

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2022
for
Tunbridge Wells Baptist Church

Peter Hodgson & Co.
Chartered Accountants
Shadwell House
65 Lower Green Road
Tunbridge Wells
Kent
TN4 8TW

Tunbridge Wells Baptist Church

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for the Year Ended 31 December 2022**

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Tunbridge Wells Baptist Church

Reference and Administrative Details
for the Year Ended 31 December 2022

TRUSTEES

Rev D Threshie
Rev R Hayward
Rev R Street
B O'Driscoll
B Akioye
D Threshie
J Lewry
S Chakkumkel
T Khristi
J Payne
W Dodd

PRINCIPAL ADDRESS

12 Upper Grosvenor Road
Tunbridge Wells
Kent
TN1 2EP

**REGISTERED CHARITY
NUMBER**

1132966

INDEPENDENT EXAMINER

Peter Hodgson & Co.
Chartered Accountants
Shadwell House
65 Lower Green Road
Tunbridge Wells
Kent
TN4 8TW

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Principal objectives

Tunbridge Wells Baptist Church is established for the purposes of the advancement of religion and proclamation of the Christian gospel.

Activities

The charity operates from premises in Upper Grosvenor Road, Tunbridge Wells and undertakes a wide variety of activities in the furtherance of its objects. These include the provision and upkeep of the place of worship, the carrying on of services, running youth, children and families work, the training of ministers and the funding of outreach work both in the UK and overseas.

Mission, Vision & Values

We continue to learn from and support, through prayer, encouragement, and in some cases financially, our various mission partners, both locally in Tunbridge Wells, nationally and internationally. These include, but not exhaustively: YFC, Life and Soul, Baptist Together, CARE, BMS World Mission, People International and Simon Fuller.

The vision of the Church is to be part of God's transforming work in our community, expressed through:

- Worship - Knowing and loving Jesus
- Discipleship - Becoming like Jesus
- Fellowship - Developing quality friendships
- Ministry- Playing our part; and
- Mission - Caring and sharing Jesus

Where community applies to ourselves, our friends, our town and our world.

Our core values are summed up as:

- Reliable - the centrality of Jesus Christ and authority of the Bible
- Rebirth - conversion from self to God
- Renewal - Daily encountering the Lord through Word & Spirit
- Relational - caring, compassionate and generous to one another
- Reaching Out - concern for others; and
- Relevant - addressing issues that matter

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

ACHIEVEMENT AND PERFORMANCE

Review of the year

**I have loved you with an everlasting love;
I have drawn you with unfailing kindness.
I will build you up again.
(Jeremiah 31:3-4)**

Highlights of the past year

- Coronation Street Party on Sunday 7th May
- Pastoral prayer reintroduced after each morning service
- Monthly church breakfast on the 1st Sunday of the month
- Monthly offering reintroduced on the 1st Sunday of the month
- The visit of Rev. Datha Blackwood on the weekend of Saturday 4th and Sunday 5th February and the visit of our Regional Minister, Rev. Joth Hunt on Sunday 11th June
- Average online views in excess of 100 for each service made available on our YouTube channel
- Online services are now available on our YouTube channel thematically as well as chronologically.
- Marriage course, Parenting for Faith Course and Left to their own Devices Course
- Currently on average 50 families a week attending the Community Larder. This equates to something like 3,000 visits to the Larder in the past year, and potentially 9,000 people fed. (Obviously this is not 9,000 different people fed as most of our visitors are regulars).

The Sunday Morning Service

We continue to have a steady stream of new people checking us out each week in person on a Sunday morning and it is encouraging that some of our recent visitors are now looking to make TWBC their spiritual home.

We continue to host our monthly community Sundays on the 4th Sunday of each month with four separate gatherings taking place to cater for our Senior's Community, our Children and Families Community, our Youth Community and our regular church community respectively. Over recent months we have experimented by introducing a new event in our monthly rhythm; a church breakfast ahead of the 10.30am service on the first Sunday of the month. Healthy breakfasts (porridge, cereal and fruit) as well as not so healthy breakfasts (pastries) are available for those who arrive at 10am ahead of the service and it has been a great opportunity to fellowship together. The feedback we have received seems to indicate it has been well received and we will look to carry on with these monthly social events.

