

Charity Number: 1171581

Lower Earley Baptist Church

Annual Report and Financial Statements

Year Ending

31/12/2023

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1. General Information

1.1. Name and Address

Lower Earley Baptist Church

Maiden Place

Lower Earley

Reading

RG6 3HE

1.2. Church Leadership Team

The Church Leadership Team comprises the Minister, Church Secretary, Church Treasurer and additional individuals as appointed by the Church Meeting. All members of the Leadership Team are Trustees of Lower Earley Baptist Church CIO

Rev Rusell Howes	Appointed 1/9/23 and became chair 11/9/23
Mrs Dorothea Lowman	Church Secretary, reappointed on 4/10/2023 and chair until 10/9/23
Mr Stephen Newton	Reappointed as Church Treasurer on 4/10/2023
Mrs Rebecca Hogg	Reappointed 4/10/2023
Mr Petrus Jacobus Zeeman	Appointed 14/10/2021
Mr Jonathan Lloyd	Appointed 6/10/2022
Mr Johannes van de Merwe	Appointed 6/10/2022
Mr Steven Wilson	Appointed 6/10/2022

1.3. Principal Professional Advisors

HSBC Bank
26 Broad Street
Reading
RG1 2BU

P Nixon FCA
28 Luckley Wood
Wokingham
Berkshire
RG41 2EW

Edmonds Accountancy
Unit 11, Diddenham Court
Lambwood Hill
Grazeley
Reading
RG7 1JQ

2. Church Leadership Team's Report

The Church Leadership Team of Lower Earley Baptist Church CIO ("the Charity") present their annual report for the year ended 31 December 2023 together with the financial statements for that year.

The financial statements have been prepared on the receipts and payments basis in accordance with the Charities Act 2011.

2.1. Statement of Church Leadership Team's Responsibilities

The Church Leadership Team is responsible for preparing their report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Church Leadership Team to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Church Leadership Team is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Church Leadership Team is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Church Constitution.

They are also responsible for safekeeping the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2.2. Reference and Administrative Details

Lower Earley Baptist Church CIO is a registered charity (charity number 1171581).

The present Church Leadership Team is shown in section 1.2 and the external advisers of the Charity are shown in section 1.3.

2.3. Structure and Management

The Church is governed by its Constitution, adopted 29 September 2016 and last amended on 14/10/2021. The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union.

The Church Leadership Team, as shown in section 1.2, are appointed by secret ballot at a Church Members' meeting in accordance with the Church Constitution. They oversee and coordinate the vision and ministry of the church.

The Minister and the Church Leadership Team remain on the Church Leadership Team for the duration of their appointment subject to their good standing within the Church both spiritually and morally. The Church Leadership Team, other than the Minister, are appointed for a period of 1 year in respect of the Church Secretary and Church Treasurer and up to 3 years for any other Trustee. Trustees other than the Church Secretary and Church Treasurer (who are appointed annually) are eligible for a further 3-year period. After two consecutive terms of 3 years, they shall normally stand down for a minimum period of one year unless the Church Meeting agrees an extension.

On appointment the Church Leadership Team are provided with copies of previous Church Leadership Team minutes dating back at least one year and other relevant church specific documents. They are also given guidance as to appropriate background reading on being a trustee as provided by both the Charity Commission and the Baptist Union.

Some ministries of the church are headed up by individuals who are not themselves part of the Church Leadership Team but are answerable to a designated member of that team. Regular contact is kept between these individuals and matters of importance are brought to the rest of the Church Leadership Team as necessary.

Church Membership is open to those who profess repentance before God and faith in Jesus Christ as Saviour and Lord; whose lives bear evidence of the presence of the Holy Spirit; and who assent to the statement of Beliefs in accordance with the Constitution, with application for membership being made to the Minister or Church Secretary. On 28 April 2022 the Church Member's Meeting approved the "Statement of Faith" which has since been on display on our website.

2.4. Governance

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored, and that appropriate management information is prepared and reviewed regularly by both the Church Leadership Team and the Church Members.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- an annual budget approved by the Church Members;
- regular consideration by the Church Leadership Team and Church Members of financial results, variances from budgets, and benchmarking reviews;
- delegation of day-to-day management authority and segregation of duties;
- identification and management of risks.

Group Leaders have certain delegated responsibility for the smooth running of their ministries but are accountable to the Church Leadership Team and Church Members for all decisions taken.

