

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales · Charity number 261709

Details

Other names MELKSHAM BAPTIST CHURCH

Status Registered

Legal form Other

Registered 1971-01-15

Register [View on the Charity Commission register](#)

Contact

Address Melksham Baptist Church
Old Broughton Road
Melksham
Wiltshire
SN12 8BX

Phone 07493738894

Email Mbc.secretary@outlook.com

Website www.melkshambaptistchurch.org.uk

Activities

Objects: THE PROVISION OF A DWELLINGHOUSE AND OFFICES TO BE USED AND OCCUPIED BY THE MINISTER FROM TIME TO TIME DULY APPOINTED BY THE MINISTER FROM TIME TO TIME DULY APPOINTED BY THE GENERAL BAPTIST CHURCH WORSHIPPING AT OLD BROUGHTON ROAD MELKSHAM, WILTS OR IF NOT REQUIRED FOR THAT PURPOSE TO BE LET AT BEST RENT OBTAINABLE SUCH RENT TO BE USED FOR SUCH PURPOSES IN AID OF THE GENERAL FUNDS OF SUCH BAPTIST CHURCH OR TO BE ALLOWED TO ACCUMULATE.

Activities: The advancement of religion for the salvation of all who believe in Jesus Christ, the Son of God, and for the benefit of society in general, both locally and in the wider world.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** MELKSHAM
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£64,561	£53,053	-	-
2024-03-31	£61,334	£44,184	-	-
2023-03-31	£62,576	£61,912	-	-
2022-03-31	£61,091	£65,793	-	-
2021-03-31	£55,521	£57,327	-	-

Trustees

Name	Role	Appointed
Ian David Wakeham		2025-06-16
James Bryan Morris		2025-06-16
Mary Wakeham		2025-06-16
Maurice John Perry		2025-06-16

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales - Charity number 261709

Accounts

MELKSHAM BAPTIST CHURCH
TRUSTEES ANNUAL REPORT &
ACCOUNTS for
YEAR ENDING 31 MARCH 2025



Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

Legal & Administrative Information

Name of Charity: Melksham Baptist Church
Officially "Manse for the Minister of Melksham Baptist Church & Sunday School"

Address of Charity: Old Broughton Road
Melksham
Wiltshire
SN12 8BX

Email: baptist2015@hotmail.com
Website: www.melkshambaptistchurch.orq.uk
Facebook• www.facebook.com/MelkshamBaptist

Charitable Status:

Registered with the Charity Commission of England & Wales
Registration Number: 261709

Bankers

Natwest plc, Trowbridge

Administration:

The Church was founded under Trust Deed, originating in 1669.

Day to day administration and leadership are the responsibility of deacons (managing trustees). Of the deacons, the church secretary and church treasurer constitute the officers of the church.

Decision-making is the collective responsibility of the church members through the Church Meeting; a quorum being represented by thirty percent of the church membership.

Trustees

During the year 2024/25, Deacons (managing trustees) were:

Mr Alan D McFall	Resigned 15 th June 2025
Miss Caroline Hancock	Resigned 15 th June 2025
Mr David Payne	Resigned 15 th June 2025

New Deacons (managing trustees) were elected at the AGM in 2025

Mr Jim Morris	Safeguarding	Appointed 15 th June 2025
Mr Maurice Perry	Property	Appointed 15 th June 2025
Mr Ian Wakeham	Treasurer	Appointed 15 th June 2025
Mrs Mary Wakeham	Secretary	Appointed 15 th June 2025

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

Custodian Trustees

The West of England Baptist Trust Company Limited (WEBTC) are Custodian Trustees, holding in trust the title deeds of the property at Old Broughton Road, known as Melksham Baptist Church and Sunday School; and the property at Western Way known as The Old Baptist Burial Ground.

Since April 2019 the church owns, in conjunction with WEBTC, a property at 102 Linnet Lane which serves as the church manse. Following the conclusion of the Pastor's appointment on 31st March 2023, the manse property was successfully rented out from 1st June 2023 and continues to be subject to a managed letting agreement on our behalf.

Affiliations

The Church is affiliated to the Baptist Union of Great Britain (1181392) and its regional body, the West of England Baptist Association (1092443)

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

The Church

Melksham Baptist Church is affiliated to the Baptist Union of Great Britain and to the West of England Baptist Association (also known as "Webnet").

Membership of the Church is open to all who profess faith in Jesus Christ as Lord and Saviour and whose lives bear evidence of that fact. The usual means by which people become members is through Believers' Baptism.

Those desiring to become members are asked to seriously consider the New Testament teaching on baptism, but the Church shall welcome into membership those who earnestly desire to serve and follow Christ and who come from other Christian traditions.

The fellowship was formed in 1669 and the building in which we worship today is Grade II listed, having been built around 1776.

Objectives

The advancement of religion for the salvation of all who believe in Jesus Christ and for the benefit of society in general, both locally and in the wider world. Specifically, making Jesus known in Melksham.

Principal Aims

- Be a worshipping, witnessing community of Christians; ministering to the members, wider congregation and local community including through links with other Christian Churches, schools and other voluntary organisations as appropriate from time to time. • Help others come to a closer relationship with their Creator and Saviour.
- Support the work in Great Britain of the Baptist Union Home Mission and that overseas of BMS World Mission
- Encourage the giving of time and talent to aid and development work, primarily through other charities whose aims are compatible with our own
- Maintain the church premises as a safe and sound environment in which we, and other groups to whom we give access, may function; doing so in a manner that preserves the listed building, as far as possible, in its original form

Policy Statements

Reserves

The policy of the trustees is to retain sufficient reserves to maintain the smooth day to day running of the church. We also need to be in a position to meet our commitments as an employer of the Pastor both during employment and in the event of unexpected cessation. We need to be mindful of the requirement for significant capital expenditure, from time to time, on maintenance of our property portfolio which from 2019 now includes a manse.

Investment

Where the trustees have opportunity to exercise influence over investment decisions, they do so on the strength of advice from the Custodian Trustees, seeking to maximise the annual return over a period of at least ten years and through either Government or ethical stocks.

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

Short-term surplus funds are held in an "account, managed by the Baptist Union Corporation Limited, a subsidiary of the Baptist Union of Great Britain.

Risk Management

A Health & Safety Review is conducted every two years and reported to the trustees. Portable electrical appliance check (PAT) is conducted annually

An electrical installation condition report is produced every five years (latest in 2024).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was done in 2024).

The previous most significant risk associated with the Defined Benefits section of the Baptist Pension Scheme is no longer relevant since that scheme was closed in October 2024 following a buy out of the liabilities by Just Group.

Internal Financial Controls

We follow the guidelines contained as promoted by the Baptist Union of Great Britain and in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise, whether in letting of contracts (deacons declare/monitor interest) or in making of decisions at church meetings (members absent themselves where necessary).

Complaint Handling

The Church Secretary, involving other deacons or specialists as relevant, initially deals with complaints. A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for the Pastor, deacons and all involved in leading work with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3, as recommended by the Baptist Union of Great Britain. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years). Policy and associated procedures were reviewed during the year 2020/21 and were reviewed and updated in July 2025 by the incoming diaconate.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (May 2018), and follow updated guidance as issued by the Safeguarding Lead at the Baptist Union of Great Britain.

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

Brief Review of Church Life in the Year to March 2024

Summary

Our focus continued to be on our main objective of promoting the Christian faith and way of life, primarily through regular, weekly worship services, to which all are welcome, and which are attended by an average of 20 attendees and through fortnightly "home-group" meetings that are attended by usually 8-10. These meetings focus more on discussion, prayer and Bible study and seek to guide on positive relationships and Christian living.

Members & Friends

At 31st December, church members living locally with whom we are in regular contact number 21 people. Regular attendance at worship has typically been 20. Several clients and helpers from Foodbank joined our worship services at Christmas 2024 and Easter 2025.

It continues to be of concern to the leadership and church members that attendance had stagnated; However, we were delighted to welcome 2 new members into the church, Ian and Mary Wakeham who have already made a significant contribution to the life of the church.

Outreach

In Easter 2024, Ian and Mary Wakeham led the church in our first "Tenebrae" service during Easter Week, which was widely advertised within the town. Given the response, a second Tenebrae service including anointing with oil from the Holy Land, was held in April 2025.

As mentioned above, our primary contact with "unchurched" members of the local population arises through the Foodbank which operates from our premises and a significant number of the volunteers (and trustees) are regular members of our congregation. We also make our premises available to the local Gateway club who meet on a weekly basis, and we have been delighted to hold special harvest and Christmas carol services suitable to their understanding.

The Sparklers group have been meeting regularly every week, providing significant mutual support and raising generous donations for several good causes; the church included.

Church Growth — Development of Faith

In addition to regular teaching during Sunday morning worship, the Bible Study group is attended by approximately half of the membership.

Other Witnessing

It has again been our privilege to support Melksham Foodbank, who became registered with the Charity Commission as a CIO in its own right.

Management of Premises

Our aging church and hall premises remains a financial concern in the medium to long-term, which includes needing to replace one of our boilers in the next 18-24 months. However, we were able to afford some essential maintenance to rectify rainwater ingress to the church and other buildings toward the end of 2024. The new Diaconate are working towards a planned maintenance programme.