In addition to the breakfast, on the first Sunday of the month we have also reintroduced the offering as part of our corporate worship. Although the majority of our family have moved their giving online, we wanted to include this aspect of worship as part of our gathered expression of thanksgiving and worship to the Lord.

Teaching series' that we have pursued on a Sunday morning in the past year include a Lent Series looking at the Prayers of Jesus, a series on Wisdom covering a range of contemporary topics and most recently a series on the 'I Am' statements of Jesus. Each of these series are now loaded thematically on our YouTube channel as well as being available chronologically, so they are easier to access.

With regards to the Wisdom Series, we have been able to continue the conversation specifically around the use of the internet. Using a 90-minute DVD resource, produced by Care for the Family, entitled 'Left to their Own Devices', we have enabled parents to think about how they can navigate their children through the world of social media and the internet. We recognize that this is a crucial issue that parents need to engage with, and we are very happy to continue to facilitate this ongoing conversation.

Our Sunday Services continue to be available online on our YouTube channel and over the last six months we have attracted on average approximately 100 views a week, whether this is live on a Sunday morning or whether it is members of the church family playing catch up during the week. As part of this we are aware that there are people from around the country that regularly view our services. We are extremely grateful to the small and dedicated team that continues to make our online services happen.

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

We have a talented team of preachers who have worked diligently to share the word of God with us over the past year. In addition, we have benefited from the ministry of the Rev Dotha Blackwood, Chaplain and Lecturer at Spurgeon's College, and the Rev Joth Hunt, our SEBA Regional Minister. Dotha spent a weekend with us in February. On the Saturday she led a workshop with our music group and on the Sunday, she led the service bringing her gifts of worship leading and preaching.

Coronation Street Party

The King's Coronation weekend provided a great opportunity for us to get-to-know-our-neighbours and on Sunday 7th May we hosted a street party on the forecourt of the church and in the main sanctuary. After the morning service that day, we organized a BBQ Street Party which had over 100 attending.

It was an opportunity for us as a church family to invite our neighbours and to get to know them, including those who come along to our Community Larder and the Bikes and Slides toddler group. There was food, games, face painting, a quiz on the tables, crown making, 'put the crown on the king', table tennis and live music. It was a brilliant time for us to use the earthly king's coronation to draw others to the true King of kings.

Courses

During the past year we have run a number of courses particularly aimed at our Families, these have included the 'Parenting for Faith' course, an 8-week course looking at how we can disciple our children and encourage them in their own relationship with God, communing and their communication with him. 8 families were represented. We have run the first session of 'Left to their own devices' by Care for the Family helping parents and leaders of young people to navigate the challenges of our ever-changing technological world. There was also a Marriage Course, with six couples attending, held at the beginning of the year and a big thank you to Dan and Hannah Sydee for hosting and making it happen.

Communities

Children and Families

Looking back over the last year, it is a real encouragement to see how the children and families within our church have settled back into the routine of Sunday mornings and church life and it has been great to see new families begin to attend.

As a children's team we realised at the end of the academic year 2022 that the size of the children's group on a Sunday morning was too large and too challenging to accommodate the understanding and ability levels. The smaller groups means that they can draw closer to God at a deeper level in their own ways.

We now have two groups, one which is 0-6 year olds, the other group is for School years 2-5 (ages 6-10). Each group can have up to 12 children at a time, but each week fluctuates in numbers. This group has been ably, passionately, and faithfully led by Kym Russell, Becky Bradshaw, Mary Mabbutt, Mary Thotukuri and our Junior leader Esther Lewry, enabling our children to learn more about the different key Bible characters and the Ten Commandments, as well as giving the opportunity to pray and seeing how God answers prayer. The younger group has been led lovingly and faithfully by Gill and Sally Waller and a very special mention and thank you goes to them for being available to lead this group every Sunday with the help of Chris Flashman Payne, Josie Lee Yow, other parent helpers and sometimes Vera Stanford. We would very much appreciate more volunteers to help (and lead) once a month, particularly for the younger group to be able to release Gill and Sally on a more regular basis.