The Church Leadership Team can approve budgeted expenditure up to £5,000 and non-budgeted expenditure up to £2,000. Any non-budgeted expenditure above this limit must receive agreement from Church members. The limits are reviewed from time to time.

The Church appointed Maintenance Officer can approve expenditure up to £500. Any expenditure above this amount requires approval as detailed above.

If any conflict of interest arises, the concerned member of the Church Leadership Team declares it and takes no part in the related decision.

2.5. Risk Management

The Church Leadership Team has examined the principal areas of the Church's operations and considered what major risks may arise in each of these areas. In the opinion of the Church Leadership Team, the Church has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day-to-day operations. Procedures have been established for reporting failings immediately to the Church Leadership Team.

2.5.1. Safeguarding

In line with our legal requirements the Church Leadership Team has appointed one of the Trustees to be responsible for Safeguarding. In addition, the Charity appoints two Church Members as the designated person for Children and Youth and also Adults at Risk.

For all volunteer roles that are involved with children, youth and adults at risk there is an internal application and interview process. This also includes a satisfactory DBS.

An item relating to Safeguarding features on all Trustee and Church Member meetings. The Trustee responsible for Safeguarding will highlight any areas of concern and an action plan is agreed.

The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union. By virtue of this membership the Trustees have access to specialist Safeguarding support and regular training.

All Trustees and individuals involved with children, youth and adults at risk undertake regular training.

2.5.2. Health & Safety

The Church has an appointed Health & Safety Officer, and the Church Leadership Team receives regular updates of any matters of concern.

Regular training is provided by the appointed Catering Manager to comply with Food Safety legislation.

2.5.3. Financial Risk

The Church Leadership team has reviewed and identified the financial risks to the Church and have placed appropriate measures in place to either eliminate or mitigate the risks identified.

2.6. Mission, Vision, Strategies and Principal Activities

2.6.1. Purpose/Mission

The principal purpose of Lower Earley Baptist Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

The Mission of the Church (its charitable object) is to be:

“A Community Where Jesus is Encountered and Lives are Transformed”.

The responsibility for ensuring that Lower Earley Baptist Church fulfils its mission falls on every Church Member, encouraged and guided by the Church Leadership Team.

2.6.2. Vision

2.6.2.1. *Our corporate vision is to be:*

A vibrant worshipping community

We believe in Whole Life Worship – not just for Sundays

2.6.2.2. *A community of effective disciples of Jesus*

We believe that engagement with God’s word is vital. We believe that a Church led by the Holy Spirit has the power to change our community and our world. We believe in the Power of Prayer.

2.6.2.3. *A missionary community, sharing Christ in word and action*

We believe that God has given us a ‘sphere of influence’ both as a Church and Individuals. We believe that no one should be excluded from God’s Love and Forgiveness.

2.6.2.4. A loving, welcoming and supportive community

We believe that God has called us and sent us to serve Lower Earley

2.6.2.5. A serving community, where all participate

We believe in accountability; we will support, encourage and challenge one another to commit to and become more like Jesus Christ

2.6.3. Strategies and Activities

When planning the activities for the year the trustees have considered the Charity Commission's guidance on public benefit and the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

2.6.3.1. Worship

Through Sunday services, prayer meetings, prayer links.

Our Sunday gatherings are livestreamed every Sunday. This enables housebound and/or ill church family members to access the service. It has also opened our service to a much wider audience which is one of our goals.

We restarted our monthly church prayer meetings in January 2023. Attendance at these meetings has been much higher than it was when they were previously held.

2.6.3.2. Discipleship

Regular discipleship groups, Bible teaching, Sunday groups for children and young people.

Our 4 discipleship groups (one on Monday mornings, two on Tuesday evenings and one fortnightly on Wednesday evenings) continued through the year. Some groups have more participants now, others could do with more regular attenders and two groups are hybrid meetings.

Our children and young people continued to meet on Sunday mornings. We have a creche, one group for primary school aged children and two groups for our teenagers: Junior DNA and Senior DNA to cater better to their level of development and understanding

2.6.3.3. Mission

We have weekly activities for preschool/ toddlers (Mulberry Bush and Mini Mulberries) this includes their parents/carers. Toddler Group Mulberry Bush has continued to including Bible stories as a further step to fulfil our vision and goals as a church to make the Christian faith known, but this is still a work in progress.

Our weekly children's club for primary school aged children called TnT has continued to thrive. The group is oversubscribed each term.

