



Registered Charity Number 1197284

**TRUSTEES REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2022**

**Page No.**

**INDEX**

**Part A:**

**1 to 5 ANNUAL REPORT OF THE TRUSTEES**

**Part B:**

**FINANCIAL STATEMENTS**

**1 STATEMENT OF FINANCIAL ACTIVITIES**

**2 STATEMENT OF ASSETS AND LIABILITIES**

**3 NOTES**

- 1 Basis of Accounts
- 2 Mission and other causes

- 3 Other Church funds:
- 4 Building Fund

- 5 Ministry
- 6 Upkeep of Church properties

- 7 Administration
- 8 Manse expenses

- 9 Receipts Analysis - Offerings, Use of premises, Interest received

- 10 Payments Analysis -Other Church funds, Ministry

- 11 Designated Funds

- 12 Restricted Funds

**REPORT OF INDEPENDENT EXAMINER**

**RUSHMERE BAPTIST CHURCH**  
**Report and Financial Statements for the Year ended 31 December 2022**

**Reference and Administration Details**

Charity name	Rushmere Baptist Church
Other names the charity is known by	RBC
Charity's principal address	110 The Street Rushmere, Ipswich IP5 1DF
Registered Charity Number	1197284

**Managing Trustees**

The Trustees for the year ended 31 December 2022 and up to the date of this report were:

Hazel Hunting	Minister from 1 September 2022 Minister in Training up to 31 August 2022
Val Dufour	Secretary
Vivienne Davis	Assistant Treasurer
Allan Tucker	Treasurer
Shirley Austin	
David Barnard	
Adrian Cross	Resigned 31 December 2022
Margaret Dearsley	Resigned 31 December 2022
Richard Laycock	
Michelle Tripp	Resigned 31 July 2022
Jenny Blades	
John Ford	From 1 January 2023
Ray Parker	From 1 January 2023
Mark Tripp	From 1 January 2023

**Controlling Trustees**

Baptist Union Corporation Ltd  
129 Broadway  
Didcot  
Oxfordshire OX11 8RT

**Structure Governance and Management**

**Governance**

The church is governed by the Approved Governing Document adopted at a Church Members' Meeting on 19<sup>th</sup> July 2016; amended and re-adopted at Special Church Members' Meeting on 24<sup>th</sup> May 2022.

**Membership**

Members are admitted in accordance with the provisions of the Approved Governing Document by vote of the church meeting on the basis of their public profession of Christian faith either by Believers Baptism or by affirmation.

**continued**

### **Trustees**

The Managing Trustees of the charity are the Ministers of the church for the time being (appointed by the church meeting for an unspecified period), the Secretary and Treasurers (appointed annually) and the Deacons of the church (appointed by the church meeting for a period of 3 years).

The Trustees plan to meet monthly (holidays permitting) to review operations, the financial performance and discuss developments to ensure the church objectives are being fulfilled.

### **Church Meeting**

Meetings of the church members are normally held bi-monthly. One of these meetings incorporates the annual church members meeting to receive the Annual Accounts and to appoint Independent Examiners.

The church meeting has responsibility for the overall policy of the church in accordance with the Approved Governing Document. Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in the church meeting for further consideration by the Trustees.

### **Objectives and Activities**

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity also carries out and supports other charitable purposes in the United Kingdom and other parts of the world.

When planning the activities of the year, the Trustees have considered the Charity Commission's guidance on public benefit and in particular, seek to enable people to find and live out their faith as part of our church community through:

- Worship and prayer
- Learning about the Gospel and developing knowledge of and trust in Jesus
- Provision of pastoral care
- Missionary and outreach work

To facilitate this work we provide and maintain the fabric of the church buildings at the charity's main address and also the church manse at 22 Roxburgh Road, Ipswich.

Our main activities include:

- Sunday worship services, Mid-week small groups and Pastoral work,
- Young peoples' clubs – various age groups
- Lunch club for the over 60's
- Babes and Tots group for parents or guardians

All our staff and volunteers that work with children and vulnerable adults have a cleared DBS enhanced check.