Forest church has become a regular favourite among the majority of our families, taking place on Community Sunday, the fourth Sunday in the month, with up to 30 people attending. We have a time of looking up to God, sharing a Bible story or theme, have activities around the theme and play active games. We are looking forward to the next two months of summer, worshipping God, encouraging, and supporting each other in the discipleship of our own families. A big thank you goes to Lindsey Challen for her continued support and leading, putting her Forest School Practitioner skills to excellent use!

Bikes and Slides, our twice-weekly toddler group, continues to go from strength to strength. Each session sees a regular number of 25 or more adults with one or two children in tow. The popularity of this group is evident from the length of the waiting list. There are plenty of toys and ride ons as well as a craft based on the story of the day, a snack and singing time always including a 'God-song' where we aim to instill in all those attending that God loves them, that they are wonderfully made and that He has a plan for their lives.

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

Highlights for the summer ahead include HiT camp (Heroes in Training Camp) for 8-17 years old, held at Carrotty Wood, run in conjunction with Church of Christ, Commercial Road. This year the focus is on 'God's Promises' looking at the life of Abraham and Zacchaeus. There will be 40 of us attending. The first weekend in June saw some of the children and their dads (4 families, 11 in total) off to 'Dangerous Camping' run by Oak Hall at Otford Manor. Some of the families (5 or 6) will be returning to Otford Manor for the August Bank Holiday weekend for 'Family Camping', a great opportunity to spend quality time together as friends, joining together corporately in the different age groups for Bible teaching and worship, as well as a night walk and bonfire. We pray that we can join God in the work that He is doing in our children, young peoples and family's lives.

Youth

We continue to make personal, social and public space available for our young people to grow in their relationship with each other and in their relationship with God.

On Sunday mornings our young people meet as either EPIC (ages 10-14) or Flare (Ages 15-18), and on Community Sundays all those of secondary school age are invited to join the Youth Gathering that takes place in the afternoon at 4.30pm. Over recent sessions at the Youth Gatherings we have been watching the Youth Alpha series to help our young people explore their Christian faith.

We continue to build a good relationship with Tunbridge Wells Youth for Christ who are doing an invaluable work across the town bringing together different Church youth groups under the banner of 'Unite' and hosting various different events. Highlights of the past year include: The Noise, Unite in the Wild, Unite Games and Unite Olympics. I am glad to say that most of our young people now attend each of the events hosted by YFC and it is a great opportunity for them to be part of a townwide Christian community that crosses denominational boundaries. Beginning this month YFC have also started a monthly Unite gathering on a Friday night at the Christian Fellowship that involves games, pizza, worship and teaching. We are extremely grateful to YFC for their crucial role working across the town.

In addition to facilitating events, YFC kindly continue to let us as a youth group use their drop-in centre on Grosvenor Road on a Friday afternoon as a place to hang out after school.

Music Group

The worship team is made up of 25 (ish!) people who prepare and rehearse each Thursday evening ready for a Sunday morning, and includes instrumentalists, singers, technical and administrative people. This year it has been good to welcome new people to this ministry - both musicians and technicians! There is one Thursday evening each month when new people can join the team at our regular practice and worship sessions. It has been good to have the organ playing traditional hymns alongside the band and to be able to provide some pianists for the traditional service.

We ran Living Hope, a more informal evening service of praise and prayer, once a month on a Sunday over several months. We thought this could be a place any musician could join in and although numbers were small, each month was uniquely different and precious, and those who came along have enjoyed worshipping together.

Over the last year we have seen the worship team develop their gifts and grow in numbers. We are truly grateful to God for using us to help the church draw near to Him in worship each Sunday.

Community Larder

The year has been a very mixed one from a variety of perspectives. There is much to thank God for:

- God's continuing provision
- The faithfulness of volunteers
- The generosity of church members
- Gifts and donations from a variety of organisations and individuals
- The purchase of a storage system for the small room off the crypt

During the year (May - May) we have served about 3,000 people. This equates to about 9,000 people in total that have been fed. Our guests are from all walks of life, some Ukrainian refugees, some homeless, some newly released from prison and many just struggling to keep their heads above water in our harsh economic climate.

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

We work collaboratively with five other larders in Tunbridge Wells (four Anglican and one a village enterprise). This has enabled us to share successes and difficulties. It has also enabled us to meet with the Rt Hon Greg Clark, our local MP, and raise concerns regarding larders. Our difficulties range from having enough food, especially fresh food, to give out. Our weekly delivery from FareShare has been much reduced over the last year. This means we are having to buy food from elsewhere at a higher cost.