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

Public benefit

We continue to be a Christian, worshipping presence in the town, and are looking at differing ways of community engagement. Our services and activities are now being actively promoted through Social Media.

Our most significant contribution to the local community is to host the Melksham Foodbank and Lifeline CIO — providing storage facilities and a twice weekly collection and distribution and support service to those suffering from food poverty or their representatives.

Other users of our premises on a regular basis are Zumba weekly fitness dance class,

- 2 x weekly choir practice groups,
- social club for monthly knitting encouragement,
- a weekly Gateway social club for Special Needs individuals
- one of the designated Surgery locations for our local MP, and • a local authority polling station.

Overseas Mission

We are formally partnered, through the BMS World Mission organisation, with a mission worker in Peru and another worker in Uganda.

We continue to provide storage space to Tools with a Mission (TWAM) and members also supported Christian Aid.

Outlook

The significant reduction in ministry-related costs from an accredited minister has enabled our finances to take an immediate upward turn. The activities normally undertaken by an accredited minister has placed a further burden on the church, which has partly been taken up by Ian and Mary Wakeham through regular monthly preaching and running the Bible Study group.

By a combination of our own resources and securing the services of a variety of external speakers, we have been able to commence new calendar years with most Sunday services having speakers booked in advance. We are grateful to God for His provision in this regard and to our Pulpit Secretary for her diligence.

Despite this past year being a difficult one with the past deacons experiencing significant health issues, there is a generally positive atmosphere when we meet, the outlook is quite encouraging.

Approved by Deacons (Managing Trustees) at Diaconate Meeting on 9th Sept 2025

M. Wakeham

Mary Wakeham, Secretary

Melksham Baptist Church
TRUSTEES' ANNUAL REPORT 2024/25

ANNUAL ACCOUNTS

INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis

MELKSHAM BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES



Section A

Independent Examiner's Report

Report to the trustees

MELKHAM BAPTIST CHURCH

On accounts for the year ended

31st MARCH 2025

Charity no
(if any)

XN27962

Set out on pages

ONE - FOUR

(8 - 12)

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:

Date:

26/6/25

Name:

KENNETH JOHN VIVEASH

Relevant professional qualification(s) or body

N/A

STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31st March 2025

	Notes	Unrestricted £	Designated £	Restricted £	TOTAL £	Last Year £
INCOME						
Donations & Legacies	2	29,343	1,866	5,408	36,617	40,680
Rental Income	3	17,263			17,263	15,864
Grants	12			6,059	6,059	1,167
Investment Income	4	4,300	322		4,622	3,623
TOTAL INCOME		50,906	2,188	11,467	64,561	61,334
EXPENDITURE						
Ministry & Mission	5	1,447		5,351	6,798	8,691
Premises	6	35,215	-	6,059	41,274	32,186
Church life		1,207			1,207	1,616
Administration	7	3,774			3,774	1,690
TOTAL EXPENDITURE		41,643	-	11,410	53,053	44,184
SURPLUS / (DEFICIT)		9,263	2,188	58	11,508	17,150
Movement of Funds		4,298 -	4,298	-		
NET SURPLUS / (DEFICIT)		13,561 -	2,110	58	11,508	17,150
Funds Brought Forward 31 Mar 2024		24,735	10,381	509	35,626	18,476
Funds Carried Forward 31 Mar 2025		38,296	8,271	567	47,134	35,626

MELKSHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
As at 31st March 2025

	Notes	31-Mar-25	31-Mar-24
Statement of Assets and Liabilities			
Fixed Assets			
Property & Other Fixed Assets	9	5,498,476	5,313,072
Cash			
Baptist Union Corporation		8,271	7,949
Cash at Bank		38,863	27,677
		<u>47,134</u>	<u>35,626</u>
Liabilities			
Mission payments	11	567	509
Loans from WEBT Co Ltd	9	57,941	65,318
		<u>58,508</u>	<u>65,827</u>

MELKSHAM BAPTIST CHURCH

**NOTES TO THE ACCOUNTS
for the Year Ended 31st March 2025**

1 Accounting Policies

The accounts have been prepared under the Historic Cost convention and recored on a Receipts and Payments basis

	Unrestricted £	Designated £	Restricted £	TOTAL £	Last Year £
2 Donations & Legacies					
Sunday Offerings	5,553			5,553	8,127
Gift-Aided Offerings	16,781			16,781	16,118
Tax refund	6,389			6,389	5,498
Donations	620	1,866	11,467	13,954	10,738
Fundraising	-			-	-
Legacies	-			-	200
	29,343	1,866	11,467	42,676	40,680

Last year, designated income totalled £2,555, restricted income totalled £7,591, with the balance of £30,534 being unrestricted

3 Rental Income

Manse Rental	12,045			12,045	9,998
Church Premises	5,219			5,219	5,866
	17,263	-	-	17,263	15,864

Last year, all £15,864 was unrestricted income

4 Investment Income

Dividends	4,300			4,300	3,500
Bank Interest	322			322	123
	4,622	-	-	4,622	3,623

Last year, all £3,623 was unrestricted income

5 Ministry & Mission

Minister's expenses	-	-	-	-	285
Preaching Fees	1,440	-	-	1,440	980
Pension	7	-	-	7	12
Donations to outside organisations			11,410	11,410	7,414
	1,447	-	11,410	12,857	8,691

Last year, £7,414 was designated expenditure, with the balance of £1,277 unrestricted expenditure

6 Premises

Manse Costs	971			971	10,601
Loan repayments	12,000			12,000	11,200
Utilities	6,805			6,805	3,628
Insurance	3,591			3,591	3,508
Cleaning	362			362	422
Repairs, Renewals & Improvements	9,534		6,059	15,593	230
Equipment / Repairs	1,951			1,951	2,598
	35,215	-	6,059	41,274	32,186

Last year, all £32,186 was unrestricted expenditure

7 Administration / support costs

Stationery & postage	247			247	471
Licences	632			632	252
Professional Fees	2,896			2,896	362
	3,774	-	-	3,774	1,085

Last year, all £1,085 was unrestricted expenditure

8 Dividends

Dividends received is from the "Ann Tyler / Rushall" fund, administered by WEBA (Webnet), the proceeds of which are divided among three baptist churches, of which Melksham Baptist Church is one. The total current fund is valued at 31st December 2024 of £488,302

MELKSHAM BAPTIST CHURCH

**ANALYSIS OF FUNDS
for the Year Ended 31st March 2025**

9 FIXED ASSETS

The church and contents has been valued on the basis of insured value to give a more accurate valuation than open market. The manse, as a domestic dwelling, has been valued at open market value.

	2025	2024
Insurance Values		
Church Buildings	4,959,082	4,814,631
Pipe Organ	94,299	91,553
Contents	110,095	106,888

Burial Ground - Western Way, Melksham

No meaningful value is available so it has not been included in the these statements

Manse - 102 Linnet Lane, Melksham

Purchased in April 2019 at a cost of £250,000 in conjunction with West of England Baptist Trust Company.

A loan was created with WEBTC of £100,000, with a repayment terms £12,000 pa over 10 years.

When the current loan is repaid, WEBTC will hold 60% interest in the property, and Melksham Baptist Church 40%

	2025	2024
Market Valuation (31 March)	335,000	300,000

10 Designated Funds

	31-Mar-24	Income	Expenditure	Transfers	31-Mar-25
Reserve Fund	7,949	322	-	-	8,271
	<u>10,381</u>	<u>2,188</u>	<u>-</u>	<u>-</u>	<u>4,298</u>
					<u>8,271</u>

11 Restricted Funds

	£	£	£	£	£
Alabare	29	442	-446	-	25
Baptist Union / WEBA	90	1,549	-1,566	-	72
Bible Society	-	90	-90	-	-
BMS	122	1,999	-1,983	-	137
Cancer - Macmillan	-	-	0	-	-
Cancer - RUH FF	-	30	-30	-	-
Cancer - STARS	-	-	0	-	-
Christian Aid	-	220	-175	-	45
Crisis Fund	198	80	0	-	278
CSW	-	60	-60	-	-
Leprosy Mission	-	-	0	-	-
MAF	51	114	-165	-	-
Melksham FoodBank	-	405	-405	-	-
MFoC/Bless M	-	-	0	-	-
SPI/OCC	-	-	0	-	-
Spurgeons	10	200	-200	-	10
Tear Fund	-	10	-10	-	-
TLG	-	140	-140	-	-
TWAM	10	20	-30	-	-
Welcome Churches	-	-	0	-	-
WHCT	-	50	-50	-	-
Grants Received	12	6,059	-6,059	-	-
		<u>509</u>	<u>11,467</u>	<u>-11,410</u>	<u>-</u>
					<u>567</u>

12 GRANTS RECEIVED

Grants Received Over £1000

Benefact Trust	2,100
WHCT	2,000

Grants £1000 or under

	<u>1,959</u>
TOTAL GRANTS RECEIVED	<u>6,059</u>

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales - Charity number 261709

Accounts

MELKSHAM BAPTIST CHURCH
TRUSTEES ANNUAL REPORT & ACCOUNTS
for
YEAR ENDING 31 MARCH 2024



Presented on behalf of the Diaconate by:

Alan McFall

Mr Alan McFall
Church Secretary & Treasurer

Date: *28th July 2024*

Approved by Deacons (Managing Trustees) at Diaconate/Trustees Meeting on

30th July 2024

Chair *C. R. Hancock*

Miss Caroline Hancock, Deacon

Legal & Administrative Information

Name of Charity: Melksham Baptist Church
Officially "Manse for the Minister of Melksham Baptist Church & Sunday School"

Address of Charity: Old Broughton Road
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Email:

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At the date of this report, managing trustees or deacons are:

Mr Alan D McFall Secretary/Treasurer
Miss Caroline Hancock
Mr David Payne

Deacons are elected at the Annual General Meeting to serve for a period of three years; following which they must stand-down but may offer themselves for re-election.