**continued**

**Achievements and Performance**

The 2021 report concluded that we can look forward to 2022 in the confidence of knowing that we believe in a faithful God whose love and provision for us is unlimited and whose promises we can completely trust. As a Church we have most definitely seen God's provision and faithfulness in 2022.

Firstly, God led us to the appointment of Hazel Hunting as our new Minister. At the beginning of the year we held a Church Meeting of questions and answers with Hazel. This was followed by a Special Church Meeting on 30<sup>th</sup> January at which, by a very significant majority, the Church voted to call Hazel as our Minister. We praise God for His wonderful provision; His guidance for Hazel and us; and for the leadership of Mark Reid our Settlement Advisor, the advice of Graeme Ross our Regional Minister and the hard administrative work done by Vivienne Davis which enabled all the processes involved to be carried out so effectively.

Hazel continued as our Minister in Training until the completion of her Spurgeon's training and achievement of ordained Minister Status in July. Following a month's Sabbatical in August, she became our full time Minister on 1<sup>st</sup> September. Saturday 10<sup>th</sup> September was a very joyful day when we celebrated Hazel's Ordination as our Minister.

Secondly, 2022 has been a year when our Sunday and midweek activities, for all ages, have taken place **regularly** in person, in the building! It has been good to see so much activity and life again. God is good!

As well as our regular activities we have initiated under Hazel's leadership some different ways of "doing church." We have had "Wild Worship" events at the Chestnut Pond, we have had "Brunch Church services" and in the late autumn "Breakfast with the Band." The aim of these has been to encourage people who are not used to attending church services to "give it a try" and have seen some new faces come along. Other activities organised during the year were:

- A coffee morning to support the work of "Cry in the Dark" with Ukrainian refugees in Romania.
- A community Harvest event - "Coffee, cakes and chatter" with crafts activities for all ages.
- A Family Day service followed by a picnic and games at Kesgrave Millennium Hall.
- August saw the return of our children's Holiday Club.
- Also in August the "Holiday at Home" – a special day for our older generation.
- Provision of 50 Shoe boxes for Cry in the Dark distribution in Romania
- At Harvest and at our December Gift Service, large collections of food, hot water bottles, vouchers and cash gifts were donated for the Ipswich food bank "FIND."
- In November, we participated in the Tearfund Big Quiz – a fun, sociable evening which raised £480 to support Tearfund's work with refugees.

2022 has been a dark year for our world, with war in Ukraine, the energy crisis, rising world temperatures, millions suffering from food shortages and environmental disasters. So it is good that we have continued to support financially the mission organisations and charities as shown in the attached Financial Statements.

continued



**Achievements and Performance - continued**

It has been a joy this year to see our young people from Tribe and Spring grow in confidence and gifts as they have actively led Arise Services, and served at our Brunch Services and “Breakfast with the Band.” Their contribution culminated in a joyous “POP UP NATIVITY” in early December

The Christmas Eve “Carols Round the Pond” was very well attended by around 300 people. Special thanks to our musicians and for those who set up lights and sound to make the evening so inviting – and of course to those who served refreshments at this and all our Christmas events.

**Future Plans**

As we go forward in 2023, we want to develop new ways of reaching out to the community, connecting with people and sharing God’s love with them. At the same time, we want to continue to support all who belong to our Church family. We pray that God’s Spirit of wisdom will guide us and grow us even more together in unity in Christ Jesus.

**Financial review**

The church finances are shown in detail in the following Financial Statements – Part B Pages 1 to 10.

The Statement of Financial Activities (Receipts and Payments Account) on Page 1 of the Financial Statements shows that the day to day activities are accounted for in the Unrestricted Funds column, resulting in Cash Surplus of £10,261 and free cash reserves of £70,952 as at 31st December 2022.

This level of Surplus is in line with the original Budget for the year and mainly results from the Ministry costs line being lower than in a normal year as Hazel’s full time Minister’s contract only commenced on 1<sup>st</sup> September 2022 following completion of her part time Minister in Training contract on 31<sup>st</sup> August.

A number of non-pay budget lines in Ministry costs remained unspent and the Baptist Union also confirmed in the year that the BU Pension Scheme is no longer in deficit so that our monthly deficit payments of £325 per month were reduced to a token £1 per month from 1<sup>st</sup> September.

