



Stalham Baptist Church – Charity Number 1192914 Annual Report 2022

Aims and Purposes

Our logo says 'Jesus at the Centre' sums up quite well what we are about as a church. We want to see the love, care, compassion and presence of Jesus to be seen in our individual lives and in the wider life of our church because when it does it naturally flows over into our wider community where there are many people who face difficult and challenging situations and need help which may be as simple as a listening ear and some company or practical help because they are struggling to feed their families.

SBC has been a respected central part of this community since 1884 providing a vibrant spiritual presence as well as a place for the community to access space and take part in activities that benefit their spiritual, physical and mental well-being and our vision is to see that ethos continue and expand to meet the needs of future generations.

Objectives and Activities

Activities: We have a balance between the things we do that relate to the spiritual life of our fellowship like services and church-based family and children's events and **the things that are more geared to serving our local community.**

SBC has very strong relationships in the wider community, service providers local businesses, welcoming people from all social backgrounds and levels of ability. The Church was open every day of the week at some point for:

- The collection and distribution centre for a Trussell Trust Food Bank
- Hosting daily Community Fridge' (supported by North Norfolk District Council and Hubbub UK) will enable residents and businesses to share surplus food and mitigate food waste. This is available for anyone to help themselves too. Both of which we need more space to develop further enabling us to host a Community Food Hub. So that all food projects are under one roof.

- Warm Spaces: With a grant of £2,000 from Norfolk Community Foundation SBC started the 'Warm Spaces' project in October 2022 when we welcomed folk to come and have refreshments/soup and companionship.
- Events above also include Coffee and Chat, Stalham Horticulture Society, Over 55s Club, R.A.F.A and quiz and meal all hosted in the 'Stables' (**this building is not part of the refurbishment project**).
- Table Tennis

Worship and Prayer

SBC has resumed weekly services in the church but also maintains the online:

- A weekly worship service
- A weekly online service
- Prayer meetings - house group
- Quarterly Church meetings
- Zoom prayer meetings, Bible study.
- Our first Messy Church started in June.
- Monthly Men's Breakfasts

Provision of pastoral Care.

All are welcome to attend our regular services on Sunday Morning 10.45 to 12.00 with Sunday School running at the same time, at present SBC has 68 members the average weekly attendance in December was 60. Attendance is not restricted to Members as we have new people who have moved into Stalham joining us and holidaymakers visiting the Broads National Park.

As well as regular services we enable our community to celebrate and thank God for the milestones in life through:

- Children's dedications we celebrate the gift of life.
- Adult full emersion baptism celebrates people following the path of Jesus.
- Marriage public vows are exchanged with God's blessing and
- Through funeral services friends and family express their grief and give thanks for the life which is now complete and to commend the person into Gods keeping.

Some members and friends are unable to attend, these people have the benefit of our online service or a CD containing the online service to those who have no access to the internet.

The Pastor, Assistant Pastor and other members of the church family also make visits to members of the congregation.

Stalham Baptist Church Week

- Monday to Friday: the church is open 10.00am until 12 O'clock for private prayer, prayer meetings and donations to Food Bank.
- Stalham Community Fridge is open 2pm – 4pm Mondays.
- Tuesday: Coffee & Chat 9.30am - 12 o'clock
- Stalham Community Fridge 10 am -12 o'clock every Tuesday to Friday
- Foodbank open 1.15pm to 3.00pm Friday 2 – 4pm
- During the week the Stables is also used by various external organisations Royal Airforce Association, Stalham Over 55's, Stalham Horticultural Flower Group

Mission and Evangelism

- New Monthly Messy Church Started June 2022
- Monthly Men's breakfast with guest speaker
- SBC donated to:
- £4,536.98 Baptist World Mission.
- £2,645.42 Eastern Baptist Association Home Mission
- £3823.95 Church mission
- £455.08 Secular Charities
- Our magazine Community Scene is published three times a year at Easter, Harvest and Christmas and is delivered to 1700 homes and businesses in and around Stalham, this is also available online. This popular magazine contains many articles and is free of charge also available on www.stalhambaptist.org.uk
- Our weekly Bulletin, online services and much more is made available to the congregation and friends weekly on our www.stalhambaptist.org.uk

Reserves Policy

SBC Reserves Policy for 2023 is to hold £31,921.00 made up of 3 months staffing plus 3 months expenses from the budget.