The Church is affiliated to the Baptist Union of Great Britain and its regional administrative body, the West of England Baptist Association.

The West of England Baptist Trust Company Limited (WEBTC) are Custodian Trustees, holding in trust the title deeds of the property at Old Broughton Road, known as Melksham Baptist Church and Sunday School; and the property at Western Way known as The Old Baptist Burial Ground.

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Short-term surplus funds are held in a "pooled" bank account, managed by the Baptist Union Trust Company Limited.

Risk Management

A Health & Safety Review is conducted every two years and reported to the trustees.

A two-yearly portable electrical appliance check is conducted.

An electrical installation condition report is produced every five years (latest in April 2019).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was last done in April 2019).

The most significant risk we face is of the occurrence of a "cessation event" whereby we no longer make contributions to the Baptist Pension Scheme and are required to make a single payment to clear our share of the deficit in the Defined Benefits section of that fund. To this end we have entered into a Deferred Debt Arrangement by which we continue making contributions at £1 per month during a pastoral vacancy until the time when the Defined Benefits Scheme is terminated.

Internal Financial Controls

We follow the guidelines contained in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

Conflict of Interest

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Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (May 2018), and follow updated guidance as issued by the Safeguarding Lead at WEBA.

Brief Review of Church Life in the Year to March 2024

Summary

The basics of regular Sunday worship, Sparklers Group and hosted activities such as Zumba and Choir practice sessions all continued in full swing. We managed to cope with Foodbank at times taking over even more space than before due to their increased demand but social events have not returned to the level at which they had been previously.

During the year we added Melksham Community Money Advice to our hosted organisations. The opportunity of providing contact with this organisation for clients of the Foodbank has proved to be advantageous on several occasions already.

Church meetings were held more regularly than in the last couple of years, and all were back to face-to-face meetings.

At the end of the year pastor Josh, Alanna and family decided to move to pastures new at Woodville BC in Cardiff with effect from 31st March.

The remaining deacons continued to work on, attending motivating "re:imagine" events with Webnet colleagues.

We continue to be grateful for the moral and financial support of our neighbours in Corsham Baptist Church as well as the guidance from the Baptist Union and West of England Baptist Association (aka Webnet).

We have settled into a reasonable pattern of visiting speakers, complementing leading of worship by our own deacons.

Members & Friends

- We had the encouragement of baptising two people in December and welcoming both, as well as a third into church membership.
- There have been encouragements via new people joining us for worship with varying degrees of regularity
- At 31st March, church membership stood at 29 people (although 6 have lapsed over the years). Attendance at worship has typically been in the mid-20s. Several clients and helpers from Foodbank joined our worship service at Easter 2024 and boosted the congregation to 48.
- We are in regular contact with over 40 individuals via email/phone/letter.

Outreach

- Sadly, the departure of the pastor, his wife and children led to the closure of Rhyme Time.
- Members take a copy of "Good News" newspaper and some pass this on to others in their acquaintance.
- The ladies' Sparklers group have been meeting regularly again every week, providing significant mutual support and raising generous donations for several good causes; the church included.

Social Activity

- We mark significant "round number" birthdays among the membership.

Church Growth – Development of Faith

- In addition to regular teaching during Sunday morning worship, Bible Study groups are attended by approximately half of the membership.

Other Witnessing

- It has again been our privilege to provide food and essential support to those who have been referred to the Melksham Foodbank. The demand through the periods of lockdown has almost doubled and, thankfully, so has the level of donation of food and finances from the community.
- Funerals and weddings have given an opportunity for witnessing to the faith and have led to new contacts being established.

- **Management of Premises**

- This has been limited to essential routine maintenance that can be carried out within our limited financial capabilities. The organ had its regular tuning and maintenance in 2022. Plans are being made to have essential maintenance work done to both the main church building and the roofs of two ancillary buildings, providing appropriate grant funding can be obtained during the current year.

- **Overseas Mission**

- We are formally partnered, through the BMS World Mission organisation, with a mission worker in Peru (Laura-Lee Lovering).
- We continued to provide storage space to Tools with a Mission (TWAM) and members also supported Christian Aid (although we have not restarted door-to-door collection, largely due to fewer members being sufficiently mobile).

Outlook

With most people having been vaccinated against Covid, we are finding that individuals are contracting the illness, falling ill for a few days and seeming, at least, to make a good recovery without the church having to return to the severe restrictions on activity that we had in the past.

The significant cut in ministry-related costs and the positive impact of rental income from letting the manse property has enabled our finances to take an immediate upward turn.

By a combination of our own resources and securing the services of a variety of external speakers, we have most 2024 Sunday services booked and are already starting to fill dates in 2025.

With newcomers joining at the rate of 1 every 2-3 months, home-groups comprising approximately 50% of the congregation, a baptism having been held in December 2023 and a generally positive atmosphere when we meet, the outlook is quite encouraging.

We are looking to build people's faith and confidence, are hoping to be able to restore the reserves fund to at least its former level and look with increased confidence to seeking grant-aid to address some essential improvements to the buildings that have had to be placed outside current reach during the last couple of years.

ANNUAL ACCOUNTS

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INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis

Melksham Baptist Church							
Statement of Financial Activities							
for the Year Ended 31 March 2024							
		Version:	1		Date:	15th April 2024	
	Notes	Unrestricted General Funds £	Designated Building Fund £	Designated Reserve Fund	Restricted Mission Funds £	Total Funds 2024	Total Funds 2023
Receipts & Payments Account							
Receipts							
Offerings		24,245	2,159			26,404	21,557
Donations		715				715	1,350
Grants		1,167				1,167	14,003
Fund-raising activities		0	273			273	0
Legacies		200				200	0
Gift Aid Tax		5,498				5,498	5,391
Investment Income	7	3,500		123		3,623	3,807
Property Income	8	15,864				15,864	9,235
Other Causes					7,591	7,591	4,286
Realised investment gains		0				0	2,947
Total Incoming Resources		51,188	2,432	123	7,591	61,334	62,576
Payments							
Ministry	2	1,277				1,277	31,746
Church Life		1,572				1,572	1,254
Properties	4	20,986				20,986	13,727
Administration		12,934				12,934	10,555
Other Causes & Mission					7,414	7,414	4,630
Total Resources Expended		36,769	0	0	7,414	44,184	61,912
Net before transfers		14,419	2,432	123	177	17,150	664
Transfers between Funds	10	-6,000	0	6,000	0	0	0
Net Receipts/(Payments)		8,419	2,432	6,123	177	17,150	664
Opening Balances		14,556	0	1,826	2,093	18,477	17,813
Closing Balances		22,975	2,432	7,949	2,270	35,627	18,477
There are no recognised gains or losses other than the results for the year as set out above.							
All activities are classed as continuing.							

Melksham Baptist Church					
Statement of Assets & Liabilities					
At 31 March 2024					
	Notes		2024		2023
			£	£	
Fixed Assets					
Tangible Fixed Assets			0		0
Investments			0		0
				0	0
Monetary Assets					
Short Term Deposits	11		7,949		1,826
Cash at Bank			27,677		16649
				35,626	18,475
Liabilities					
Mission payments	12		509		848
Loans (interest-free from members)			0		0
Loans from WEBT Co.Ltd	13		65,318		71,372
Pension Scheme liability	14		0		0
				65,827	72,220
Note re Assets / Investments:					
Insurance value -					
Church Buildings			5,013,072		4,890,841
includes pipe organ			91,553		89,321
Contents			106,888		104,282
Burial ground at Western Way, Melksham. No meaningful value is available so it has not been included In the Statement of Assets And Liabilities					
Manse at 102 Linnet Lane, Melksham. £250,000 purchase price in April 2019					
Latest estate agent evaluation at April 2024 £300,000					
Purchased in conjunction with West of England Baptist Trust Company, who, when loan repaid, will hold a 60% interest in the property					

