

Trustees' Annual Report

For the period 1st July to 31st December 2021

for West Row Baptist Church

Charity Number 1193214

Trustees' Report for the year ended 31st December 2021

Reference and Administration Details	
Charity Name:	West Row Baptist Church
Charity Number:	1193214
Principal Address:	Chapel Road West Row Bury St Edmunds Suffolk IP28 8PA
Trustees:	Martin Bedford Church Elder and Associate Pastor Neil Green Church Deacon Susan Palmer Church Treasurer Barrie Taylor Church Deacon Richard Taylor Church Elder and Secretary <u>Notes: -</u> i) Trustees are appointed from eligible Church members who wish to serve in this capacity ii) All trustees served for the whole reporting period iii) The above-named charity trustees both manage the charity as well as hold title to the property belonging to the charity
Independent Examiner's Report:	Gascoynes (Chartered Accountants)

Structure, Governance and Management

The church was originally set up by Trust Deed in 1815. Since 1st July 2021 we have been a Charitable Incorporated Organisation (CIO) and as such operate under the governance of a new Constitution adopted at a meeting of members held on 5th January 2021.

All trustees are selected from office holders within the church as defined within our constitution, all of whom are enrolled members and who are willing to carry out these duties.

The church is part of the Fellowship of Independent Evangelical Churches (FIEC), and we take advice from their wide-ranging expertise on many different topics that involve running the church.

We join with other local churches who have the same doctrinal views as we do and share our common goal of promoting the Christian faith, as described in the Bible, to whoever is willing to listen.

Objectives and Activities

Objectives:

West Row Baptist Church exists for the advancement of the Christian faith in accordance with Biblical Baptist principles as outlined in the Church's Basis of Faith primarily, but not exclusively, within West Row, Suffolk and the surrounding communities; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith.

As this is the first report as a CIO, following incorporation on the 1st July 2021 the period covered is 6 months and not for the full year.

Activities:

During this reporting period, we have, like many others, been curtailed by the Covid pandemic. Although we have been able to meet physically in church, as opposed to being on Zoom, we still had the inconvenience of social distancing, wearing of face masks and many activities being restricted.

However, everyone was pleased to be back in the church building and being able to actually sing together. We have two Sunday services, 10:45am and 6:30pm with a Prayer and Bible Study evening on Wednesdays. During the Sunday morning service, we have a nursery provided for those with babies and young children, whereas the older children (ages approx. 3-16) are able to go to their age-appropriate groups in Sunday Club. After each service we serve tea and coffee and enjoy fellowship with each other, albeit with social distancing being observed.

On Thursdays in term time, we hold a parent and toddler group called “Jelly Tots”. Parents/carers and toddlers from the village and other locations are able to chat and socialize with each other while the children play. The session always includes an appropriate Bible Story.

On Fridays in term time, we have three more young people’s groups. We have an after-school club called “Smarties” for primary school children aged 4-6. Our “Popcorn” youth club is for children aged 7-11 and finally our “JAM” youth club is for those in school year 7 and above. All these groups have various age-appropriate games and activities and again, there is always a Bible Story which explains the teachings of Jesus Christ.

On the first Saturday of each month, we hold a “Men’s Breakfast”. This includes a full cooked breakfast, prepared by volunteers, and enjoyed by all who attend. The leader finishes the time by reading a passage from the Bible and explains how we can apply that teaching to the lives of the men as fathers, sons or husbands. No charge is made for the breakfast which is funded by donations.

From August 2021 onwards, we recommenced our monthly “Community Lunch”. This is a meal for anyone in the village, and surrounding areas, who likes to come. The August gathering was actually a cream tea, with various sandwiches, cakes and of course scones with jam and clotted cream. All the other meals have been roast, mid-day dinners, with a variety of desserts to follow. Those attending are mainly older retired folks, who really look forward to their meal and time together. One of the team gives a Christian talk during the lunch, which is enjoyed by all.

All our activities and events are published on the Church website, our weekly notice sheet, which is distributed to everyone who requests it, as well as at times on our social media channels on Facebook, Instagram and Twitter. As a community focused church, we also have regular articles and adverts for events in the quarterly village magazine.