We have continued to offer once or twice a term a Sunday afternoon walk. While this is helpful for new church attendees to get to know other church members the vision is also to offer this organised walk to the community and to non –church attending friends as a way of engaging people more with the church.

We have a collection point for the Woodley Food Bank. This helps serve our vision to serve our community. The special offering at our “Carols by Candlelight” Christmas Eve service was given to the Woodly Food Bank.

The premises are the base for a Slimming World franchise.

A group of ladies who meet to make quilts for children and adults who have a need also uses our premises.

The National Childbirth Trust (NCT) regularly use our premises to deliver some of their courses.

Parenting Special Children (PSC) a local Charity have two groups who regularly use our building for meetings.

RE Inspired is a local charity that delivers aspects of the RE Syllabus. Whilst RE is a compulsory subject it is not part of the national curriculum. RE is taught according to a locally agreed RE syllabus that’s tailored with input from the local faith community.

We are pleased to have partnered with RE Inspired to enable sessions to be delivered in our Church building for our local schools.

Our link with a couple that is church planting in Thailand, which started in 2020, has continued. We regularly pray for them and their work and this helps support our vision to have an impact internationally. We were able to have them visit the church for the first time and hear them speak to us about their work in Thailand. We have created a new link team to promote the connection and extend our support.

One of our young people joined Pais for 9 months starting in September 2021. He completed a second year based at the same church and in addition to serving in the church and local schools he completed a training course with the Church of Ireland. We continued to support him as a church in prayer and financially. We were very pleased that our vision and goal to send out people from the church to serve in other places has become reality. The support ended in September 2023 when he took on a paid role in Northern Ireland.

2.6.3.4. *Belonging*

Pastoral care, visiting, meals, social events.

Pastoral care: our aim was to try and ensure that everyone associated with the church received appropriate care and support during the year. Our new minister, Rev. Russell Howes, who took up his post on 1 September 2023, regularly sets aside time to visit church members who are in need of additional support. The discipleship groups also provide pastoral care to their members. The church leadership arranged an online “Pastoral Care Course”. The aim was to equip everybody in the church family to feel more confident with how to walk alongside others through the ups and downs in life. Anybody interested could participate in the 9 modules of self-study online with 3 group sessions to discuss what was covered.

Our strategy has widened to offering more social activities open to non-Christian friends and the community.

We again participated in the annual national Tearfund Quiz in support of the work of that charity and planned Sunday afternoon walks once or twice a term. We also held 3 “Games Afternoons” throughout the year.

To integrate better the many new members and attendees after the pandemic, we planned a “Church Weekend Away at Home” for 9-11 June. This was a great weekend, that helped draw people together, as well as inspiring and equipping us.

2.6.3.5. *Serving*

Giving opportunities to serve within the church and beyond, running courses, training (help each other up our skills), mentoring, identifying and developing gifts and skills.

Our desire and vision is to equip church members in various ways.

2.6.4. Achievements and Performance

The Goals developed in 2019 sit alongside the Vision Statement (2.6.2) and create a focus for the Churches programme of activity.

2.6.4.1. *Ministry*

After almost 12 months without a minister, we called Rev. Russell Howes to be the new minister for LEBC. He started his ministry among us on 1 September 2023.

A regular programme of teaching was provided for the Sunday worship gatherings and various outside speakers were invited to preach until the new minister was appointed. The structure of the Sunday gathering has proved a great way of growing together as a church family and helping attendees to see how following God works out in daily living. A wide participation of the church family in the Sunday gathering has continued.

Life Builder Bible Study group booklets were used in the discipleship groups. Our new minister creates discussion notes for our weekly discipleship groups based on the passage preached on Sundays.

The review of the prayer life of the church in the autumn of 2022 led to new plans and initiatives being made for 2023: the monthly prayer meeting in the church building was restarted and continued throughout the year. Prayer triplets were promoted at the church weekend in June and a new triplet has been started. The plans of an early morning prayer meeting once a month has not been implemented yet.

Attendance on Sunday mornings has increased and the number of subscribers to our YouTube channel on which the livestream can be watched has also increased, reaching over 200 subscribers by the end of the year. This means that the number of those benefitting from the Sunday gathering has steadily increased and is higher now than pre-Covid.

Four church attendees took up membership and four church attendees were baptised. The 4 baptisms have been a great encouragement to the church after 3 years without any baptismal service.

Ministry to children: we have continued this year with one group for primary school aged children meeting on Sunday mornings and 2 groups for secondary school aged youngsters. During the year 173 children aged 0 - 11 and 34 young people aged 12 - 18 have had contact with the church in some way or another. This is an increase on the previous year.

