

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

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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

&

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

NA

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					
Offerings	21,557			21,557	23,914
Donations	1,350			1,350	2,997
Grants	14,003			14,003	15,904
Fund-raising activities	0			0	0
Legacies	0			0	0
Gift Aid Tax	5,391			5,391	4,938
Investment Income	3,807			3,807	3,765
Property Income	9,235			9,235	4,358
Other Causes			4,286	4,286	5,216
Realised investment gains	2,947			2,947	0
Total Incoming Resources	58,290	0	4,286	62,576	61,092
Payments					
Ministry	31,746			31,746	28,074
Church Life	1,254			1,254	1,912
Properties	13,727			13,727	13,954
Administration	10,555			10,555	16,590
Other Causes & Mission			4,630	4,630	5,263
Total Resources Expended	57,281	0	4,630	61,911	65,793
Net before transfers	1,009	0	-344	664	-4,701
Transfers between Funds	0	0	0	0	0
Net Receipts/(Payments)	1,009	0	-344	664	-4,701
Opening Balances				17,813	22,514
Closing Balances	1,009	0	-344	18,477	17,813

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		16,649	18,476	12,101
				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	0		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.

	2023	2022
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.