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. This DBS clearance is valid for 3 years. All those due to expire were renewed during 2021, apart from one person whose renewal was still being processed outside of the reporting period here in question.

All those involved with preparing meals hold a Level 2 Food Safety certificate. These are valid for 3 years and all those expiring in 2021 were renewed after the appropriate on-line training.

An Emergency First Aid training course, regulated by RQF via OFQUAL, was held in November on our premises, by a "Training999" fully qualified First Aid instructor. After successfully completing this course, all participants were awarded the Level 3, Emergency First Aid qualification.

Achievements and Performance

Public Benefit:

All the Trustees have been given copies of Government issued guidance regarding how our charity is expected to operate ensuring it carries out its purposes for the public benefit.

The main objective of our church is to promote the Christian faith and encourage others to join with us. By doing this we generate love, kindness and respect for all our neighbours, whoever and wherever, they are.

The children and young people's activities are not only enjoyable to them but are also a means of education and instruction as to how they can apply Christian principles to their everyday situations.

Adults are encouraged to be part of the church and participate in various activities as they are able. This varies from attending Christian education meetings, cleaning the church and surrounding areas, maintenance of the large existing burial ground, to helping with preparing cooked meals for elderly people, many who only attend our church for this purpose as they live

in another village or town. All this is done voluntarily by members of the church and congregation and is a benefit to all participants.

Over and above the activities mentioned above, the church also provides morning prayer meetings, visiting the sick and bereaved, outreach at the local market, taking assemblies at West Row Academy, to name but a few of the activities that we regularly provide.

Achievements and Performance:

As a church we do not measure our achievements by numbers, rather by the change in people's attitudes and outlooks as they accept the teachings of Jesus Christ and outwork that in their particular sphere of daily life. We can see this change in many people by their willingness to volunteer for all sorts of practical tasks that are within their capability.

WEST ROW BAPTIST CHURCH (CIO)
INDEPENDENT EXAMINER'S REPORT
to the trustees of the charity for the year ended 31st December 2021

This report on the accounts of the Baptist Church for the year ended 31st December 2021 is in respect of an examination carried out in accordance with the s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the trustees and the 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 report

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

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

1. which gives us reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gascoynes

Gascoynes

Chartered Accountants

Gascoyne House

Moseleys Farm Business Centre

Fornham All Saints

Bury St Edmunds

Suffolk

IP28 6JY

5th September 2022

Financial Review for Period Ending 1st July to 31st December 2021

Introduction

The church became a registered charity on 22nd January 2021 and the financial statements that follow show the income, expenditure, and balance sheet from the period when the West Row Baptist Church 1815 Trust ceased (on 30th June 2021) and the new West Row Baptist Church CIO began operating (on 1st July 2021). The financial year end was kept as 31st December.

Statement of Financial Activities for the period 1st July - 31st December 2021

	Note	Unrestricted funds	Restricted income funds	Total July-Dec 2021
		£	£	£
Income from				
Donations, legacies and Grants	2	39,110	0	39,110
Other Income	2	8,946	0	8,946
Grants for services	2	33	19,000	19,033
Total Income		48,089	19,000	67,089
Expenditure				
Expenditure on Charitable Activities	3	50,180	6,146	56,327
Total resources expended		50,180	6,146	56,327
Net income (Expenditure) before transfers		(2,091)	12,854	10,762
Gross transfers between funds		0	0	0
Net movement in funds		(2,091)	12,854	10,762
Total funds brought forward		284,094	260	284,354
Total funds carried forward		282,002	13,114	295,116

Statement of Financial Position as at 31 December 2021

	Note	Total Dec 2021
		£
Tangible Fixed Assets	4	770,000
Current assets		
Debtors: amounts falling due within one year	5	4,116
Cash at bank and in hand	6	291,348
Total current assets		295,464
Current liabilities		
Creditors: amounts falling due within one year		(348)
Total Current liabilities		(348)
Net current assets		295,116
Net assets		1,065,116
Funds of the Charity		
Unrestricted funds	9	282,002
Restricted funds	9	13,114
Revaluation Reserve	4	770,000
Total Funds of the Charity		1,065,116

The Financial Statements for the six months ended 31st December 2021 were approved by the Trustees on 6th September 2022 and signed on their behalf by

S K Palmer

S K Palmer (Treasurer)

The Notes on pages 11 to 17 of this report form part of these Financial Statements.