2.6.4.2. Admin

This area includes the Church Secretary role and encompasses the day to day running of the church and ensuring Church Members Meetings and Trustee meetings have all necessary information to function.

The church employs a part time church administrator. This year we saw Steve S leave but were able to find a very capable replacement in Jesujuwa O.

The proposal of a part time Facilities assistant has been parked for the time being as the church is managing without it, but it will be considered again should the need arise in the future.

The continued development of the Web Site and its enhanced functionality provides access to more and more information. E-News and E-News Updates are provided regularly to all who request it. The functionality created in 2020 to create sign-ups for events has been well utilised with new initiatives using this capability.

Our master rota that shows everybody involved on a Sunday morning (Worship Team, Kidz Ministry, Tech Team, Bible Reading, hosts, refreshment team, etc.) continued to be developed and has a central space within the website. Reminder emails are automatically generated to remind people of their upcoming duties and assists in the delivery of the operational activities.

As a requirement under GDPR forms for registration are kept in secure cabinets to retain sensitive data. There are robust procedures for retaining and destroying data and particularly regarding Safeguarding issues.

Health & Safety is an important consideration as detailed in Note 2.5.2.

2.6.4.3. Finance

A full finance report is included under Note 4

2.6.4.4. Pastoral Care/Safeguarding

The Trustee responsible for Safeguarding ensures that all necessary procedures are in place (see Note 2.5.1). During 2023 trustees and some church members underwent the required training.

Pastoral Care took place using phone calls, emails and visits, where appropriate. Additional support was provided via Zoom and WhatsApp groups. Our aim was to try and ensure that everyone associated with the church received some care and support during the year. While a new pastoral care team is not being formed due to lack of volunteers with this skill or the necessary time, the emphasis has been on looking out for each other. Our new minister has been setting aside time visiting many church members, especially those who have experienced bereavement, are experiencing poor health and/or facing other challenges.

The course offered to church attendees "Caring for Others" has helped to equip and increase confidence of church attendees in this area of church life to support each other.

A Sunday afternoon walk once or twice a term has become a regular feature as a way of offering opportunities to enjoy each other's company and have more time to support each other. The take up varies.

The men's socials have continued with events being organised every couple of months. The BBQ in June was very well attended.

For mums of children under 18 there is a regular meeting at the church called "HEM" every month. Six to 10 mums attend this group on average.

"Women Connect", a group created for all women in 2022 became a well-established group in 2023 with regular events every 6 weeks. An average of 20 women were attending by the end of 2023.

2.6.4.5. Evangelism/Mission

Due to being without minister, time and energy of the leadership team was primarily invested in keeping church life going and in the search for a new minister. It was not possible to arrange any additional event to our regular ones, except the outreach focused Sunday during our Church Weekend Away at Home with our guest speaker Mark Greenwood. .

In 2019 it was decided to deliver 'Good News' Newspapers to 1,000 homes around the church every 2 months. A review was done with the outcome that the newspaper will only be distributed twice a year.

At Easter we offered an "Easter Egg-stravaganza" event, similar to the "Easter Story builder" event the previous year which was well attended by people from the community.

Our highlight of the year was our "Church Weekend Away At Home" to grow the church together and equip everybody for mission. Our guest speaker was evangelist Mark Greenwood who delivered a training seminar on how to share our faith with others. He used his talk on the Sunday morning to invite people to take a step further in their journey towards God. This was a great outreach morning to bring some of our friends along.

Our traditional picnics in the park during August happened again. Friends were also invited to come along.

Early in October we were able to join in the nationwide Tearfund Quiz Night which raised funds for the relieve work TearFund does. This event was open to the community.

A Sunday afternoon walk in October was open to friends and the community.

At the end of October, we had our "Light Party" for primary aged children as a positive alternative to Halloween parties. This time we chose to hold it in the Community Centre. We also offered a "Light Party" that same evening for our secondary school aged youngsters, which was well attended and much appreciated.

In early November we organised our traditional "Sparklers" event where children up to preschool are invited with their parents/carers for an afternoon of fun with sparklers. This year the attendance was lower than in previous years.

In December we held our "Christmas Family Fun Extravaganza" afternoon with crafts and the Christmas story. This was instead of our "Nativity Live" event. It was well attended although numbers were a bit down from the "Nativity Live" event the previous year.