These Budget savings significantly offset the cost of the refurbishment works at the Church Manse earlier in the year in preparation for a new tenancy commencing in April. The new tenants are very happy with the property and we look forward to a long tenancy with them.

The General Fund has built up a strong level of Cash Reserves over the last three years during which the Weekly Average Giving figure has been around £1,100 per week. We thank our members for maintaining their Giving at this level during a very difficult time for everyone.

**continued**

## RUSHMERE BAPTIST CHURCH

### Report and Financial Statements for the Year ended 31 December 2022

#### Financial Review – continued

The church did not have an active member of the Baptist Pension Scheme following the resignation of our previous Minister on 31<sup>st</sup> October 2020. The church was granted a 3 year Period of Grace to appoint a new Minister as an active member of this scheme to avoid a "cessation event" that would trigger a liability for our share of any deficiency in the Pension Scheme as at 31<sup>st</sup> October 2020. Our new Minister enrolled into the Scheme from 1<sup>st</sup> September 2022 and the Scheme Administrator has confirmed that the Period of Grace has ended and that no cessation event has occurred to trigger such a liability.

#### Reserves policy

**Unrestricted funds** are available for use at the discretion of the Trustees in furtherance of the objectives of the church. The Reserves policy requires a minimum level of free cash reserves of 3.5 months of annual expenditure which currently equates to £25,000.

The actual figure held at 31 December 2022 is £70,952 and is considered a prudent figure to carry forward at the present time as the Budget for 2023 year confirms that a Weekly Average Giving figure of approximately £1,200 per week is required to show a break even position in the General Fund now that we have a full time Minister.

**Designated Funds** are primarily funds set aside by the Trustees for specific projects or to provide funds for anticipated major expenditure in future years. They also include activities administered by members of the church as detailed in Note 11 of the Accounts.

**Restricted Funds** are donations received subject to specific purposes by the Donors as to their use as detailed in Note 12 of the Accounts.

#### Declaration

The Trustees declare that they have approved the Trustees Report above and it is signed on their behalf by:

Signature

*Allan T. Tucker*

Name

A. T. TUCKER

Position

TREASURER

Date

7<sup>th</sup> FEBRUARY 2023

Signature

*Valerie Dufour*

Name

VALERIE DUFOUR

Position

Church Secretary

Date

7<sup>th</sup> Feb. 2023.

**RUSHMERE BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(Receipts and Payments Account)**

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**FOR THE YEAR ENDED 31ST DECEMBER 2022**

	Note	Unrestricted (General) Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
<b>Receipts</b>						
Donations and Gifts	9	56,220		11,500	67,720	70,783
Income Tax refunds		9,380		2,618	11,997	12,124
Income from Church Property	9	7,392			7,392	8,129
Interest Receivable	9	650			650	176
Mission & Other Causes	2	0		3,384	3,384	170
Church Funds & Activities	3	626	2,160	250	3,036	807
Legacies		250			250	0
Other/Loan monies		0	0	0	0	827
<b>Total Receipts</b>		<b>74,517</b>	<b>2,160</b>	<b>17,752</b>	<b>94,430</b>	<b>93,016</b>
<b>Payments</b>						
Ministry	5	25,972			25,972	24,939
Mission & Other Causes	2	14,090	0	3,384	17,474	16,493
Upkeep of Church Premises	6	12,406			12,406	10,882
Manse Expenses	8	13,213			13,213	2,443
Administration	7	3,837			3,837	3,504
Church Funds & Activities	3	1,722	1,692	968	4,382	1,818
Building Fund payments		0		0	0	0
Loan repayments		0		10,000	10,000	10,000
<b>Total Payments</b>		<b>71,241</b>	<b>1,692</b>	<b>14,352</b>	<b>87,285</b>	<b>70,079</b>
<b>Net Receipts/(Payments) before Transfers</b>		<b>3,276</b>	<b>468</b>	<b>3,400</b>	<b>7,144</b>	<b>22,937</b>
<b>Transfers between Funds</b>						
(Restricted)/Unrestricted	12	6,257	0	(6,257)	0	0
(Designated)/Restricted	11/12	0	(220)	220	0	0
<b>Designated/Unrestricted:</b>						
Church Manse Fabric Fund	11	0	0	0	0	0
Legacy Fund	11	727	(727)	0	0	0
<b>Net Receipts/(Payments) for the year</b>		<b>10,261</b>	<b>(479)</b>	<b>(2,637)</b>	<b>7,144</b>	<b>22,937</b>
<b>Total Cash Reserves brought forward at 1st January 2022</b>		<b>60,691</b>	<b>49,077</b>	<b>25,044</b>	<b>134,811</b>	<b>111,874</b>
<b>Total Cash Reserves carried forward at 31st December 2022</b>		<b>70,952</b>	<b>48,597</b>	<b>22,406</b>	<b>141,955</b>	<b>134,811</b>

