

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*
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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

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. Mrs Elizabeth Young and Mr Philip Toop retired as deacons during 2020.

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.

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

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 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:

K J 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	Designated	Restricted	Total	Total
		Funds	Funds	Funds	Funds	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>					