



Stalham Baptist Church – Charity Number 1192914 Annual Report 2023

Registered Address: 140 High Street, Stalham, NR12 9AZ

Correspondence Address: The Manse, 56 Brumstead Road, STALHAM, 4AZ

Leadership Team Trustees:

Ron Skivington (Pastor)

Jerry Otieno (Assistant Pastor)

Diana Gordon (Church Secretary)

Stewart Marsh (Treasurer)

David Child

Henry Nicholson

Elaine Smith

Daniel Nicholson

Maggie Harpur

Bankers: Barclays Bank: P. O. BOX 6539

Independent Examiner: Paul Ellis

MISSION STATEMENT



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.

Organisational Structure and Decision-making processes

- Members of the Church are accepted in accordance with the Constitution which requires them to normally have been publicly baptised by immersion on their profession of faith in Jesus Christ.
- Members Meetings take place quarterly during the year, one of which is the AGM.
- In accordance with the Constitution Members elect Trustees for a term of three years who together with the Leadership Team are responsible for the day to day running of the Church's work and witness and the financial and legal aspects of the Charity.
- All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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
- 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.
- 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.
- Stalham Horticulture Society, over 55,s Club, R.A.F.A and a Bereavement Group.
- Table Tennis
- Coffee and Chat
- Bible Art
- Messy Church
- Men's Breakfast with guest speaker
- Ladies Breakfast with guest speaker

These events take place in the Stables but some of them will move to the Schoolroom and associated rooms in the New year (see Refurbishment Project)

Worship and Prayer

- Monday to Friday: the church is open 10.00am until 12 O'clock for private prayer, prayer meetings and donations to Food Bank
- A weekly worship service – with 90 people attending sometimes more
- A weekly online service
- Prayer meetings via zoom/in the church
- Bible study via zoom/home group/church
- Quarterly Church meetings

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 90. 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.

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

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.
- 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.

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

Mission and Evangelism

- Monthly Messy Church Started June 2022.
- Monthly Men's breakfast with guest speaker.
- Ladies breakfast with guest speaker.
- Bible Art - We usually read a short Bible passage, reflect on it and then try to find a creative way to express what became important to us.
- Bible Study via Zoom/home group.
- SBC donated to:
 - £4,376.21 Baptist World Mission
 - £4644.49 Eastern Baptist Association Home Mission
 - £4985.25 Church mission
 - £493.12 Christian Agencies
 - £596.79 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 www.stalhambaptist.org.uk

Reserves Policy 2024

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 £35,231 compared to £51,641 in free cash reserves held at the 31st of December 2023. The figure of £51,641 consists of the General Fund and Contingency Fund. The Trustees have budgeted to use the excess of the General Fund £40,641 and The Replacement Reserve £11,000 after allowing for the reserves £16,410 towards the building refurbishment project this will be reviewed in January 2025.

Refurbishment Project – SBC Community Rooms

We are delighted to report that the refurbishment of SBC's Victorian schoolroom and anti-rooms began on May 15th, 2023, due to £595,172 having been raised. Priority areas identified included:

- The Schoolroom (a large Hall)
- 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/prayers/office.

- Widening the link corridor to facilitate wheelchair users and a larger number of people.

The building works were completed in December 2023 and the official opening of this new facility will place on January 13th, 2024

Volunteers

SBC have been very blessed over the years with volunteers not only from our church fellowship but also our friends in the community of Stalham and surrounding villages who work so hard to make SBC the vibrant and lively community. It is enabling:

- Financial stability: through the amazing contribution of our 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.
- The Church has in place policies/procedures to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service and where necessary First Aid training.