Refurbishment Project – SBC Community Rooms

As reported in the Annual Report for 2021 Planning permission and building regulations are in place for a major refurbishment of the Schoolroom (a large hall) and anti-rooms. Priority areas identified include:

- The Schoolroom
- Installation of Unisex/Disabled Toilets to incorporate baby changing facilities.
- Installation of a new and larger kitchen
- Creating a room over the toilets and kitchen for small group meetings/office.
- Widening the link corridor to facilitate wheelchair users and a larger number of people.

Tenders were received for the above work in October 2021, the project costs including VAT was £590,000. We have raised a significant amount of funding through the generosity of time and giving by so many people. We are delighted to have been awarded pledges from five Grant Aid funders totaling £70,000. These will be payable when all funds are secured as we continue into 2023 to realise our goal.

Volunteers

We would like to thank all our volunteers who work so hard to make SBC the vibrant and lively community it is enabling:

- Financial stability: through the amazing contribution of approximately 100 volunteers including non-church folk and some carrying out more than one activity. It would not work economically if it was a commercial enterprise.
- An opportunity to promote the value of volunteering: Coming out of isolation is a great opportunity to feel part of the community, making new friends, learning new skills building confidence and a feeling of self-worth. It can enhance a person's CV and improve their employment prospects.

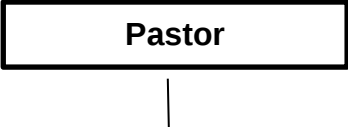
Structure and Governance

SBC is a member of the Eastern Baptist Association and is governed by our constitution (available on request) which is closely aligned to the Baptist Union model constitution.

Leadership Structure

As with all churches in the Baptist movement our members elect our leaders. The Trustees to be responsible for the governance of the Church and they with approval of the members appoint the Pastor/s.

Pastor



Assistant Pastor

Sub-Group (Volunteers)

Trustees

- Church Treasurer Stewart Marsh
- Church Secretary Diana Gordon
- Maggie Harpur
- Henry Nicholson
- Elaine Smith
- Daniel Nicholson
- David Child

The Pastors are automatically Trustees of the charity, the other elected trustee's serve a three-year term when they can offer themselves up for re-election if they wish. Currently we have nine Trustees.

The Trustees are responsible for considering all matters relating to the church and bring forward suggestions and recommendations to the church meeting for members to consider and vote on. (Church meetings are three monthly), the Trustees meet fortnightly via Zoom.

Administrative information

Stalham Baptist Church is situated at:

146 High St
STALHAM
Norwich, Norfolk

Correspondence address

The Manse
56 Brumstead Road
STALHAM

Stalham Baptist Church

Statement of Accounts for year ended 31st December 2022

STALHAM BAPTIST CHURCH RESERVES POLICY

The reserves policy of Stalham Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £31,921, compared to £62,203 in free cash reserves held at the 31st December 2022. The trustees have budgeted to use the excess towards the building project. The figure of £62,203 consists of the General Fund and the Contingency fund. This policy will be reviewed in January 2024.

Stalham Baptist Church

Receipts and payment account for the year ended 31st December 2022

Receipts and payment account for the year ended 31st December 2022

	Notes	Unrestricted funds	Designated funds	Restricted funds	Year to 31/12/2022	Year to 31/12/2021
Receipts						
Planned giving		11,510.00	2,550.00	225.00	14,285.00	38,416.78
Collections and other giving		11,274.52	- .0	154.00	11,428.52	10,761.41
Other voluntary receipts		46,477.45	5,210.00	38,486.14	90,173.59	10,569.21
Gift Aid recovered		11,020.81	637.50	6,690.62	18,348.93	9,384.70
Other receipts		156.99	- .0	- .0	156.99	2,585.96
Activities for generating funds	1	2,259.26	- .0	7,032.23	9,291.49	566.41
Investment Income		3,767.73	- .0	- .0	3,767.73	774.16
Total receipts		86,466.76	8,397.50	52,587.99	147,452.25	73,058.63
Payments						
Cost of generating funds		- .0	- .0	- .0	- .0	- .0
Missionary and charitable giving	2	455.08	- .0	11,006.35	11,461.43	8,054.21
Clergy and staffing costs		61,145.13	- .0	- .0	61,145.13	62,171.41
Church running expenses	3	6,120.42	- .0	343.42	6,463.84	8,746.55
Church repairs and maintenance		- .0	- .0	1,564.80	1,564.80	15,282.76
Governance Costs		- .0	- .0	- .0	- .0	- .0
Total payments		67,720.63	- .0	12,914.57	80,635.20	94,254.93
Net (payments) / receipts for the year		18,746.13	8,397.50	39,673.42	66,817.05	- 21,196.30
Transfers						
Gross transfers between funds - in		- .0	- .0	8,445.96	8,445.96	12,948.21
Gross transfers between funds - out		- 8,445.96	- .0	- .0	- 8,445.96	- 12,948.21
Net movement in funds after transfers		10,300.17	8,397.50	48,119.38	66,817.05	- 21,196.30
Reconciliation of funds						
Total funds brought forward		32,505.07	11,000.00	129,973.64	173,478.71	194,254.66
Total funds carried forward		42,805.24	19,397.50	178,093.02	240,295.76	173,478.71