## RUSHMERE BAPTIST CHURCH

## STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

Assets:	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Bank Balances:</b>					
Santander General Fund bank a/c	44,091		1,291	45,382	37,097
Santander Building Fund bank a/c			21,115	21,115	23,154
NSI Investment a/c	12,542	20,000		32,542	32,539
BUC Deposit a/c	14,319	28,176		42,495	41,847
Floats Held by 3rd parties		422		422	174
	<u>70,952</u>	<u>48,597</u>	<u>22,406</u>	<u>141,955</u>	<u>134,811</u>

Note 11

Note 12

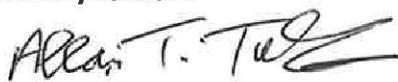
<b>Liabilities:</b>	£	£
Baptist Union Loan of £100,000 repayable £10,000 per year from 2018 to 2027	100,000	100,000
Thank Offering payment of £10,000 payable in 2028	<u>10,000</u>	<u>10,000</u>
<b>Total repayable</b>	<u>110,000</u>	<u>110,000</u>
Less: Repayments to date	<u>(50,000)</u>	<u>(40,000)</u>
<b>Closing balance repayable</b>	<u><u>60,000</u></u>	<u><u>70,000</u></u>

**Non-Monetary Assets:**

<b>Church Properties held in trust by the Baptist Union</b>	£	£
<b>Church Premises (110 The Street)</b>		
Insured Rebuilding value	1,270,950	1,129,720
Building Contents Insured value	69,011	61,342
<b>Church Manse (22 Roxburgh Road)</b>		
Estimated Market Value	250,000	235,000
<b>Total</b>	<u><u>1,589,961</u></u>	<u><u>1,426,062</u></u>

Approved by the Deacons meeting (Trustees) held on 7th February 2023 and  
signed on their behalf by:

Treasurer



Secretary





## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2022

**1 Basis of Accounts**

These accounts have been prepared on a 'Receipts and Payments' basis in accordance with The Charities Act 2011

<b>2 Mission and Other Causes</b>	Unrestricted Funds	Designated Funds	Restricted Funds		2022 Total Raised	2022 Total Given	Total 2021 Raised	Total 2021 Given
	Given	Given	Raised	Given	Total Raised	Total Given	Raised	Given
			£	£			£	£
BMS World Mission	4825		94	94	94.38	4919	160	4889
CYM	1075					1075	0	1315
Home Mission	4825					4825		4729
Home Mission ( <i>Tithe</i> )	0					0		1000
Inspire Counselling & Training	320					320		264
Mission Aviation Fellowship	320					320		315
Home4Good	320					320		264
BMS (Ukraine appeal)			655	655	655	655		
CITD (Ukraine appeal)			965	965	965	965		
St Elizabeth Hospice ( <i>Tithe</i> )	0					0		500
St. Elizabeth- Coffee mornings	0		1420	1420	1420	1420	0	0
Talitha Koum	860		148	148	148	1008	10	610
FIND						0		0
Tearfund	1075		27	27	27	1102	0	1051
TWAM	320					320		420
EBA	150					150		136
DEC Pakistan	0		75	75	75	75		
Selig Night Shelter( <i>Tithe</i> )	0					0		500
Footsteps - walking with you ( <i>Tithe</i> )	0					0		500
Note:	14090	0	3384	3384	3384	17474	170	16493

The £17,474 Donations to Good Causes represent 22.4% of relevant gross income (£77,901).

NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2022**3 Other Church Funds (Unrestricted)**

	<b><u>2022</u></b>		<b><u>2021</u></b>	
	<b><u>Receipts</u></b>	<b><u>Payments</u></b>	<b><u>Receipts</u></b>	<b><u>Payments</u></b>
	£	£	£	£
Children's/Youth work (Note 10)	0	300	0	314
Holiday Club	46	0	0	0
Memorial Gifts	0	0	0	70
Family Day	0	66	0	0
Soul Survivor/Spree weekend	580	801	0	0
Minister's Ordination service	0	530	0	0
Deacons Awayday	0	0	0	0
Other	0	25	0	0
<b>Total - Unrestricted Funds</b>	<b>626</b>	<b>1,722</b>	<b>0</b>	<b>384</b>

**4 Building Fund (Restricted)**

	<b><u>2022</u></b>		<b><u>2021</u></b>	
	<b><u>Receipts</u></b>	<b><u>Payments</u></b>	<b><u>Receipts</u></b>	<b><u>Payments</u></b>
	£	£	£	£
<b>Restricted Fund</b>				
Balance b/forward	23,154		20,554	
Offerings/donations	6,552		10,272	
Gift Aid received	1,409		2,328	
Loan monies received	0		0	
Transfer from General Fund	0		0	
	<b>31,115</b>		<b>33,154</b>	
Loan Repayment		10,000		10,000
Professional fees		0		0
Beardwell - main contractor		0		0
New chairs (2020)		0		0
Balance c/forward		21,115		23,154
	<b>31,115</b>	<b>31,115</b>	<b>33,154</b>	<b>33,154</b>

**NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2022****5. Ministry**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	<b>£</b>	<b>£</b>
Minister's Stipend and oncosts (Note 10 analysis)	13,654	0
BU Pension Scheme Deficit payments	2,279	3,842
Minister-in-training Stipend	6,580	9,737
Youth worker salary and oncosts	727	9,610
Pulpit Supply/Sabbatical cover	1,340	727
Minister's travel and expenses	90	24
Assembly & conference	175	50
Minister-in-training expenses	290	323
Youth worker travel and training	0	305
Alpha Course	0	0
Minister's mobile/Church telephone	167	60
Books	0	0
Outreach & Evangelism (Note 10)	335	166
Training & Information		
Training- Minister	170	0
Home Group studies	93	0
Miscellaneous	71	95
	<b><u>25,972</u></b>	<b><u>24,939</u></b>

**6. Upkeep of Church Premises**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	<b>£</b>	<b>£</b>
Cleaners Wages	4,294	4,243
Domestic Supplies	398	76
Energy:		
Electricity	1,079	584
Gas	698	754
Water charges	866	501
Insurances	1,744	1570
New Laptop	1,095	0
Live Streaming equipment	258	843
Cabinet (2022)/Notice Board (2021)	89	219
Kitchen oven (2022)/Baptistry Heater (2021)	650	552
Electrical upgrades (2022)/Water Heater (2021)	282	445
Carpet cleaning	0	0
Car Park lease	500	500
Various Repairs & Maintenance etc	455	595
	<b><u>12,406</u></b>	<b><u>10,882</u></b>

Note:

**7 .Administration**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	£	£
Copyright Licence:-		
CCL and Streaming license for 2022	352	340
MRL	75	72
Video	174	168
Song Selection	139	134
Other	235	226
	<u>975</u>	<u>940</u>
Independent Examiner's Fee	200	150
Stationery etc:-		
Photocopying	143	18
Other costs and expenses	0	18
	<u>143</u>	<u>18</u>
Church phone and internet charges	430	376
Web site maintenance	360	637
Subscriptions:-		
Baptist Union	544	532
Find-a-church	22	22
Evangelical Alliance	0	0
	<u>566</u>	<u>554</u>
Refreshments and net cost of meals	482	69
BU Assembly delegate	0	0
Payroll processing	297	288
General Administrative Expenses	384	391
Extra costs for Lockdown period and Streaming of services	0	81
Miscellaneous	0	0
	<u>3837</u>	<u>3504</u>