STALHAM BAPTIST CHURCH

Receipts and Payments Accounts for year ending 31st December 2023

STALHAM BAPTIST CHURCH

Statement of Accounts for year ended 31st December 2023 STALHAM BAPTIST CHURCH

Reserves Policy year 2024

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STALHAM BAPTIST CHURCH

Receipts and Payments Accounts for year ending 31st December 2023

		Unrestricted	Designated	Restricted	Endowment	Total	Prior Year
		Funds	Funds	Funds	Funds		
Receipts							
Planned giving		14,854.00	—	5,000.00	—	19,854.00	14,285.00
Collections and other giving		13,317.28	—	50.00	—	13,367.28	11,428.52
Other voluntary receipts		32,274.53	393,671.00	5,677.81	—	431,623.34	90,173.59
Gift Aid recovered		11,915.11	—	500.00	—	12,415.11	18,348.93
Other receipts		90.00	—	2,150.00	—	2,240.00	156.99
Activities for generating funds	2	3,821.36	—	3,574.21	—	7,395.57	9,291.49
Investment Income		10,526.02	—	—	—	10,526.02	3,767.73
Total receipts		86,798.30	393,671.00	16,952.02	—	497,421.32	147,452.25
Payments							
Missionary and Charitable Giving	3	852.22	—	14,243.64	—	15,095.86	11,461.43
Clergy and Staffing costs		62,790.54	—	—	—	62,790.54	61,145.13
Church Running Expenses	4	13,436.10	—	27,123.29	—	40,559.39	6,463.84
Church Repairs & Maintenance		570.95	399,370.08	99,807.58	—	499,748.61	1,564.80
Total payments		77,649.81	399,370.08	141,174.51	—	618,194.40	80,635.20
Net income / (expenditure)		9,148.49	(5,699.08)	(124,222.49)	—	(120,773.08)	66,817.05
Transfers							
Gross transfers between funds - in		423.01	—	11,663.38	—	12,086.39	8,445.96
Gross transfers between funds - out		(11,663.38)	—	(423.01)	—	(12,086.39)	(8,445.96)
Net income / (expenditure)		(2,091.88)	(5,699.08)	(112,982.12)	—	(120,773.08)	66,817.05
Other recognised gains / losses							
Net movement in funds		(2,091.88)	(5,699.08)	(112,982.12)	—	(120,773.08)	66,817.05
Reconciliation of funds							
Total funds brought forward		42,805.24	19,397.50	178,093.02	—	240,295.76	173,478.71
Total funds carried forward		40,713.36	13,698.42	65,110.90	—	119,522.68	240,295.76

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STALHAM BAPTIST CHURCH

Receipts and Payments Accounts for year ending 31st December 2023

Statement of assets and liabilities at 31st December 2023

Current assets		Year to 31/12/2023	Year to 31/12/2022
6501: Barclays Current Account		3,858.60	9,359.56
6503: Baptist Union 7 Day Deposit account		66,063.23	—
6506: Barclays Current Acc. No.2		8,855.64	2,007.34
6510: Baptist Union 90 Day Deposit Account		76,244.72	230,781.93
6590: Cash in hand		---	—
Total Current assets		155,022.19	242,148.83
Liabilities			
6699: Agency collections		2,800.86	1,853.07
Z04: Accounts Payable		32,698.65	—
Total Liabilities		35,499.51	
Net Asset	surplus (deficit)	119,522.68	240,295.76
Reserves			
Excess / (deficit) to date		(120,773.08)	66,817.05
Z01: Starting balances		<u>240,295.76</u>	<u>173,478.71</u>
Total Reserves		119,522.68	240,295.76

<u>Funds of the Church</u>		<u>Year to 31/12/2023</u>	<u>31/12/2022</u>
Unrestricted			
General fund		40,641.86	42,805.24
Designated			
Replacement Reserve		11,000 .00	11,000.00
Future Loan Repayments		0.00	8397.50
Grants		,2698.42	
Restricted			
Building Fund		59,801.75	172,795.95
Church Mission		71.50	786.19
General Youth Fund		584.84	584.84
Warm Space		2,636.95	1,768.68
Youth Work		2,087.36	2,087.36
BMS World Mission		0 .00	70.00

STALHAM BAPTIST CHURCH

Receipts and Payments Accounts for year ending 31st December 2023

Notes

1. Basis of accounts

These accounts have been prepared on a "receipts and payments basis" basis and in accordance with Section 133 Charities Act 2011. The charity has exceeded the £250,000 income limit, this will be for one year only due to income received from grantors for a refurbishment project. Budgeted income for the year 2024 is £92,620.