Melksham Baptist Church				
Notes to the Accounts				
For the Year Ended 31 March 2024				
1. Accounting Policies				
a. Accounting convention				
The accounts have been prepared under the historical cost convention and recorded on a Receipts and Payments basis.				
			2024	2023
2. Ministry				
Minister's Stipend and Employers costs	12		12	29,529
Expenses	285		285	2,097
Preaching Fees	980		980	120
			1,277	31,746
3. Church Life				
Worship materials	110		110	270
Developing faith & community support	35		35	58
Flowers	40		40	24
Junior Church	45		45	28
Catering	202		202	323
Piano & Organ tuning	0		0	0
Donations	9 857		857	50
Subscriptions	252		252	216
Other costs inc Assembly	30		30	285
			1,572	1,254
4. Premises				
Manse	10,601		10,601	3,573
Repairs, Renewals and Improvements	728		728	3,432
Heat and Light	3,450		3,450	2,656
Water Rates	178		178	103
Insurances	3,508		3,508	2,842
Cleaning	422		422	356
Equipment & depreciation	2,100		2,100	765
			20,986	13,727
5. Administration				
Printing & stationery	471		471	214
Telephones	0		0	0
Audit & accountancy	110		110	100
IT costs & music licences	901		901	881
Loan repayments	11,200		11,200	9,000
Other	252		252	360
			12,934	10,555
6. Other Causes and Mission				
Home Mission		2,197	2,197	1,350
BMS World Mission		2,868	2,868	1,446
MAF		91	91	60
Alabaré (Action on Homelessness)		341	341	349
Bible Society		80	80	70
Spurgeon's Homes		323	323	412
Christian Aid		760	760	628
Leprosy Mission		50	50	0
Bristol Baptist College		0	0	0
Melksham Food Bank		75	75	190
TWAM		245	245	0
Cancer Appeals		50	50	0
Stewardship (H. Wood)		0	0	0
MFoC Bless Melksham		0	0	0
Crisis Fund		170	170	56
Other (2024:CSW & SU)		165	165	70
			7,414	4,631

Melksham Baptist Church

Additional Notes

For the Year Ended 31 March 2024

7. Investment income is from the "Ann Tyler / Rushall" Fund, administered by WEBA, the proceeds of which are divided among 3 Baptist churches of which we are one.

8. Property income is from letting of halls (£5,866) and letting of manse from June (£9,997)

9. Church Life Donations: £857 donated from unrestricted fund to Home Mission and BMS to raise % of received funds donated to Baptist mission causes

10. £6,000 transferred from unrestricted fund to restore level of Reserve Fund

11. Short term deposit is with Baptist Union Corporation, 3mth notice account

12. Mission Payments due to be made	£
Home Mission	89.56
BMS	111.50
BMS B'day	10.00
MAF	51.00
Alabare	29.00
Spurgeons	10.00
TWAM	10.00
Crisis Fund	198.18 (C Fwd)
	£509.24

13. WEBTrust Loan is £100,000 toward purchase of Manse in April 2020, to be repaid over 10 years

14. Baptist 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.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery Plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

In March 2024, being without a minister since 31st March 2023, the church entered into a Deferred Debt Arrangement - a legal deed signed by the Pension Trustee and the Church trustees which allows the church to continue participating without a member. In accordance with this, we continue to make recovery contributions at £1 per month.

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales - Charity number 261709

Accounts

MELKSHAM BAPTIST CHURCH
TRUSTEES ANNUAL REPORT & ACCOUNTS
for
YEAR ENDING 31 MARCH 2023



Presented on behalf of the Deaconate by:

.....

Mr Alan McFall
Church Secretary & Treasurer

Date:

Approved by Deacons (Managing Trustees) at Diaconate Meeting on

.....

Chairman

Mr David Payne, Deacon

Legal & Administrative Information

Name of Charity: Melksham Baptist Church
Officially "Manse for the Minister of Melksham Baptist Church & Sunday School"

Address of Charity: Old Broughton Road
Melksham
Wiltshire
SN12 8BX

Email:

Website: www.melkshambaptistchurch.org.uk

Charitable Status: Registered with the Charity Commission of England & Wales
Registration Number = 261709

Administration: The Church was founded under Trust Deed, originating in 1669. Day to day administration and leadership are the responsibility of deacons (managing trustees). Of the deacons, the church secretary and church treasurer constitute the officers of the church. Decision-making is the collective responsibility of the church members through the Church Meeting, a quorum being represented by thirty percent of the church membership.

At the date of this report, managing trustees or deacons are:

Mr Alan D McFall Secretary/Treasurer
Miss Caroline Hancock
Mr David Payne

Deacons are elected at the Annual General Meeting to serve for a period of three years; following which they must stand-down but may offer themselves for re-election.

The Church is affiliated to the Baptist Union of Great Britain and its regional administrative body, the West of England Baptist Association.

The West of England Baptist Trust Company Limited (WEBTC) are Custodian Trustees, holding in trust the title deeds of the property at Old Broughton Road, known as Melksham Baptist Church and Sunday School; and the property at Western Way known as The Old Baptist Burial Ground.

Since April 2019 the church owns, in conjunction with WEBTC, a property at 102 Linnet Lane which serves as the church manse (photo on page 1).

The Church

Melksham Baptist Church is affiliated to the Baptist Union of Great Britain and to the West of England Baptist Association (also known as Webnet). It is also a member of the Melksham Family of Churches.

Membership of the Church is open to all who profess faith in Jesus Christ as Lord and Saviour and whose lives bear evidence of that fact. The usual means by which people become members is through Believers' Baptism.

Those desiring to become members are asked to seriously consider the New Testament teaching on baptism, but the Church shall welcome into membership those who earnestly desire to serve and follow Christ and who come from other Christian traditions.

The fellowship was formed in 1669 and the building in which we worship today is Grade II listed, having been built around 1776.

Objectives

The advancement of religion for the salvation of all who believe in Jesus Christ and for the benefit of society in general, both locally and in the wider world.
Specifically, making Jesus known in Melksham.

Principal Aims

- Be a worshipping, witnessing community of Christians; ministering to the members, wider congregation and local community including through links such as Melksham Family of Churches, schools and other voluntary organisations as appropriate from time to time.
- Help others come to a closer relationship with their Creator and Saviour.
- Support the work in Great Britain of the Baptist Union Home Mission and that overseas of BMS World Mission
- Encourage the giving of time and talent to aid and development work, primarily through other charities whose aims are compatible with our own
- Maintain the church premises as a safe and sound environment in which we, and other groups to whom we give access, may function; doing so in a manner that preserves the listed building, as far as possible, in its original form

Policy Statements

Reserves

The policy of the trustees is to retain sufficient reserves to maintain the smooth day to day running of the church, avoiding as far as possible being overdrawn on any bank account. We also need to be in a position to meet our commitments as an employer of the Pastor both during employment and in the event of unexpected cessation. We need to be mindful of the requirement for significant capital expenditure, from time to time, on maintenance of our property portfolio which from 2019 now includes a manse.

Investment

Where the trustees have opportunity to exercise influence over investment decisions, they do so on the strength of advice from the Custodian Trustees, seeking to maximise the annual return over a period of at least ten years and through either Government or ethical stocks.

Short-term surplus funds are held in a "pooled" bank account, managed by the Baptist Union Trust Company Limited.

Risk Management

A Health & Safety Review is conducted every two years and reported to the trustees.

A two-yearly portable electrical appliance check is conducted.

An electrical installation condition report is produced every five years (latest in April 2019).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was last done in April 2019).

The most significant risk we face is of the occurrence of a "cessation event" whereby we no longer make contributions to the Baptist Pension Scheme and are required to make a single payment to clear our share of the deficit in the Defined Benefits section of that fund. To this end, it is our policy to avoid a cessation event and to make use of the period of grace facility by which we continue making contributions during the time of a pastoral vacancy.

Internal Financial Controls

We follow the guidelines contained in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise, whether in letting of contracts (deacons declare/monitor interest) or in making of decisions at church meetings (members absent themselves where necessary).

Complaint Handling

The Church Secretary, involving other deacons or specialists as relevant, initially deals with complaints. A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for Pastor, deacons and all involved in leading work with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3, as provided by WEBA. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years). Policy and associated procedures were reviewed during the year 2020/21.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (May 2018).

Brief Review of Church Life in the Year to March 2023

Summary

The basics of regular Sunday worship, Sparklers Group and hosted activities such as Zumba and Choir practice sessions all carried on again in full swing. We managed to cope with Foodbank at times taking over even more space than before due to their increased demand but social events have not returned to the level at which they had been.

Church meetings were held only for urgent and very important business, and this included an AGM at which everyone who wished was able to attend.

The year was punctuated for several months by Josh being incapacitated for a while due to the aftermath of an operation on his ear, there was a difficult period during which we suffered from disquiet within the diaconate, culminating in one of the deacons standing down at the time of the AGM. And at the end of the year Josh, Alanna and family decided to move to pastures new at Woodville BC in Cardiff with effect from 31st March.

The remaining deacons continued to work on, and attend motivating re:imagine events with Webnet colleagues. These have been challenging and enjoyable and have led to new pew Bibles being used regularly, the introduction of sharing "good news" items in worship and the reference to a set of Core Values at relevant times as we take stock of what we are doing and where our focus is placed.

We continue to be grateful for the moral and financial support of our neighbours in Corsham Baptist Church as well as the guidance from the Baptist Union and West of England Baptist Association (aka Webnet).

Members & Friends

- Sadly, two members passed away. Another transferred her regular attendance to The Vineyard Church in Trowbridge. And a longer-standing member resigned her membership. All have been sadly missed.
- There have been encouragements via new people joining us for worship with varying degrees of regularity, although the pastor's departure has seen the, hopefully temporary, suspension of Rhyme Time activity.
- At 31st March, church membership stood at 28 people (although 4 have lapsed over the years). Attendance at worship has typically been in the mid-20s.
- We are in regular contact with over 40 individuals via email/phone/letter.

