

Trustees' Annual Report

For the period 1st January to 31st December 2023

for West Row Baptist Church

Charity Number 1193214

Trustees' Report for the year ended 31st December 2023

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:	Neil Green Church Deacon Daniel Hopla 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, except for Daniel Hopla who was appointed as Trustee and attended his first meeting on 10th October 2023 iii) All the above-named charity trustees manage the charity and apart from Daniel Hopla, who is not yet registered, 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.

Activities:

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.

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.

On the third Tuesday of every month, we have our “Community Lunch”. This is a meal for anyone in the village, and surrounding areas, who likes to come. We do not make a charge for this lunch, but guests are invited to donate if they so desire. 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 and 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 X (formerly known as Twitter). As a community focused church, we also have regular articles and adverts for events in the village magazine (The West Row Echo).

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 2023.

All those involved with preparing meals hold a Level 2 Food Safety certificate. These are valid for 3 years and all those expiring in 2023 were renewed after the appropriate on-line training.

Emergency First Aid training was carried out in November 2021 and this qualification obtained by members is valid for 3 years.

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 2023

This report on the accounts of the Baptist church for the year ended 31st December 2023 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

WEST ROW BAPTIST CHURCH (CIO)

INDEPENDENT EXAMINER'S REPORT

to the trustees of the charity for the year ended 31st December 2023 (cont.)

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

10th May 2024

FINANCIAL STATEMENTS FOR THE

PERIOD 1st JANUARY 2023 TO 31st DECEMBER 2023

Introduction

The church became a registered charity (CIO) on 22nd January 2021 and the financial statements that follow show the income, expenditure, and balance sheet for the year from 1st January 2023 to 31st December 2023, with previous year's comparatives (1st January 2022 to 31st December 2022).

Statement of Financial Activities for the period 1st January - 31st December 2023

	Note	Unrestricted funds £	Restricted income £	Total Jan- Dec 2023 £	Total Jan- Dec 2022 £
Income from					
Donations, legacies and Grants	2	66,770	335	67,105	71,708
Other Income	2	34,339	0	34,339	24,842
Grants for services	2	33	0	33	33
Total Income		101,142	335	101,477	96,583
Expenditure					
Expenditure on Charitable Activities	3	94,025	439	94,464	118,118
Total resources expended		94,025	439	94,464	118,118
Net income (Expenditure) before transfers		7,117	(104)	7,013	(21,535)
Gross transfers between funds		0	0	0	0
Net incoming/(outgoing) resources before other recognised gains/(losses)		7,117	(104)	7,013	(21,535)
Net movement in funds		7,117	(104)	7,013	(21,535)
Total funds brought forward		273,478	104	273,582	295,117
Total funds carried forward		280,595	0	280,595	273,582

Statement of Financial Position as at 31 December 2023

	Note	Total Dec 2023	Total Dec 2022
		£	£
Tangible Fixed Assets	4	770,000	770,000
Current assets			
Debtors: amounts falling due within one year	5	704	928
Cash at bank and in hand	6	281,546	272,653
Total current assets		282,250	273,581
Current liabilities			
Creditors: amounts falling due within one year		(1,655)	0
Total Current liabilities		(1,655)	0
Net current assets		280,595	273,581
Net assets		1,050,595	1,043,581
Funds of the Charity			
Unrestricted funds	9	280,595	273,477
Restricted funds	9	0	104
Revaluation Reserve	4	770,000	770,000
Total Funds of the Charity		1,050,595	1,043,581

The audited Financial Statements for the year ended 31 December 2023 were approved by the Trustees on 16th May 2024 and signed on their behalf by

S K Palmer

S K Palmer (Treasurer)

The Notes on pages 11 to 18 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.

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 Jan-Dec 2023	Total Jan-Dec 2022
	£	£	£	£
Offerings & donations	58,323	335	58,658	62,674
Gift Aid Tax Refunds	8,447	-	8,447	9,034
Total	66,770	335	67,105	71,708

Other Income	Unrestricted	Restricted	Total Jan-Dec 2023	Total Jan-Dec 2022
	£	£	£	£
Property Rent	23,400	-	23,400	22,399
Interest Received	10,854	-	10,854	2,342
Commission Received	85	-	85	101
Total	34,339	0	34,339	24,842

Grants for Services	Unrestricted	Restricted	Total Jan-Dec 2023	Total Jan-Dec 2022
	£	£	£	£
War Graves	17	-	17	17
Wayleave	16	-	16	16
Total	33	0	33	33

3 Expenditure on Charitable Activities

Type of Expenditure	Unrestricted	Restricted	Total Jan-Dec 2023	Total Jan-Dec 2022
	£	£	£	£
Pastoral Costs	41,705	-	41,705	65,006
Governance and Support Costs	19,261	-	19,261	20,677
Mission Support	12,301	-	12,301	17,857
Church Premises Expenses	16,111	-	16,111	10,395
Activities of Church Groups	4,647	439	5,086	4,183
Total	94,025	439	94,464	118,118

Governance and support costs and Mission support are detailed in the following tables.