Our "Carols by Candlelight" Service on Christmas Eve was very well attended. We offered an evangelistic booklet and invite to the course "Hope Explored" in January to every attender.

Our Men's Social events exist to further and deepen the relationships among men in our church, they are also open to men who don't attend church. It was good to have 3 events in the year and see friends come along.

We continued with our financial support of the local charity RE Inspired and the national mission agencies Barnabas Fund which works on behalf of persecuted Christians worldwide and the charity "CAP" (Christians Against Poverty). We also continued with our support of the Mission Agency "MAF" (Mission Aviation Fellowship) as a couple that used to be members at LEBC are working for this agency in Papua New Guinea.

The church continues with its link and prayer support of a couple working in Thailand serving their community and church planting. It was great to have them visit LEBC for an evening in November.

2.6.4.6. *Children and Youth*

We have a Crèche for pre-school children with an average attendance of 1-3. We would like to see this group grow.

Sunday Club has continued as just one group for our primary school aged children on Sunday mornings with an average attendance of 10 children.

Our secondary school aged children continued this year meeting in two groups: DNA juniors and DNA seniors. The senior group remains in the service once a month.

'Our vision is that children from our church will be able to invite their friends to a group where faith is shared and explored in a fun, creative and relevant way. This already happens at TnT, our mid-week group for primary school; age children which has about 17 non-church attending children attend, in addition to children from church.

Our toddler and baby group (Mulberry Bush and Mini Mulberry Bush) met weekly during term time. This includes their parents/carers. This group had an average weekly attendance of 15 babies and 25-30 toddlers with their parents/carers. There is a long waiting list as the group has a good reputation. We included this year a children clothes' swap during one of the sessions and a toy swap event trying to support parents at this time of economic crisis. Trying to include a story time in the weekly session continues to be challenging and the right way forward will still need to be found.

2.6.4.7. *Hospitality*

We have continued this year with two teams: one to welcome people as they come to the Sunday gathering and one that prepares and serves refreshments after the gathering. Various lunches for the church family were organised throughout the year which proved very popular.

3. Plans and Vision for 2024

Our priority last year was to find a new minister and we were successful, with and Rev. Russell Howes starting his ministry among us on 1 September 2023.

Our vision for the first 12 months is to enable him to get to know the congregation and the church during his first year and to support the pastoral work going on in the church. We also set to equip more of the church family through the "Caring for Others" course which has proven very helpful to those who attended.

Objectives for 2024:

- To restart a prayer ministry team to minister after the Sunday gatherings.
- To develop our support and engagement with young adults and to see the group "DLT" (Doing Life Together) for that age group thrive. An initial meeting (including Russell will be held early in 2024).
- To consider the document produced by the Evangelical Alliance in their Resource "7 Conversations" and learn more about how to engage with young adults.
- To develop a strategy for mission for the church. The leadership team will be giving a half day to start working on this strategic plan.
- To get to know the needs of the community so that we can seek to serve it better. This will be achieved through a survey. The survey results will feed into the strategic mission plan.

3.1. Financial Review

During the 12 months to 31 December 2023 the Church had a total income of £139,184, (2022: £114,365). Offerings and donations together with the Income Tax refunds at £112,277 were up on last year. Income from Letting and Hire was £13,277, letting of the manse yielded £11,785, higher interest rates generated £1,485 and Charitable expenditure was £101,153 (2022: £111,327).

Overall total funds increased by the end of the year to £117,953; they were £103,067 at the start of the year.

The Church met all of its commitments out of current income. We therefore believe that the funds as at 31 December 2023, together with future income, are sufficient to meet expected future commitments.

3.2. Grant Making Policy

3.2.1. Grants from the Ministry Fund

The Ministry Fund (Restricted) exists to enable the church to support members of the church fellowship who wish to undertake courses of Christian training or missionary work at home or abroad.

The fund is administered by the Trustees who are accountable to the Church Members' Meeting.

A grant of £1250 was made in 2022.

3.2.2. Connected Church Fund

This is a restricted fund for the support of the Tearfund Kigezi Water Project. The Connected Church programme was ended by Tearfund in 2020.

Members are able to continue support Tearfund through donations. A sum of £100 was donated in 2023 raised by holding a Tearfund quiz.

3.2.3. Other Grants

The Church actively supports the wider work of Mission through the setting aside of circa 15% of the General Fund income for the support of organisations engaged in mission and local charities. The organisations chosen to support are reviewed every 3 years and the amounts given are agreed annually by Church Members. In addition to the Baptist Union Home Mission Fund and Baptist Missionary Society, Church Members decided to support The Barnabas Fund, Christians against Poverty and Mission Aviation Fellowship in 2023.