Outreach

- The pastor, his wife and children had seen growing numbers attending Rhyme Time since returning to full operation since the Covid-related lockdown.
- With changes in other churches in the town, sadly Messy Church has had to cease operation. We still have the opportunity of contributing to three "Holiday Club" sessions throughout the calendar year.
- Members take a copy of "Good News" newspaper and some pass this on to others in their acquaintance.
- The ladies' Sparklers group have been meeting regularly again every week, providing significant mutual support and raising generous donations for several good causes; the church included.

Social Activity

- None has been possible for most of this church year.

Church Growth – Development of Faith

- The Home Mission Grant from Webnet allowed us to continue to employ our Pastor in full-time service since training concluded in August 2022, and he has been very faithful in preparing a sermon each week, as well as supporting those in need of prayer and moral support. He has been very active in leading Christian elements of school assemblies in several of the primary schools in town. Study groups were in abeyance during most of 2021 and, for a variety of reasons, have been slow to re-commence in the early part of 2022.

Other Witnessing

- It has again been our privilege to provide food and essential support to those who have been referred to the Melksham Foodbank. The demand through the periods of lockdown has almost doubled and, thankfully, so has the level of donation of food and finances from the community.
 - Funerals and weddings have given an opportunity for witnessing to the faith and have led to new contacts being established.
- **Management of Premises**
 - This has been limited to essential routine maintenance that can be carried out within our limited financial capabilities. The organ had its regular tuning and maintenance last year. Since January 2022, most organisations hiring the halls have been able to resume.
 - **Overseas Mission**
 - We are formally partnered, through the BMS World Mission organisation, with a mission worker in Peru (Laura-Lee Lovering). Former partners in Uganda (Darby Family) have now returned to the UK.
 - We continued to provide storage space to Tools with a Mission (TWAM) and members also supported Christian Aid (although we have not restarted door-to-door collection, largely due to fewer members being sufficiently mobile).

Outlook

With most people having been vaccinated against Covid, we are finding that individuals are contracting the illness, falling ill for a few days and seeming, at least, to make a good recovery without the church having to return to the severe restrictions on activity that we had in the past. The pastor's decision to move on at the end of the financial year, whilst a surprise, has meant that the financial outlook took a sudden upward turn as a result of the significant cut in ministry-related costs and the positive impact of rental income from letting the manse property. By a combination of our own resources and securing the services of a variety of external speakers, we have every Sunday service in the remainder of the current calendar year booked and are already starting to fill dates in 2024.

With newcomers joining at the rate of 1 every 1-2 months, home-groups comprising approximately 60% of the congregation, a baptism preparation group beginning to meet in July and a generally positive atmosphere when we meet, the outlook is very encouraging.

We are looking to build people's faith and confidence, are hoping to be able to restore the reserves fund to at least its former level and look with increased confidence to seeking grant-aid to address some essential improvements to the buildings that have had to be placed outside current reach during the last couple of years.

ANNUAL ACCOUNTS

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INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's report on the
accounts**

Section A Independent Examiner's Report

Report to the trustees Charity Name: MELKSHAM BAPTIST CHURCH

On accounts for the year ended 31st MARCH 2023 **Charity no (if any)** XN27962

Set out on pages ONE - FOUR (remember to include the page numbers of additional sheets)

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:  **Date:** 2/6/23

Name: R. J. VIVEASH

Relevant professional qualification(s) or body N/A

Melksham Baptist Church

Statement of Financial Activities for the Year Ended 31 March 2023

Version: 1

Date: 28/04/2023

Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023	Total Funds 2022
Receipts & Payments Account					
Receipts					
	21,557			21,557	23,914
	1,350			1,350	2,997
	14,003			14,003	15,904
	0			0	0
	0			0	0
	5,391			5,391	4,938
	3,807			3,807	3,765
1	9,235			9,235	4,358
			4,286	4,286	5,216
2	2,947			2,947	0
	<u>58,290</u>	<u>0</u>	<u>4,286</u>	<u>62,576</u>	<u>61,092</u>
Total Incoming Resources					
Payments					
	31,746			31,746	28,074
	1,254			1,254	1,912
	13,727			13,727	13,954
	10,555			10,555	16,590
			4,630	4,630	5,263
	<u>57,281</u>	<u>0</u>	<u>4,630</u>	<u>61,911</u>	<u>65,793</u>
Total Resources Expended					
	1,009	0	-344	664	-4,701
Net before transfers					
	0	0	0	0	0
Transfers between Funds					
	1,009	0	-344	664	-4,701
Net Receipts/(Payments)					
				17,813	22,514
Opening Balances					
	<u>1,009</u>	<u>0</u>	<u>-344</u>	<u>18,477</u>	<u>17,813</u>
Closing Balances					

There are no recognised gains or losses other than the results for the year as set out above.

All activities are classed as continuing.

Melksham Baptist Church
**Statement of Assets & Liabilities
At 31 March 2023**

	Notes	<u>2023</u>		<u>2022</u>
		£	£	
Fixed Assets				
Tangible Fixed Assets		0		
Investments	2	0	0	3,506
Monetary Assets				
Short Term Deposits		1,826		5,711
Cash at Bank		<u>16,649</u>		12,101
			18,476	17,812
Liabilities				
Mission payments		848		1,192
Loans (interest-free from members)		0		
Loans from WEBT Co.Ltd	3	71,372		77,490
Pension Scheme liability	14	<u>0</u>		18,400
			72,220	97,082

Note re Assets / Investments:

Investment in Charinco Fund with Blackrock was redeemed in November.

Insurance value -

Buildings	£ 4,890,841	3,653,319
includes pipe organ	£ 89,321	81,127
Contents	£ 104,282	98,076

Burial ground at Western Way, Melksham. No meaningful value is available so it has not been included In the Statement of Assets And Liabilities

Manse at 102 Linnet Lane, Melksham insured value £212,362 £250,000 purchase price in April 2019
Latest estate agent evaluation at April 2023 £330,000
Purchased in conjunction with West of England Baptist Trust Company,
who, when loan repaid, will hold a 60% interest in the property

Melksham Baptist Church

Notes to the Accounts For the Year Ended 31 March 2023

1. **Property income** includes £1,710 insurance claim for storm damage to property roof

2. **Blackrock investment** was cashed-in, realising £2,947

3. **Administration:** we agreed a temporary reduction in loan repayment to WEBA - £250 for 4 months

4. Accounting Policies

a. Accounting convention

The accounts have been prepared under the historical cost convention and recorded on a Receipts and Payments basis.

	<u>2023</u>	<u>2022</u>
5. Ministry		
Minister's Stipend and Employers costs	29,529	25,855
Expenses	2,097	2,130
Preaching Fees	120	90
	<u>31,746</u>	<u>28,075</u>
6. Church Life		
Worship materials	270	151
Developing faith & community support	58	79
Flowers	24	67
Junior Church	28	0
Catering	323	475
Piano & Organ tuning	0	98
Donations	50	45
Subscriptions	216	320
Other costs inc Assembly	285	677
	<u>1,254</u>	<u>1,912</u>
7. Premises		
Manse	3,573	3,397
Repairs, Renewals and Improvements	3,432	1,420
Heat and Light	2,656	2,783
Water Rates	103	100
Insurances	2,842	2,549
Cleaning	356	303
Equipment & depreciation	765	3,403
	<u>13,727</u>	<u>13,955</u>
8. Administration		
Printing & stationery	214	208
Telephones	0	0
Audit & accountancy	100	100
IT costs & music licences	881	869
Loan repayments	9,000	12,000
Other	360	3,413
	<u>10,555</u>	<u>16,590</u>
9. Other Causes and Mission		
Home Mission	1,350	1,580
BMS World Mission	1,446	2,138
MAF	60	119
Action on Homelessness	349	326
Bible Society	70	75
Spurgeon's Homes	412	430
Christian Aid	628	380
Leprosy Mission	0	10
Bristol Baptist College	0	0
Melksham Food Bank	190	70
TWAM	0	10
Cancer Appeals	0	0
Stewardship (H. Wood)	0	0
MFoC Bless Melksham	0	0
Crisis Fund	56	0
The Turning	0	25
MIND	0	0
WHCT	20	50
CSW	20	50
Other	30	0
	<u>4,630</u>	<u>5,263</u>

Melksham Baptist Church

Additional Notes For the Year Ended 31 March 2023

10. Note re Assets / Investments:

Investment was Blackrock Charitable Investment Fund. Now fully redeemed.