Notes to the Accounts

1. Accounting Policies

a) Basis of Preparation

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (FRS 102) and the Charities Act 2011.

This is the first year of Accounts for West Row Baptist Church (CIO) and there are no prior year comparatives.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives and are not subject to any restrictions regarding their use.

Restricted funds can only be used for restricted purposes within the objectives of the church. Restrictions arise when specified by the donor or when funds are raised for a particular purpose.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

c) Donations Receivable

Donations are accounted for gross when received or certain they will be received.

d) Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e) Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f) Expenditure Recognition

All expenditure is accounted for on an accruals basis and includes attributable VAT which cannot be recovered. Expenditure is recognised where there is a legal or

constructive obligation to make payments to third parties, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

As much of the activity of the church is carried out by volunteers, the intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

g) Fund Raising and Publicity Costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h) Grants (Donations) Payable

The church makes grants to other organisations whose charitable objectives complement its work. Typically, they are accounted for in the year in which they are paid.

i) Fixed Assets

The 1815 Trust owned land and buildings which were transferred to the CIO charity and are held by the church for its own purposes. They were valued at the commencement of the CIO (1st July 2021) by Merrifields Ltd, using a RICS registered valuer, and included in the Statement of Financial Position at that valuation.

No depreciation is provided on these properties since it is the Trustees' policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees consider that any depreciation charge would be insignificant.

Expenditure incurred during the year on repair and maintenance of church buildings or moveable church furniture, is written off to the Statement of Financial Activities.

Functional equipment purchased for use by the church for its charitable purposes is capitalised and depreciated on a straight-line basis. The rate will be applied on an asset-by-asset basis. Individual items of equipment with a purchase price of £2,500 or less are written off to the Statement of Financial Activities in the year of expenditure.

j) Taxation

The charity is exempt from corporation tax on its charitable activities.

2. Income

Donations, Legacies and Grants	Unrestricted	Restricted	Total July-Dec 2021
	£	£	£
Offerings & donations	34,994	-	34,994
Gift Aid Tax Refunds	4,116	-	4,116
Total	39,110	0	39,110
 Other Income	 Unrestricted	 Restricted	 Total July-Dec 2021
	£	£	£
Property Rent	8,908	-	8,908
Commission from 10ofthose	24	-	24
Interest Received	15	-	15
Total	8,946	0	8,946
 Grants for Services	 Unrestricted	 Restricted	 Total July-Dec 2021
	£	£	£
FIEC Training Grant	-	19,000	19,000
War Graves	17	-	17
Wayleave	16	-	16
Total	33	19,000	19,033

3. Expenditure on Charitable Activities

Type of Expenditure	Unrestricted	Restricted	Total July-Dec 2021
	£	£	£
Pastoral Team	28,321	6,146	34,467
Governance and Support Costs	15,238	-	15,238
Church Premises Expenses	3,076	-	3,076
Mission Support	990	-	990
Activities of Church Groups	2,557	-	2,557
Total	50,180	6,146	56,327

Governance and support costs are detailed in the following table.

Governance and Support Costs	Unrestricted	Restricted	Total July-Dec 2021
	£	£	£
F.I.E.C. Membership	2,000	-	2,000
Office Expenses	882	-	882
Light & heat	155	-	155
Telephone & Internet	765	-	765
Health & Safety Training	600	-	600
Stationary & Supplies	1,101	-	1,101
Insurance	1,646	-	1,646
Pastoral Team expenses	578	-	578
Visiting Preachers	531	-	531
Charity Registration - Fees	6,443	-	6,443
DBS Checks	188	-	188
Finance support costs	348	-	348
Total	15,238	0	15,238