3.3. Reserves Policy

The Trustees believe, that as at 31st December 2023, our reserves policy currently requires us to hold approximately £30,000 in unrestricted cash reserves which covers circa 4 months of operational cost (excludes grants to third parties). We actually held approximately £100,000 in general and designated cash reserves, giving an excess of approximately £70,000.

A portion of these funds are held in the Capital Fund (Designated) for items in a rolling 10-year maintenance plan, major refurbishment projects and/or capital purchases. When allowance is made for this allocation of funds the General Fund will contain approximately £60,000 above what is required.

We also have a pension deficit which was last estimated in June 2022 as £11,300 which will only be required should a cessation event occur. Due to changes in staff the church can no longer be subject to a cessation event. As previously agree we are paying £1 per month against this collective liability and these contributions are expected to cease in June 2026.

The Trustees will continue to consider the best approach to utilising the remaining excess reserves, particularly as increased numbers in our children's and young peoples work is putting pressure on the capacity of the existing rooms.

3.4. Employees

The Church Minister is in his position by appointment in accordance with the Baptist Union terms for Ministers. We have three other employees: a Cleaner, Church Administrator and Mulberry Bush Co-ordinator.

3.5. Pensions

The Church contributed towards pension provision for the Minister, Administrator, and Cleaner through membership of the appropriate section of the Baptist Union Pension Scheme. The Mulberry Bush Coordinator has currently opted out of being enrolled in a pension scheme.

The scheme is registered with the Occupational Pensions Regulatory Authority and meets all the standards required.

Employees have the option of making additional payments into the scheme on a personal basis.

Signed Approval

Submitted by the Church Leadership Team and received by the Church Members at the Church Meeting on 11 July 2024.

Signed on behalf of the Church Leadership Team (Trustees)

S C Newton

Treasurer

Independent Examiners Report



Independent Examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Lower Earley Baptist Church		
On accounts for the year ended	31 December 2023		
Set out on pages	attached		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: **Date:**

Name:

Relevant professional qualification:

Address:





Lower Earley Baptist Church			Charity number 1171581	CC16a
Receipts and payments accounts				
For the period from	1.1.23	To	31.12.23	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	96,009	2,408	-	98,417	86,064
Gift aid tax reclaimed	13,860	-	-	13,860	12,302
Letting - manse	11,785	-	-	11,785	1,244
Room hire	13,277	-	-	13,277	14,366
Interest	1,845	-	-	1,845	388
Sub total (Gross income for AR)	136,776	2,408	-	139,184	114,365
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	136,776	2,408	-	139,184	114,365
A3 Payments					
Ministry and staffing	43,342	2,209	-	45,551	55,888
Mission and outreach	27,750	-	-	27,750	27,614
Administration of ministry and mission	14,881	-	-	14,881	11,023
Church and manse buildings	12,841	-	-	12,841	16,752
Independent Examination	50	-	-	50	50
Sub total	98,944	2,209	-	101,153	111,327
A4 Asset and investment purchases					
Capital fund expenditure	23,146	-	-	23,146	-
	-	-	-	-	-
Sub total	23,146	-	-	23,146	-
Total payments	122,089	2,209	-	124,298	111,327
Net of receipts/(payments)	14,687	199	-	14,886	3,038
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	101,005	2,062	-	103,067	100,029
Cash funds this year end	115,692	2,261	-	117,953	103,067

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	89,430	-	-
	HSBC deposit account	5,014	2,261	-
	BU deposit account	21,248	-	-
	Total cash funds	115,692	2,261	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Freehold building - Manse	Restricted	600,000	-
	at estimated market value			-
	Freehold building - Church	Restricted	2,080,420	-
	at 2023 insured value			-
	Fixtures, fittings and equipment	Unrestricted	145,126	-
	at 2023 insured value			-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		RUSSELL HOWES	2.9.24	
		Petrus Zeeman	2.9.24	

Appendix 1

Pensions Statement

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.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

In 2022 the Scheme was bought out by Just and as at 3rd July 2024 there is no deficit, but this will be kept under review.

Under the Schedule of Contributions, the Church makes a monthly payment in respect of the DB scheme of £1, which may be adjusted in future. The Schedule of Contributions foresees these contributions continuing until June 2026.