11. Short term deposit is with Baptist Union Corporation 3mth notice account

12. Mission Payments to be made	£
Home Mission	194.94
BMS	218.00
BMS B'day	35.00
BMS Appeal	0.00
MAF	21.00
Alabare	46.00
Bible Soc	0.00
Spurgeons	10.00
C Aid	0.00
Leprosy Mission	24.50
Crisis Fund	298.18
	£847.62

13. WEBA Loan is £100,000 toward purchase of Manse in April 2020, to be repaid over 10+ years

14. Baptist 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.

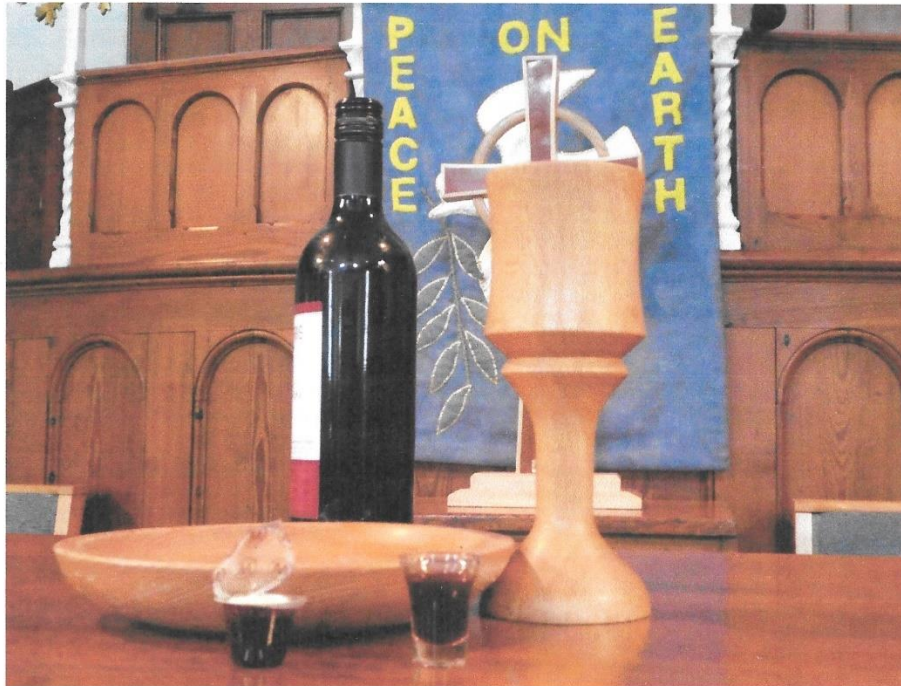
On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales - Charity number 261709

Accounts

MELKSHAM BAPTIST CHURCH
TRUSTEES ANNUAL REPORT & ACCOUNTS
for
YEAR ENDING 31 MARCH 2022



Presented on behalf of the Diaconate by:

Alan McFall

Mr Alan McFall
Church Secretary & Treasurer

Date: *12/9/2022*

Approved by Deacons (Managing Trustees) at Diaconate Meeting on

12 September 2022

Chairman

Mr Joshua Parmar, Pastor

Legal & Administrative Information

Name of Charity: Melksham Baptist Church
Officially "Manse for the Minister of Melksham Baptist Church & Sunday School"

Address of Charity: Old Broughton Road
Melksham
Wiltshire
SN12 8BX

Email:

Website: www.melkshambaptistchurch.org.uk

Charitable Status: Registered with the Charity Commission of England & Wales
Registration Number = 261709

Administration: The Church was founded under Trust Deed, originating in 1669. Day to day administration and leadership are the responsibility of deacons (managing trustees). Of the deacons, the church secretary and church treasurer constitute the officers of the church. Decision-making is the collective responsibility of the church members through the Church Meeting, a quorum being represented by thirty percent of the church membership.

At the date of this report, managing trustees or deacons are:

Mr Joshua P Parmar	Pastor in training
Mr Alan D McFall	Secretary/Treasurer
Miss Caroline Hancock	
Mr David Payne	
Mr Maurice Perry	

Deacons are elected at the Annual General Meeting to serve for a period of three years; following which they must stand-down but may offer themselves for re-election.

The Church is affiliated to the Baptist Union of Great Britain and its regional administrative body, the West of England Baptist Association.

The West of England Baptist Trust Company Limited are Custodian Trustees, holding in trust the title deeds of the property at Old Broughton Road, known as Melksham Baptist Church and Sunday School; and the property at Western Way known as The Old Baptist Burial Ground.

The Church

Melksham Baptist Church is affiliated to the Baptist Union of Great Britain and to the West of England Baptist Association. It is also a member of the Melksham Family of Churches.

Membership of the Church is open to all who profess faith in Jesus Christ as Lord and Saviour and whose lives bear evidence of that fact. The usual means by which people become members is through Believers' Baptism.

Those desiring to become members are asked to seriously consider the New Testament teaching on baptism, but the Church shall welcome into membership those who earnestly desire to serve and follow Christ and who come from other Christian traditions.

The fellowship was formed in 1669 and the building in which we worship today is Grade II listed, having been built around 1776.

Objectives

The advancement of religion for the salvation of all who believe in Jesus Christ and for the benefit of society in general, both locally and in the wider world.
Specifically, making Jesus known in Melksham.

Principal Aims

- Be a worshipping, witnessing community of Christians; ministering to the members, wider congregation and local community including through links such as Melksham Family of Churches, schools and other voluntary organisations as appropriate from time to time.
- Help others come to a closer relationship with their Creator and Saviour.
- Support the work in Great Britain of the Baptist Union Home Mission and that overseas of BMS World Mission
- Encourage the giving of time and talent to aid and development work, primarily through other charities whose aims are compatible with our own
- Maintain the church premises as a safe and sound environment in which we, and other groups to whom we give access, may function; doing so in a manner that preserves the listed building, as far as possible, in its original form

Policy Statements

Reserves

The policy of the trustees is to retain sufficient reserves to maintain the smooth day to day running of the church, avoiding as far as possible being overdrawn on any bank account. We also need to be in a position to meet our commitments as an employer of the Pastor both during employment and in the event of unexpected cessation. We need to be mindful of the requirement for significant capital expenditure, from time to time, on maintenance of our property portfolio which from 2020 now includes a manse.

Investment

Where the trustees have opportunity to exercise influence over investment decisions, they do so on the strength of advice from the Custodian Trustees, seeking to maximise the annual return over a period of at least ten years and through either Government or ethical stocks.

Short-term surplus funds are held in a "pooled" bank account, managed by the Baptist Union Trust Company Limited.

Risk Management

A Health & Safety Review is conducted every two years and reported to the trustees.

A two-yearly portable electrical appliance check is conducted.

An electrical installation condition report is produced every five years (latest in April 2019).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was last done in April 2019).

The most significant risk we face is of the occurrence of a "cessation event" whereby we no longer make contributions to the Baptist Pension Scheme and are required to make a single payment to clear our share of the deficit in the Defined Benefits section of that fund. To this end, it is our policy to avoid a cessation event and to make use of the period of grace facility by which we continue making contributions during the time of a pastoral vacancy.

Internal Financial Controls

We follow the guidelines contained in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise, whether in letting of contracts (deacons declare/monitor interest) or in making of decisions at church meetings (members absent themselves where necessary).

Complaint Handling

The Pastor and Church Secretary, who involve other deacons or specialists as relevant, initially deal with complaints. A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for Pastor, deacons and all involved in leading work with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3, as provided by WEBA. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years). Policy and associated procedures were reviewed during the year 2020/21.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (May 2018).

Brief Review of Church Life in the Year to March 2022

Summary

A gradual return toward normality was managed in line with easing of Government restrictions until January 2022 when most of the former activities of church life were re-established: communal worship, prayer/study meetings and all hosted activity in our premises with the exception of the Gateway Club. Contact was maintained with new, young families and has resulted in the toddlers Rhyme Time group gaining strength and meeting every week in term time. Regular social events are now being planned for summer of 2022. The cover photograph shows, on the left, the small pre-prepared individual elements for Communion that were used in worship until February.

Church meetings were held only for urgent and very important business, and this included an AGM at which everyone who wished was able to attend.

In October the deacons attended a residential weekend introduction to the local Baptist Association's (Webnet) "re:imagine" programme associated with our receipt of a Home Mission grant. We have found this to be thought-provoking and enjoyable as well as likely to be critical to the future of the church.

We continue to be grateful for the moral and financial support of our neighbours in Corsham Baptist Church as well as the guidance from the Baptist Union and West of England Baptist Association (aka Webnet).

Members & Friends

- Sadly, two members passed away. One other transferred her membership to the Independent Chapel at Atworth.
- Three new people have been attending worship on an increasingly frequent basis in recent months, as have several Rhyme Time families, which is encouraging for all.
- At 31st March, church membership stood at 32 people (although 3 have lapsed over the years).
- We are in regular contact with over 40 individuals via email/phone/letter and the number accessing the regular YouTube session is variable.

Outreach

- The pastor, his wife and children have maintained regular contact during lock-down via Facebook with Rhyme Time families and the numbers attending since returning to operation have been growing steadily since the turn of the year.
- We have contributed to the Family of Churches outreach to young families via Messy Church, although this has had a difficult return to normality since Christmas, partly due to having to move to different premises (kitchen facilities having become unavailable at the previous school).

Social Activity

- None has been possible for most of this church year.

Church Growth – Development of Faith

- The Home Mission Grant from WEBA has allowed us to continue to employ our Pastor in training and he has been very faithful in preparing a sermon each week, supporting those in need of prayer and moral support and pursuing his training via contact with the Baptist College in Bristol via Zoom.

Other Witnessing

- It has again been our privilege to provide food and essential support to those who have been referred to the Melksham Foodbank. The demand through the periods of lockdown has almost doubled and, thankfully, so has the level of donation of food and finances from the community. Otherwise, there has been limited opportunity.
 - Funerals and weddings have given an opportunity for witnessing to the faith and have led to new contacts being established.
- **Management of Premises**
 - This has been limited to essential routine maintenance that can be carried out with regard to social distancing and within our financial capabilities. The organ had its regular tuning and maintenance. Since January, most organisations hiring the halls have been able to resume.
 - **Overseas Mission**
 - We are formally partnered, through the BMS World Mission organisation, with mission workers in Peru (Laura-Lee Lovering) and Uganda (Darby Family); we support them by our giving to BMS and regular email contact.
 - We continued to provide storage space to Tools with a Mission (TWAM) and members also supported Christian Aid (although door-to-door collection was not possible).