Governance and Support Costs	Unrestricted	Restricted	Total Jan- Dec 2023	Total Jan- Dec 2022
	£	£	£	£
Utilities	4,975	-	4,975	3,343
Stationary & Supplies	2,825	-	2,825	2,850
Insurance	2,103	-	2,103	1,844
F.I.E.C. Membership	2,000	-	2,000	2,000
Telephone & Internet	1,981	-	1,981	1,858
Visiting Preachers	1,212	-	1,212	1,215
Pastoral Expenses	808	-	808	5,329
Office Expenses	569	-	569	497
CCLI Licences	563	-	563	559
Health & Safety Training	558	-	558	66
Audit fees	474	-	474	270
Charity Registration	456	-	456	178
Finance support costs	372	-	372	360
DBS Checks	195	-	195	145
Bank Charges	170	-	170	163
Total	19,261	0	19,261	20,677

Mission Support	Unrestricted	Restricted	Total Jan- Dec 2023	Total Jan- Dec 2022
	£	£	£	£
European Missionary Fellowship	2,528	-	2,528	500
Caring for Life	1,846	-	1,846	3,344
New Life Mission	1,846	-	1,846	1,422
Open Air Mission	1,846	-	1,846	3,344
Serving in Mission	1,735	-	1,735	200
Biblical Creation Trust	500	-	500	-
Faith Mission	500	-	500	-
New Tribes Mission	500	-	500	-
SASRA	500	-	500	-
The Christian Institute	500	-	500	-
Middle East Reformed Fellowship	-	-	-	500
Mission Aviation Fellowship	-	-	-	500
Samaritan's Purse - Ukraine Emergency	-	-	-	1,505
Spanish Gospel Mission	-	-	-	500
Taonga School Support - Zambia	-	-	-	1,020
Zambesi Mission	-	-	-	5,022
Total	12,301	0	12,301	17,857

4 Tangible Fixed Assets and Revaluation Reserve

	Valuation at 31st December 2023 £	Valuation at 31st December 2022 £
Church Building & Land	330,000	330,000
Manse Building & Land	440,000	440,000
Total	770,000	770,000

5 Debtors - Amounts falling due within one year

	Total Dec 2023 £	Total Dec 2022 £
Gift aid tax recoverable	704	928
Total	704	928

6 Cash at bank and in hand

	Total Dec 2023 £	Total Dec 2022 £
COIF Charities Deposit Fund	252,061	241,478
Lloyds Bank Savings Account	27,674	27,009
Lloyds Bank Current Accounts	1,146	3,902
Petty Cash Accounts	664	264
Total	281,545	272,653

7 Staff costs and Trustees expenses

	Total Dec 2023 £	Total Dec 2022 £
Salaries	38,329	61,865
Employer's National Insurance costs	1,248	1,637
Employers Pension costs	2,129	1,504
Total	41,706	65,006

There was one full-time employee during 2023 (1.8 average in 2022), who was the Pastor. In addition to salaries, the employee was reimbursed for travel costs incurred on behalf of the church of £450, and other costs of £358. The employee did not receive emoluments in excess of £60,000 during the year.

The church auto enrols 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 £2,129.

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.

Trustees

During the period aggregated donations of £11,394 were received from the Trustees.

9 Statement of Funds

Restricted Funds	Brought Forward	Income	Expenditure	Transfers	Carried Forward
	£	£	£	£	£
Ladies Conference 2020 Fund	104	-	0	(104)	-
Ladies Conference 2023 Fund	-	335	(439)	104	-
Total	104	335	(439)	0	0

Unrestricted Funds	Brought Forward	Income	Expenditure	Transfers	Carried Forward
	£	£	£	£	£
Building Fund - Extension	239,529	30	(3,810)	-	235,749
Church Missions Fund	1,422	1,846	-	-	3,268
Community Lunch Fund	1,610	-	-	-	1,610
General Funds	21,205	95,404	(88,983)	-	27,626
General Training Fund	3,715	-	-	-	3,715
JAM Trips Fund	38	-	-	-	38
Manse Gardening Fund	895	1,200	(685)	-	1,410
Manse - General Reserve Fund	3,465	2,220	(547)	-	5,138
Men's Breakfast Fund	504	-	-	-	504
Sunday Club - Missions Fund	1,094	442	0	-	1,536
Total	273,477	101,142	(94,025)	0	280,594

Total Funds	273,581	101,477	(94,464)	0	280,594
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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:

- **Ladies Conference 2020 Fund and Ladies Conference 2023 Fund** – These funds are for use for the ladies conference. The carried forward balance from the 2020 Fund was transferred to the Ladies Conference 2023 Fund, which was held in April 2023.

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.

- **Church Missions Fund** – to hold any part of the church’s annual tithing to organisations whose charitable objectives complement the church’s work, but due to unforeseen external circumstances payment has been delayed.
- **Manse Gardening Fund and Manse – General 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.

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: 7th June 2024