4. Tangible Fixed Assets and Revaluation Reserve	
	Valuation at 31st December 2021
	£
Church Building & Land	330,000
Manse Building & Land	440,000
Total	770,000

5. Debtors - Amounts falling due within one year	
	Total Dec 2021
	£
Gift aid tax recoverable	4,116
Total	4,116

6. Cash at bank and in hand

	Total Dec 2021
	£
COIF Charities Deposit Fund	239,145
Community Lunch Petty Cash	22
Lloyds Bank Account	5,644
Lloyds Bank CIO Account	46,536
Total	291,348

7. Staff costs and Trustees expenses

	Total Dec 2021
	£
Salaries	32,714
Employer's National Insurance costs	911
Employers Pension costs	841
Total	34,467

The average number of full-time employees during the period was two, comprising of the Pastor and the Associate Pastor. In addition to their salaries both employees were reimbursed for travel costs incurred on behalf of the church of £336, and other incidentals of £242, neither employee received emoluments in excess of £60,000 during the year.

The church auto enrolls its employees into NEST, the workplace defined contribution pension scheme, set up by the government for employers. Employees can choose to opt out of this scheme and join an alternative private scheme if they wish. The church made contributions to staff pension schemes in the period, in accordance with the government's prescribed requirements, of £841.

The Associate Pastor is also a Trustee of the charity. No sums were reimbursed to the Trustees for their work as Trustees.

8. Related Parties

FIEC

The church is affiliated to the FIEC (Fellowship of Independent Evangelical Churches, charity number 1168037) and donated £2,000 to them. The church received a grant from the FIEC of £27,000 towards the cost of employing and training an Associate Pastor for two years, from November 2020, of which £8,000 was utilised prior to the start of the CIO on 1st July 2021.

Trustees

During the period aggregate donations of £5,272 were received from the Trustees.

9. Statement of Funds

Restricted Funds	Brought Forward	Income	Expenditure	Carried Forward
	£	£	£	£
Assoc Pastor - Training Fund	-	19,000	(6146)	12,854
Ladies Conference 2020 Fund	260	-	-	260
Total	260	19,000	(6,146)	13,114
Unrestricted Funds	Brought Forward	Income	Expenditure	Carried Forward
	£	£	£	£
Building Fund - Extension	244,438	-	-	244,438
Community Lunch Fund	1,229	774	(402)	1,601
General Funds	29,646	45,167	(46507)	28,306
General Training Fund	3,715	-	-	3,715
JAM Trips Fund	38	-	-	38
Manse - Reserve Fund	3,404	1,681	(3032)	2,053
Men's Breakfast Fund	372	-	-	372
Sunday Club - Missions Fund	1,252	467	(240)	1,479
Total	284,094	48,089	(50,180)	282,002
Total Funds	284,354	67,089	(56,327)	295,116

Restricted Funds

The church accounts include Restricted Funds, where monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the church Trustees or other authorised officeholders for any other purpose, and are explained as follows:

- **Assoc Pastor - Training Fund:** created to hold and use the grant received from the FIEC for the training of an Associate Pastor.
- **Ladies Conference 2020 Fund:** monies received prior to the conference which was to be held in April 2020 but cancelled due to COVID-19 restrictions. It is held for the purpose of carrying forward to use for the rescheduled conference, planned for April 2022.

Unrestricted Funds

These funds are expendable at the discretion of the church Trustees or other authorised officeholders in furtherance of the objectives of the church. The main unrestricted funds which are also designated funds are:

- **Building Fund – Extension:** for the purpose of building an extension to the main church premises to provide additional facilities for its charitable activities.
- **Manse – Reserve Fund:** for the repair and renewal of the manse building and grounds.
- **Sunday Club - Missions Fund:** for gifts received from the Sunday Club (church youth group) and donated to organisations whose charitable objectives complement the church's work.
- **General Training Fund:** for conferences and study courses for church members.
- **Community Lunch Fund:** to provide lunches for beneficiaries.

Funds held as custodian trustees on behalf of others:

We do not hold any funds on behalf of others.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature: *Richard Taylor*

Full Name: Richard N J Taylor

Position: Chairman

Date: 6th September 2022