Outlook

Whilst the Coronavirus pandemic had a negative effect on our finances for two years, this has largely dissipated. The pandemic has been directly responsible for two or three regular worshippers failing to return. Increasing poor health associated with the onset of years has been responsible for at least as many others.

Reluctantly, to maintain a safety margin with respect to cashflow, it was necessary to dip into the reserve fund held in Baptist Union Corporation account to the tune of £5,000. It is hoped to at least partially restore the previous level in the summer of 2022.

A future budget has been prepared which is dependent on (1) the congregation rising to a challenge of modestly increased giving and (2) agreement from the WEBTC to a reduction of the level at which we repay the manse loan. This has enabled us to commit to the pastor's continuation in a full-time role and it is our prayer is that God will bless this step of faith with renewed growth and financial security which will accompany us well into the future

ANNUAL ACCOUNTS

&

INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis



**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: MELKSHAM BAPTIST CHURCH

**On accounts for the year
ended**

31st MARCH 2022	Charity no (if any)	XN27962
-----------------	------------------------	---------

Set out on pages

ONE - FOUR (remember to include the page numbers of additional sheets)

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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: 

Date: 4/5/22

Name: KJ VINEASH

**Relevant professional
qualification(s) or body**

NA

Melksham Baptist Church						
Statement of Financial Activities						
for the Year Ended 31 March 2022						
		Version:	2	Date:	06/04/2022	
	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	2022	2021
Receipts & Payments Account						
Receipts						
Offerings		23,914			23,914	23,437
Donations		2,997			2,997	508
Grants		15,904			15,904	14,004
Fund-raising activities		0			0	0
Legacies		0			0	0
Gift Aid Tax		4,938			4,938	6,163
Investment Income		3,765			3,765	5,025
Property Income		4,358			4,358	1,510
Other Causes				5,216	5,216	4,874
Realised investment gains		0			0	0
Total Incoming Resources		55,875	0	5,216	61,091	55,521
Payments						
Ministry		28,074			28,074	25,916
Church Life		1,912			1,912	514
Properties		13,954			13,954	12,200
Administration	7	16,590			16,590	14,051
Other Causes & Mission				5,263	5,263	4,647
Total Resources Expended		60,530	0	5,263	65,793	57,327
Net before transfers		-4,655	0	-47	-4,702	-1,806
Transfers between Funds		0	0	0	0	0
Net Receipts/(Payments)		-4,655	0	-47	-4,702	-1,806
Opening Balances					22,515	24,321
Closing Balances		-4,655	0	-47	17,813	22,515
There are no recognised gains or losses other than the results for the year as set out above.						
All activities are classed as continuing.						

Melksham Baptist Church					
Statement of Assets & Liabilities					
At 31 March 2022					
	Notes		2022		2021
			£	£	
Fixed Assets					
Tangible Fixed Assets					
Investments	8		3,506	3,506	4,000
Monetary Assets					
Short Term Deposits	9		5,711		10,668
Cash at Bank			12,101		11,846
				17,811	22,513
Liabilities					
Mission payments	10		1,192		1,129
Loans (interest-free from members)			0		0
Loans from WEBT Co.Ltd	11		77,490		86,857
Pension Scheme liability	12		18,400		33,100
				97,082	121,086
Insurance value -					
	Buildings		3,653,319		3,294,284
	includes pipe organ		81,127		73,155
	Contents		98,076		88,437
Burial ground at Western Way, Melksham. No meaningful value is available so it has not been included In the Statement of Assets And Liabilities					
Manse at 102 Linnet Lane, Melksham			£250,000	purchase price in April 2019	
Purchased in conjunction with West of England Baptist Trust Company, who, when loan repaid, will hold a 60% interest in the property					

Melksham Baptist Church					
Notes to the Accounts					
For the Year Ended 31 March 2022					
1. Accounting Policies					
a. Accounting convention					
The accounts have been prepared under the historical cost convention and recorded on a Receipts and Payments basis.					
				<u>2022</u>	<u>2021</u>
2. Ministry					
Minister's Stipend and Employers costs				25,855	24,419
Expenses				2,130	1,397
Preaching Fees				90	120
				28,074	25,936
3. Church Life					
Worship materials				151	0
Developing faith & community support				79	302
Flowers				67	0
Junior Church				0	0
Catering				475	3
Piano & Organ tuning				98	0
Donations				45	0
Subscriptions				320	209
Other costs inc Assembly				677	0
				1,912	514
4. Premises					
Manse				3,397	3,173
Repairs, Renewals and Improvements				1,420	1,140
Heat and Light				2,783	4,313
Water Rates				100	93
Insurances				2,549	2,521
Cleaning				303	380
Equipment & depreciation				3,403	579
				13,954	12,199
5. Administration					
Printing & stationery				208	315
Telephones				0	0
Audit & accountancy				100	100
IT costs & music licences				869	826
Loan repayments				12,000	9,000
Other	Note 7			3,413	3,810
				16,590	14,051

Melksham Baptist Church	
Notes to the Accounts	(Continued)
For the Year Ended 31 March 2022	

6. Other Causes and Mission						
Home Mission					1,580	1,284
BMS World Mission					2,138	1,399
MAF					119	33
Alabare (Action on Homel'ness)					326	263
Bible Society					75	117
Spurgeon's Homes					430	665
Christian Aid					380	0
Leprosy Mission					10	38
Bristol Baptist College					0	25
Melksham Food Bank					70	200
TWAM					10	0
Cancer Appeals					0	480
Stewardship (H. Wood)					0	0
MFoC Bless Melksham					0	25
Crisis Fund					0	0
The Turning					25	0
MIND					0	13
WHCT					50	25
CSW					50	55
WEBA Albania					0	25
					5,263	4,647

Melksham Baptist Church					
Additional Notes					
For the Year Ended 31 March 2022					
7. Admin / Other is cost of ministerial training & part cost of ministerial recognition event					
8. Note re Assets / Investments:					
Investment is Blackrock Charitable Investment Fund. Evaluation at			31/03/2022		
9. Short term deposit is with Baptist Union Corporation 3-mth notice account					
We transferred £5,000 from this account to the General Account in October 2021					
10. Mission Payments to be made		£			
Home Mission		394.92			
BMS		158.91			
BMS B'day		15.00			
BMS Appeal		0.00			
MAF		60.00			
Alabare		89.00			
Spurgeons		120.00			
Crisis Fund		354.18			
		£1,192.01			
11. WEBA Loan is £100,000 toward purchase of Manse in April 2019.					
Repayment terms £12,000 per annum for 10 years; Interest charged = £2,634.82					

Melksham Baptist Church	
Additional Notes	(continued)
For the Year Ended 31 March 2022	

12. Baptist Pension Scheme Liabilities	Latest liability figure as of 21/03/2022	
---	--	--

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Minister is a member of the Scheme. Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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. A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension deficiency contribution cost for the Church in the year was £3,709.

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

MANSE FOR THE MINISTER OF MELKSHAM BAPTIST CHAPEL

England & Wales - Charity number 261709

Accounts

MELKSHAM BAPTIST CHURCH
TRUSTEES ANNUAL REPORT & ACCOUNTS
for
YEAR ENDING 31 MARCH 2021



Presented on behalf of the Deaconate by:

Alan McFall
.....

Mr Alan McFall
Church Secretary & Treasurer

Date: *25th May 2021*
.....

Approved by Deacons (Managing Trustees) at Diaconate Meeting on

13th July 2021
.....

Chairman
Joshua Parmar

Mr Joshua Parmar, Pastor

Legal & Administrative Information

Name of Charity: Manse for the Minister of Melksham Baptist Church & Sunday School
Commonly referred to as Melksham Baptist Church

Address of Charity: Old Broughton Road
Melksham
Wiltshire
SN12 8BX

Email:

Website: www.melkshambaptistchurch.org.uk

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Mr Maurice Perry	

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Bank:	Natwest Bank Chippenham Branch 30 High Street Chippenham Wiltshire SN15 3HB
Independent Examiner:	Mr John Viveash 4 Willow Close Melksham Wiltshire SN12 6SD
Building Surveyor:	Mr Adrian Male Midtrees, The Green, Hambridge, Langport, Somerset, TA10 0AT
Insurers:	The Baptist Insurance Company Beaufort House Brunswick Road Gloucester GL1 1JZ

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A Health & Safety Review is conducted every two years and reported to the trustees.

A two-yearly portable electrical appliance check is conducted.

An electrical installation condition report is produced every five years (latest in April 2019).

A quinquennial (5-yearly) inspection of the property is carried out and reported to trustees and custodian trustees. (This was last done in April 2019).

The most significant risk we face is of the occurrence of a "cessation event" whereby we no longer make contributions to the Baptist Pension Scheme and are required to make a single payment to clear our share of the deficit in the Defined Benefits section of that fund. To this end, it is our policy to avoid a cessation event and to make use of the period of grace facility by which we continue making contributions during the time of a pastoral vacancy.

