

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
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. Following the conclusion of the Pastor's appointment on 31st March 2023, the manse property was successfully rented out from 1st June and continues to be subject to a managed letting agreement on our behalf.

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 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

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), 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

&

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 2024

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 31st March 2024.

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:

John Vivarisk

Date:

13/5/24

Name:

KENNETH JOHN VIVARISK

Relevant professional qualification(s) or body

N/A

Melksham Baptist Church								
Statement of Financial Activities for the Year Ended 31 March 2024								
		Version:	1	Date:		15th April 2024		
		Unrestricted	Designated	Designated	Restricted			
	Notes	General	Building	Reserve	Mission	Total	Total	
		Funds	Fund	Fund	Funds	Funds	Funds	
		£	£		£	2024	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.								

[illegible]

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.