**8 Manse Expenses**

	<b><u>2022</u></b>	<b><u>2021</u></b>
	£	£
22 Roxburgh Road		
Insurance	392	335
Council Tax	597	157
Maintenance:-		
Deep Clean	200	290
Kitchen refurbishment	2449	216
Interior Painting	4061	354
Bathroom refurbishment	2373	
Landlords Gas Certificate	165	84
Roof repair (2022)/Door repairs (2021)	216	256
Exterior works (2022)/Garden clean-up (2021)	483	256
New Tenant fee	420	300
New Patio Doors	1835	0
Other	0	124
	<u>12201</u>	<u>1880</u>
	<u>13190</u>	<u>2372</u>
61 Dale Hall Lane (up to 31.10.2020)		
Water & sewage	0	71
Insurance final adjustment	23	0
Repairs	0	0
	<u>23</u>	<u>71</u>
	<u>13213</u>	<u>2443</u>



**RUSHMERE BAPTIST CHURCH**  
**NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2022**  
**Note 9**

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<b>General Fund</b>	<b>Receipts</b>					
	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>	<b>2020</b>
		Wkly Av		Wkly Av		Wkly Av
	£	£	£	£	£	£
<b><u>Offerings</u></b>						
Weekly	14663	282	15734	303	16759	322
Standing orders	34945.98	672	36583	704	35474	682
	<u>49609</u>	<u>954</u>	<u>52317</u>	<u>1006</u>	<u>52233</u>	<u>1004</u>
One-off Gifts	<u>6611</u>	<u>127</u>	<u>4296</u>	<u>83</u>	<u>11524</u>	<u>222</u>
Total	<u>56220</u>	<u>1081</u>	<u>56613</u>	<u>1089</u>	<u>63757</u>	<u>1226</u>
<b>Building Fund</b>	<b>2022</b>		<b>2021</b>		<b>2020</b>	
<b><u>Offerings</u></b>						
Weekly	1020		1180		1250	
Standing orders	5532		5592		5652	
	<u>6552</u>		<u>6772</u>		<u>6902</u>	
One-off Gifts	0		3500		0	
Total	<u>6552</u>		<u>10272</u>		<u>6902</u>	
<b>Income from Church Property</b>	<b>2022</b>		<b>2021</b>		<b>2020</b>	
Rent from Manse at 22 Roxburgh Road	7119		7364		7062	
Lunch Club	0		400		400	
Hall Hire	135		30		150	
Funeral Service/Other	138		335		0	
	<u>7392</u>		<u>8129</u>		<u>7612</u>	
<b><u>Interest received</u></b>	<b>2022</b>		<b>2021</b>		<b>2020</b>	
Nat Savings & Invest. (received on 1/1/****)	2		90		150	
BU Corp Loan	648		86		138	
	<u>650</u>		<u>176</u>		<u>288</u>	

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2022

## Note 10

Payments Analysis(Note 3 - Other Church Funds)

	<u>2022</u>	<u>2021</u>
	£	£
<b>Childrens Work/Youth Work:</b>		
YFC/Urban Saints	300	300
Rushmere Ducklings	0	0
Youth worker expenses	0	0
Books	0	14
	<u>300</u>	<u>314</u>

(Note 5 - Ministry)**Ministers Stipend and oncosts:**

Stipend	8663	0
Housing Allowance	3750	0
Employer National Insurance	0	0
Employer Pension (ongoing)	1241	0
	<u>13654</u>	<u>0</u>

*Hazel Hunting appointed as new Minister from 1st September 2022*

*Heather Marsden resigned as Minister on 31st October 2020*

(Note 5 - Ministry)**Outreach & Evangelism:**

Brunch church/Harvest teas	171	0
Publicity	164	92
Leaflets/Posters	0	22
Messy Church	0	0
Community Fun Day (2021)	0	51
	<u>335</u>	<u>165</u>

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2022

## Note 11 - Analysis of Designated Funds

	Movement in Funds			Transfers between Funds	Balance at
	Balance at 01-01-2022	Receipts	Payments		31-12-2022
	£	£	£	£	£
<b>Church Activities</b>					
FFAF on Monday	9	135	(134)	0	10
Friendship Hour	93	279	(244)	0	128
Lunch club	71	1,746	(1,314)	(220)	284
<b>Sub-total - note 1</b>	174	2,160	(1,692)	(220)	422
 Building Fund - note 2	20,000	0	0	0	20,000
Legacy Fund - note 3	8,903	0	0	(727)	8,176
Fabric Fund - note 4	20,000	0	0	0	20,000
	49,077	2,160	(1,692)	(947)	48,597