2. Activities for Generating Funds

Edna's Gate & Christmas Fair	1,824.50
Daffodil Sales	1,347.00
Harvest Supper & Auction	450.40
Valentines Day Meal	165.00
Bar Room Blues	333.00
Other Fund Raising	237.71
Use of Premises	3,037.96
Total Activities for generating funds	7,395.57

3. Missionary and Charitable giving

BMS World Mission	4,376.21
Home Mission	4,644.49
Giving to Christian agencies	493.12
Giving to Secular agencies	596.79
Church Mission	4,985.25
Total Missionary and charitable giving	15,095.86

5. Liabilities

PAYE Tax and National insurance	1,207.65
Cost of Services AMA (quantity surveyor)	2,248.00
Cost of Services SMG (architect)	1,120.00
C W Harmer & Son Ltd (due February 2024)	15,000.00
C W Harmer & Son Ltd (due December 2024)	13,123.00
Total Liabilities of the Church (due in 2024)	32,698.65
Agency Collections	2,800.86
Page 4	Total Liabilities
	35499.51

4 Church Running Expenses

2201 Training and Missionary Expenses	90.00
2302 Church Insurance	2,927.06
2310 Church telephone	252.54
2330 Church maintenance	113.04
2331 Church cleaning	293.66
2335 Church equipment	179.99
2390 Cost of services	32,110.76
2350 Web and audio	583.28
2360 Administration	364.60
2401 Church-Electric	2,758.13
2410 Church Running gas	300.00
2411 Communion wine	69.26
2420 Church water	517.07
Total Church Running Expenses	40,559.39

STALHAM BAPTIST CHURCH

Receipts and Payments Accounts for year ending 31st December 2023

6. Grants

	Purpose	
Norfolk County Council Social Infrastructure Fund	Building Refurbishment/Alterations	250,000.00
Benefact Trust	Building Refurbishment /Alterations	46,466.00
Garfield Weston Foundation	Building Refurbishment /Alterations	25,000.00
Congregational & Charitable Trust	Building Refurbishment /Alterations	20,000.00
North Norfolk District Council Sustainable Communities Fund	Disabled Toilet	15,000.00
Norwood & Newton Settlement	Building Refurbishment / Alterations	15,000.00
R C Snelling Charitable Trust	Building Refurbishment / Alterations	7,500.00
Bearice Laing Family Trust	Building Refurbishment / Alterations	7,500.00
Geoffrey Wating Foundation	Building Refurbishment / Alterations	5,000.00
Norfolk Community Fund	Community Hotspot	2,000.00
Tesco Stalham	Building Refurbishment / Alterations	1,125.00
Roy's Of Wroxham	Equipment	1,000.00
	Total Grants	395,591.00

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. Currently the Church liability to the scheme is £0.00, however if Stalham Baptist Church should decide to leave the Scheme there would be £1,000.00 expenses.

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 _____ 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

- a) maintaining proper accounting records and preparing accounts which comply with the requirements of the Act and the Charities SORP;
- b) 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
- c) 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:

- a) 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;
- b) 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;
- c) 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) a review of the accounting records kept by the Church and a comparison of the accounts presented with those records;
- b) 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 22/02/2024

Signed by or on behalf of the Examiner P. Ellis Date 07/03/2024

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 31/12/2023

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 PKellis Date 7/03/2024

Name PAUL STEPHEN ELLIS

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

RETIRED - PREVIOUS ACCOUNTANT FOR TRIMARBER LTD.

Address 48A HALL LANE NORTH WALSHAM NORFOLK NR28 9D4