Stalham Baptist Church

Statement of assets and liabilities at 31st December 2022

	Year to 31/12/2022	Year to 31/12/2021
Assets		
Cash at bank and in hand		
Barclays current account	9,359.56	7,395.05
Barclays payments account	2,007.34	5.87
Baptist Union Deposit Account -92 Day account	230,781.93	166,514.20
Baptist Union Deposit Account - 7 Day account	0.00	0.00
Cash in hand	0.00	0.00
Total Cash at Bank and in hand	242,148.83	173,915.12
Liabilities		
Agency collection	1,853.07	436.41
Net current assets less current liabilities	240,295.76	173,478.71
Pension scheme liability	-	18,238.50
Funds of the church		
	Year to 31/12/2022	Year to 31/12/2021
Unrestricted		
General fund	42,805.24	32,505.07
Designated		
Replacement Reserve	11,000.00	11,000.00
Future Loan Repayments (Pledged Funds)	8,397.50	0.00
Restricted		
Building Fund	172,795.95	126,051.41
Church Mission	786.19	1,250.06
General Youth Fund	584.84	584.84
Warm Space	1768.68	—
Youth Work	2,087.36	2,087.36
BMS World Mission	70.00	—
Funds of the church	240,295.76	173,478.74

Stalham Baptist Church

Receipts and payment account for the year ended 31st December 2022

Notes.

Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

1. Activities for generating funds

Coffee & Chat	526.00
Crowdfunder UK	399.41
Daffodil sales	1,173.70
Good fellowship club	247.50
Other fundraising events	757.85
Platinum Jubilee Lunch	255.00
Sales	3,564.78
Sponsored walk	415.00
St Georges Quiz night	231.50
Table tennis	1,081.00
Treasure Hunt	235.00
Use of Premises - Fund Raising	404.75
Total Activities for generating funds	<u>9,291.49</u>

3. Church Running Expenses

2201 - Training and Mission Expenses	120.00
2301 - Church - Insurance	1,521.03
2310 - Church - Telephone	228.15
2330 - Church Maintenance	1,315.07
2331 - Cleaning	333.78
2335 - Church Equipment	343.42
2340 - Cost of services	0.00
2350 - Web & Audio/Visual	548.17
2360 - Administration	378.20
2401 - Church - Electric	1,267.20
2420 - Church - Water	367.06
2501 - Printing	41.76

Total Church Running Expenses	<u>6,463.84</u>
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2. Missionary and Charitable Giving

BMS World Mission	4,536.98
Home Mission	2,645.42
Church Mission	3,823.95
Giving to Secular Charities	455.08
Total Missionary and Charitable Giving	<u>11,461.43</u>

5. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. In 2022 the Baptist pension trust signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. This agreement is referred to as a 'buy-in policy'. It follows a similar agreement with Just in 2019 that covered most pensions in payment at that time. The combined agreements mean that Just are now providing financial backing for all DB pensions provided through the Scheme's DB Plan. The costs of such policies are largely driven by financial markets and these have moved substantially in the Scheme's favour, particularly over the course of the last few months. As a result, this transaction takes the Scheme out of a shortfall position for the first time in two decades. Although risks remain, the Baptist Union and the Trustee have agreed that deficit recovery contributions from each participating employer in the DB Plan will reduce to just £1 per month from August 2022. The Trustee and the Baptist Union have agreed that DRCs will reduce to £1 per month for each employer from the August 2022 payment until June 2026. Participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in future. The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20 June 2022 was £18,600.