Internal Financial Controls

We follow the guidelines contained in the Association of Church Accountants & Treasurers Handbook as far as is practicable for a congregation of our size.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise, whether in letting of contracts (deacons declare/monitor interest) or in making of decisions at church meetings (members absent themselves where necessary).

Complaint Handling

The Pastor and Church Secretary, who involve other deacons or specialists as relevant, initially deal with complaints. A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for Pastor, deacons and all involved in leading work with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3, as provided by WEBA. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years). Policy and associated procedures were reviewed during the year 2020/21.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (May 2018).

Brief Review of the Year to March 2021**Summary**

An unprecedented year began with the introduction on 23rd March of severe restrictions on public activity due to the coronavirus pandemic. These brought to a standstill communal worship, prayer/study meetings, socialising, travel and all hosted activity in our premises with the exception of the Foodbank which has virtually doubled its throughput.

We have adapted to use of IT for sharing weekly worship by YouTube and Zoom, with most people on computers at home and a minimum of non-IT folk joining via facilities in the church or hall since January 2021.

We continue to be grateful for the moral and financial support of our neighbours in Corsham Baptist Church.

Members & Friends

- Two members sadly passed away.
- One member and spouse decided to worship more locally to where they live, although still remaining in touch.
- At 31st March, church membership stood at 35 people (although 5 have lapsed over the years).
- We are in regular contact with 38 people via email/phone/letter and the number accessing the regular YouTube session is variable, but in the mid-40's.

Outreach

- The pastor, his wife and children initiated a weekly "Rhyme Time" get-together for parents and pre-school children for an hour or so, weekly, in 2020 and have maintained regular contact during lock-down via Facebook with most of these.
- We have contributed to the Family of Churches outreach to young families via the continuation, in remote form, of Messy Church.

Social Activity

- There has been none.

Church Growth – Development of Faith

- The Home Mission Grant from WEBA has allowed us to continue to employ our Pastor in training and he has been very faithful in preparing a sermon each week, delivered via Facebook and printed copy, supporting those in need of prayer and moral support and pursuing his training via contact with the Baptist College in Bristol via Zoom.

Other Witnessing

- It has again been our privilege to provide food and essential support to those who have been referred to the Melksham Foodbank. The demand through the periods of lockdown has almost doubled and, thankfully, so has the level of donation of food and finances from the community.

Management of Premises

- This has been limited to essential routine maintenance that can be carried out with regard to social distancing.

Overseas Mission

- We are formally partnered, through the BMS World Mission organisation, with mission workers in Peru (Laura-Lee Lovering) and Uganda (Darby Family); we support them by our giving to BMS and regular email contact.
- We provide storage space to Tools with a Mission (TWAM) and members also support Christian Aid.

- **Statement on impact of Coronavirus**

Our receipts for the year were lower than budgeted by approximately £7,000 – primarily through receiving no rental income for the whole year and members' giving to mission causes being significantly reduced.

We benefitted from a repayment holiday of 3 months on the loan from WEBA and a 50% reduction for 6 months on Baptist Pension Scheme deficit payments.

For the year ahead, we are hopeful that we may be able to once again hire the premises to most of our former users from July and be able to return to more regular receipt of freewill offerings in a similar timescale.

ANNUAL ACCOUNTS

&

INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis



**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	MELKSHAM BAPTIST CHURCH		
On accounts for the year ended	31st MARCH 2021	Charity no (if any)	XN 27962
Set out on pages	ONE - FOUR		

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

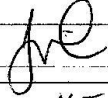
Independent examiner's statement [~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:  Date: 18/4/2021

Name: KJ VIVEASH

Relevant professional qualification(s) or body: N/A

Melksham Baptist Church						
Statement of Financial Activities						
for the Year Ended 31 March 2021						
		Version:	1	Date:	09/04/2021	
	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	2021	2020
Receipts & Payments Account						
Receipts						
Offerings		23,437			23,437	23,021
Donations		508			508	5,770
Grants		14,004			14,004	12,837
Fund-raising activities		0			0	0
Legacies		0			0	0
Gift Aid Tax		6,163			6,163	4,578
Investment Income		5,025			5,025	5,016
Property Income		1,510			1,510	5,027
Other Causes				4,874	4,874	7,156
Realised investment gains		0			0	0
Total Incoming Resources		50,647	0	4,874	55,521	63,405
Payments						
Ministry		25,916			25,916	29,593
Church Life		514			514	3,049
Properties		12,200			12,200	17,456
Administration		14,051			14,051	12,606
Other Causes & Mission				4,647	4,647	7,426
Total Resources Expended		52,681	0	4,647	57,327	70,130
Net before transfers		-2,033	0	227	-1,806	-6,725
Transfers between Funds		0	0	0	0	0
Net Receipts/(Payments)		-2,033	0	227	-1,806	-6,725
Opening Balances					24,321	31,046
Closing Balances		-2,033	0	227	22,515	24,321
There are no recognised gains or losses other than the results for the year as set out above.						
All activities are classed as continuing.						

Melksham Baptist Church					
Statement of Assets & Liabilities					
At 31 March 2021					
	Notes		2021	2020	
			£	£	
Fixed Assets					
Tangible Fixed Assets			0		
Investments	8		4,000		
				4,000	3,880
Monetary Assets					
Short Term Deposits	9		10,668		10,594
Cash at Bank			11,846		13,725
				22,513	24,320
Liabilities					
Mission payments	10		1,129		607
Loans (interest-free from members)			0		0
Loans from WEBT Co.Ltd	11		86,857		93,028
Pension Scheme liability	12		33,100		44,800
				121,086	138,435
Note re Assets / Investments:					
Investment is Charinco Fund with Blackrock. Evaluation is at					
Insurance value -					
	Buildings		3,294,284		3,291,014
	includes pipe organ		73,155		73,083
	Contents		88,437		88,349
Burial ground at Western Way, Melksham. No meaningful value is available so it has not been included In the Statement of Assets And Liabilities					
Manse at 102 Linnet Lane, Melksham £250,000 purchase price in April 2019					
Purchased in conjunction with West of England Baptist Trust Company, who, when loan repaid, will hold a 60% interest in the property					

Melksham Baptist Church			
Notes to the Accounts			
For the Year Ended 31 March 2021			
1. Accounting Policies			
The accounts have been prepared under the historical cost convention and recorded on a Receipts and Payments basis.			
2. Grant of £14,000 p.a. is being received from West of England Baptist Association to support the appointment of a minister in training.			
		2021	2020
3. Ministry			
Minister's Stipend and Employers costs		24,419	23,394
Expenses		1,377	5,604
Preaching Fees		120	595
		25,916	29,593
4. Church Life			
Worship materials		0	26
Developing faith & community support		302	613
Flowers		0	66
Junior Church		0	0
Catering		3	1,714
Piano & Organ tuning		0	0
Donations		0	360
Subscriptions		209	170
Other costs inc Assembly		0	100
		514	3,049
5. Premises			
Manse		3,173	5,594
Repairs, Renewals and Improvements		1,140	6,024
Heat and Light		4,313	2,747
Water Rates		93	86
Insurances		2,521	2,469
Cleaning		380	333
Equipment & depreciation		579	203
		12,200	17,456
6. Administration			
Printing & stationery		315	310
Telephones		0	227
Audit & accountancy		100	1,680
IT costs & music licences		826	389
Loan repayments		9,000	10,000
Other (ministry training)		3,810	0
		14,051	12,606
7. Other Causes and Mission			
		2021	2020
Home Mission		1,284	1,420
BMS World Mission		1,399	1,768
MAF		33	210
Alabaré		263	382
Bible Society		117	213
Spurgeon's Homes		665	618
Christian Aid		0	267
Leprosy Mission		38	78
Bristol Baptist College		25	75
Melksham Food Bank		200	235
TWAM		0	60
Cancer Appeals		480	1,228
Stewardship (H. Wood)		0	0
MFoC Bless Melksham		25	95
Crisis Fund		0	325
The Turning		0	
MIND		13	
WHCT		25	
CSW		55	
Other (2021 - WEBA Albania)		25	453
		4,647	7,427

Melksham Baptist Church	
Additional Notes	
For the Year Ended 31 March 2021	
8. Note re Assets / Investments:	
Investment is Blackrock Charitable Investment Fund. Evaluation at	31/12/2020
9. Short term deposit is with Baptist Union Corporation 3mth notice account	
10. Mission Payments to be made	
	£
Home Mission	187.50
BMS	202.50
BMS B'day	60.00
MAF	5.00
Alabare	40.00
Bible Soc	15.00
Spurgeons	105.00
C Aid	30.00 uncleared cheque
M Foodbank	70.00
TWAM	10.00
MBC Crisis Fund	354.18
CSW	25.00
The Turning	25.00 uncleared cheque
	£1,129.18
11. WEBA Loan is £100,000 toward purchase of Manse in April 2020, to be repaid over 10 years At current repayment and interest rate, loan will be paid off by mid-2029.	
12. Baptist Pension Scheme Liabilities	
<p>The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Minister is a member of the Scheme. Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.</p> <p>Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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. A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.</p> <p>In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.</p> <p>As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension deficiency contribution cost for the Church in the year was £2,740.</p> <p>The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.</p>	