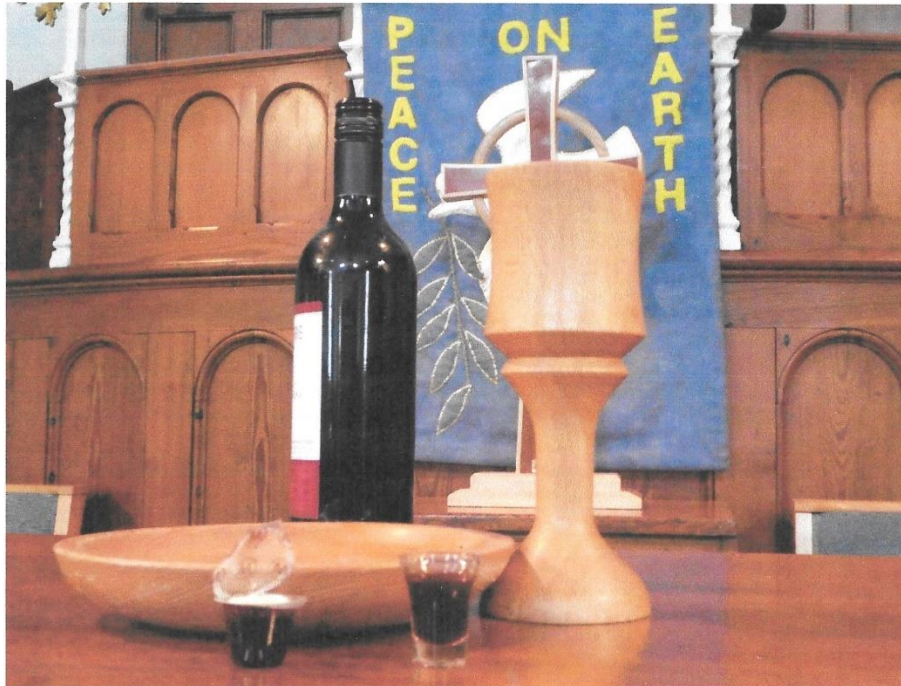


**MELKSHAM BAPTIST CHURCH**  
**TRUSTEES ANNUAL REPORT & ACCOUNTS**  
for  
**YEAR ENDING 31 MARCH 2022**



**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

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**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](http://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.

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## ***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 31<sup>st</sup> 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

MELKSHAM BAPTIST CHURCH

On accounts for the year  
ended

31st MARCH 2022

Charity no  
(if any)

XN27962

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:

4/5/22

Name:

KJ VINEASH

Relevant professional  
qualification(s) or body

NA



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

<b>Melksham Baptist Church</b>					
<b>Statement of Assets &amp; Liabilities</b>					
<b>At 31 March 2022</b>					
	Notes		<b><u>2022</u></b>		<b><u>2021</u></b>
			<b><u>£</u></b>	<b><u>£</u></b>	
<b>Fixed Assets</b>					
Tangible Fixed Assets					
Investments	8		3,506	3,506	4,000
<b>Monetary Assets</b>					
Short Term Deposits	9		<b>5,711</b>		10,668
Cash at Bank			<b>12,101</b>		11,846
				<b>17,811</b>	22,513
<b>Liabilities</b>					
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
				<b>97,082</b>	121,086
<b>Insurance value -</b>					
<b>Buildings</b>			<b>3,653,319</b>		3,294,284
includes pipe organ			81,127		73,155
<b>Contents</b>			<b>98,076</b>		88,437
<b>Burial ground at Western Way, Melksham.</b> No meaningful value is available so it has not been included In the Statement of Assets And Liabilities					
<b>Manse at 102 Linnet Lane, Melksham</b>			<b>£250,000</b>	purchase price in April 1919	
<b>Purchased in conjunction with West of England Baptist Trust Company, who, when loan repaid, will hold a 60% interest in the property</b>					

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

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

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

<b>Melksham Baptist Church</b>								
<b>Additional Notes</b>								
<b>For the Year Ended 31 March 2022</b>								
<b>7. Admin / Other is cost of ministerial training &amp; part cost of ministerial recognition event</b>								
<b>8. Note re Assets / Investments:</b>								
Investment is Blackrock Charitable Investment Fund. Evaluation at				31/03/2022				
<b>9. Short term deposit is with Baptist Union Corporation 3-mth notice account</b>								
We transferred £5,000 from this account to the General Account in October 2021								
<b>10. Mission Payments to be made</b>			<b>£</b>					
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					
			<b>£1,192.01</b>					
<b>11. WEBA Loan</b> 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.