Recommended Terms of Appointment for Independent Examiner

Name of Church STALHAM BAPTIST CHURCH ('the Church', 'Us')

Name of Independent Examiner PAUL ELLIS ('the Examiner', 'You', 'Your')

1. Engagement as Independent Examiner

The purpose of this agreement is to confirm the basis on which You as the Examiner will act as independent examiner to prepare a report in respect of the Church's financial statements for the year ended 2022 in accordance with Section 145 of the Charities Act 2011 ('the Act').

2. Responsibilities of the Church

The Church and its Charity Trustees are responsible for

- maintaining proper accounting records and preparing accounts which comply with the requirements of the Act and the Charities SORP;
- for determining whether, in respect of the year to be examined, the Church meets the conditions for exemption from an audit of the accounts set out in Section 145(1) of the Act; and
- for providing You with information and explanations required for Your examination.

3. Responsibilities of the Examiner

3.1 As an independent examiner You have a statutory duty to:

- state in Your report whether any matter has come to Your attention in connection with the examination which gives You reasonable cause to believe that in any material respect accounting records have not been properly kept in accordance with Section 130 of the Act or do not accord with the accounting records or comply with the Regulations other than in respect of the requirement for a true and fair view;
- disclose in Your report matters coming to Your attention during the examination to which, in Your opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached;
- make any written report to the Charity Commission in compliance with Section 156 of the Act.

3.2 You will plan your work on the basis that an independent examiner's report on the accounts is required for that year, unless we inform you in writing to the contrary.

3.3 You will not retain or disclose any information obtained during the course of your examination other than to the Trustees, or where there is a statutory duty to do so or where specifically authorised to do so in writing by the Trustees.

4. Scope of the Examiner's work

4.1 Your work as an independent examiner will be carried out in accordance with general directions of the Charity Commission. Your examination will be a less onerous form of scrutiny than an audit of the accounts in accordance with Auditing Standards and will include:

- a review of the accounting records kept by the Church and a comparison of the accounts presented with those records;
- a review of the accounts and consideration of any unusual item(s) or disclosure(s) identified. In such cases where You identify an unusual item, You will seek an explanation from us and may carry out verification and vouching procedures where You require further clarification.

4.2 Your work cannot be relied upon to identify the occasional omission or insignificant error, nor to disclose breaches of trust or statute, neglect or fraud which have taken place and which the Church has a responsibility to guard against. Should You become aware, for any reasons, that the accounts may be misleading and we cannot agree appropriate amendments, and You conclude that the matter cannot be adequately dealt with in Your report, You will not issue any report, will withdraw from the engagement and notify Us in writing of the reasons.

4.3 Should You conclude that the Church is not entitled to exemption from an audit of the accounts or should You be unable to reach a conclusion on this matter then You will notify Us in writing of the reasons. If appropriate, you will discuss with us the need to appoint an auditor.

4.4 As part of your normal procedures, You may request us to provide written confirmation of any information or explanations given by Us orally during the course of your work.

5. Fees

[EITHER The role of independent examiner is not remunerated OR The Church agrees to pay You £ _____ upon receipt by the Charity Trustees of the completed report in the format required by the Charity Commission.]. The church will cover any out of pocket expenses incurred in the course of Your work.

6. Confirmation

This agreement will remain effective until it is replaced or until You cease to hold the position of independent examiner. You will confirm Your acceptance of the terms of this agreement by arranging for the signature and return of the attached copy to Us.

Signed on behalf of the Church S.B. Marsh Date 04/04/2023

Signed by or on behalf of the Examiner P Ellis Date 6/4/2023

Template for Independent Examiners report (where independent examiner does not wish to highlight any issues)

Report of the Independent Examiner(s) to the Trustees of STALHAM BAPTIST CHURCH

On the accounts for the year ended 31st DECEMBER 2022

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 the 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 statement below.

Independent examiner's statement

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [insert named of applicable listed body], which is one of the listed bodies. (Delete if income is less than £250,000)

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do 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. (if accounts prepared on accruals basis*)

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Delete the words in the brackets if they do not apply*

Signed by or on behalf of the Examiner PS Ellis Date 6/4/2023

Name PAUL STEPHEN ELLIS

Relevant Professional Qualification(s) or body (if any) _____

PREVIOUS MUNDSELEY GOLF CLUB TREASURER

Address 48A HALL LANE NORTH WALSHAM NORFOLK NR28 9DU