u>	
Other monetary assets		
Gift aid tax refunds due	<u>11,438</u>	
Assets retained for the charity's own use:		
The church is the beneficial owner of the following assets (valued at insurance value)		
Church premises at Maidstone Road	1,585,299	
Church manse at St Kilda, Falcon Street	335,400	
Fixtures, furniture and equipment	85,692	
	<u>2,006,391</u>	
Liabilities		
1. Pension fund		
The charity provides pension benefits to its employees through the Baptist Ministers Pension Fund, which is a defined contribution scheme. For the period 1st April 2021 to 31st August 2022, it also made contributions to a deficit that had arisen in a previous defined benefit scheme (closed in 2011) arising from the activities of the unincorporated association Maidstone Road Baptist Church. The amounts contributed were:		
	£ £ £	
Year to 31st March 2022	4,171	
5 months to 31st August 2022		1,755
The charity has been informed that the fund is no longer in deficit so no significant further contributions are expected.		

The accounts were approved by the trustees on 1st November 2022 and signed on their behalf by:

A-G R Marfleet

Dr A. G. R. Marfleet

Maidstone Road Baptist Church
Notes to the accounts

1. Basis of accounts.
 - a. These accounts have been prepared on the "receipts and payments" basis and accord with section 133 of the Charities Act 2011.
2. Remuneration paid to trustees and other related parties.
 - a. Revd Dr James Mark Reid, a trustee, was employed full time as the minister to the church for the year to 31st March 2022. His stipend was £28,247 and he also benefited from the use of the manse.
 - b. Remuneration was not paid to any other trustee.
 - c. Minor reimbursements were paid to trustees for expenses incurred personally.
3. Legal status of organisation
 - a. This charity was formed and registered as a Charitable Incorporated Organisation on 26th October 2020. No financial transactions occurred until 31st March 2021. On 31st March 2021, the unincorporated association known as Maidstone Road Baptist Church transferred (by way of gift) all its assets and all its activities to this trust. The assets transferred were:
 - i. Monetary Assets
Bank (recognised in Receipts and Payments account) £24,317
 - ii. Non-monetary assets (not recognised in Receipts and Payments account), but value for insurance purposes at:

Church Premises at Maidstone Road	£1,585,299
Church manse at St Kilda, Falcon Street	£ 335,400
Fixtures, furniture and equipment	£ 85,692

Total	£ 2,006,391
	=====
4. Legal ownership of property
 - a. The charity owns 2 properties, namely
 - i. The church building in Maidstone Road, Felixstowe, IP11 9ED
 - ii. The manse, St Kilda, Falcon Street, Felixstowe, IP11 9DR.
 - b. The charity is beneficially entitled to all aspects of both properties, but both are held in the name of The Baptist Union, who holds them as trustees for this charity. The church building is held in The Fairbairn Trust. The manse is held in The Holborn Trust.