Note 1: Church activities in sub-total line are administered by members and surplus funds are held in the main bank account as Restricted Funds

Note 2: The Trustees committed £50,000 of General Funds towards the cost of the 2017 Building project but to date only £30,000 has been required due to one-off gifts received. The remaining £20,000 has been carried forward as a Designated Fund as a provision for pledged giving commitments expiring in advance of future loan repayments.

Note 3: £25,000 Legacy received in July 2020 to be allocated for special projects.

Note 4: Fabric fund for emergency or long-term refurbishment works to either the Church Premises or to the Manse at 22 Roxburgh Road.

## Comparative figures for 2021 year:

	Movement in Funds			Transfers between Funds	Balance at
	Balance at 01-01-2021	Receipts	Payments		31-12-2021
	£	£	£	£	£
<b>Church Activities</b>					
FFAF on Monday	15	155	(161)	0	9
Friendship Hour	191	142	(140)	(100)	93
Lunch club	102	511	(542)	0	71
<b>Sub-total - note 1</b>	309	807	(842)	(100)	174
 Building Fund - note 2	20,000	0	0	0	20,000
Legacy Fund - note 3	20,493	0	0	(11,590)	8,903
Fabric Fund - note 4	0			20,000	20,000
	40,802	807	(842)	8,310	49,077

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2022

## Note 12 - Analysis of Restricted Funds

Donations received during the year for specific purposes as shown below:

	Movement in Funds				Balance at 31-12-2022
	Balance at 01-01-2022	Receipts	Payments	Transfers between Funds	
	£	£	£	£	£
Building Fund (note 1)	23,155	7,961	(10,000)	0	21,115
MIT/YW Appeal 2019 (note 2)	0	5,909	0	(5,909)	0
Mission Adventure grant	0	250	(76)	0	174
Fellowship Fund	312	123	0	0	435
Music and Art funds (note 2)	348	0	0	(348)	0
Training	323	0	(160)	0	163
Lunch club (note 3)	535	0	(718)	220	37
Friendship Hour (note 3)	370	125	(14)	0	481
Mission and Good Causes (note 4)	0	3,384	(3,384)	0	0
	25,044	17,752	(14,352)	(6,037)	22,406

## Notes:

Note 1: The Building Fund made annual loan repayments of £10,000

Note 2: These funds were transferred to the General Fund as a contribution towards the relevant costs incurred during the year.

Note 3: Surplus funds are held in the main church bank account as Restricted Funds.

Note 4: Funds raised for Good causes are paid away as soon as possible after receipt.

## Comparative figures for 2021 year:

	Movement in Funds				Balance at 31-12-2021
	Balance at 01-01-2021	Receipts	Payments	Transfers between Funds	
	£	£	£	£	£
Building Fund (note 1)	20,555	12,600	(10,000)	0	23,155
MIT/YW Appeal 2019 (note 2)	3,421	4,609	0	(8,030)	0
Chair Fund	0	0	0	0	0
Fellowship Fund	363	0	(50)	0	313
Music and Art funds	348	0	0	0	348
Training	323	0	0	0	323
Lunch club (note 3)	1,018	60	(543)	0	535
Friendship Hour (note 3)	270	0	0	100	370
Mission and Good Causes	0	170	(170)	0	0
	26,298	17,439	(10,763)	(7,930)	25,044





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
RUSHMORE BAPTIST CHURCH

On accounts for the year  
ended

31 DECEMBER 2022

Charity no  
(if any)

1197284

Set out on pages

1-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below \*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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.

\* Please delete the words in the brackets if they do not apply.

Signed: A.R. Carpenter

Date: 7/3/23

Name: ANGELA RUTH CARPENTER

Relevant professional  
qualification(s) or body  
(if any):

Address: 52 BANGERS BANK, IRLUCH, SUBBU  
IR2 9EW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**