We have been greatly blessed by donations from TWBC (local council), South-East Water, Culverden Evangelical Church, and the patrons of the Rose & Crown public house. Above all, the larder could not function without your generous support; for this we thank you.

Looking to the future - come July we will have been running for 3 years! I am looking to step down in the next few months as Anne (my wife) and I are looking to move to the coast. So, if you are interested and believe God is calling you to work in this area please step forward. It is a fantastic team to work with.

CAMEO

CAMEO, Come and Meet each other, was started 20+ years ago for senior folk to come and enjoy meeting together with coffee and activity and a healthy satisfying lunch. Prior to the pandemic we had a membership of approximately 50 people. Unfortunately, since returning these numbers have drastically reduced mainly due to age and natural causes and at our last meeting there were just 15 members. Although only few they were very happy to meet together. As well as the age increasing for members it is happening to the leaders and prayer and wisdom is needed for guidance for the future.

Knit & Stitch

Knit and Stitch continues to go well with approximately 40 members in total, and each month when we meet, we have about 19 ladies who turn up regularly. In addition to our regular monthly meeting on a Saturday, we have various off shoots including a monthly midweek meeting at the Kitchen Table café that attracts 10 members, a group of 6 members that initially met to do the Wellbeing Course but continue to meet regularly and finally we have a Prayer WhatsApp Group (Pray2 together) which also involves members from other churches.

The Coronation gave us another opportunity to meet together and we hosted a group of ten ladies in the Warner Hall to watch the Coronation Service together. We would value your prayers as we consider how to increase our Christian witness among the ladies that are part of this community.

Come & Meeple

Come and Meeple has continued to meet throughout the year playing boardgames and meeting each other monthly. We had a successful Friday evening meeting last summer when people's schedules changed for the holidays, and we celebrated our first birthday in October. We consistently have 20 people (not always the same people) join us each month to play games and socialise together with drinks and cake. Several of the families have brought along friends from outside of the church and they seem to enjoy visiting us. Some of our members stay and eat their lunch whilst others stay for a game before heading off into town for the rest of their Saturday.

Prayer Warriors

We are a community of Asian Christians that have been meeting together for the past 4 years to partner in prayer for Asian Christians and those not from the faith. Currently we meet twice a month either on zoom or in person, for praise, worship and Bible study. We aim to encourage and support those from the Asian community, to stay in fellowship and pray for each other. Currently there are 10 families involved with a few from other churches. We continue to ensure we are engaged and contributing to the life and service of our respective churches, most of whom are in TWBC.

Mosaic

Mosaic has now been running for 2 years and our aim is to ensure all those who are drawn to TWBC through our Sunday services are welcomed and, when appropriate, are helped to integrate into the church family. We are truly grateful that most of the church family also do this. We have a particular concern to offer an intergenerational small group twice a month at the church which has the space to adapt according to the number who come. We have a deep concern for those who are local or moved here into Tunbridge Wells either from other parts of the country or from other countries. If you have ever wondered what nationalities we have in our church, there are small flags above the server representing each nationality in our church family, although a few are missing as we have been unable to find suitably sized flags online!

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

Adult Small Groups

Our Adult small groups continue to be a very important part of church family life. There are 12 groups of varying size and format that provide mutual care, friendship and a commitment to grow together spiritually, usually in the form of a bimonthly study of Scriptures, sharing and prayer.

In addition to those who meet regularly on a Sunday and in small groups or communities, we have about 25 people in the church family who are unable to participate in church life due to old age, frailty, and or health issues, some of whom live in residential and nursing homes. We are grateful to Dilys who makes these dear family members a priority. Thank you to others who also visit or keep in contact other ways.

FINANCIAL REVIEW

Finance Report

It is the objective of the trustees to operate within a balanced annual budget and achieve a position close to breakeven each year on the General Fund.

For the year ended 31 December 2022 the Unrestricted General Fund showed a deficit of £2,265 prior to the favourable movement in the pension liability compared with a deficit of £2,952 in the previous year. The trustees are truly thankful to the church family for continuing to be the primary and almost sole provider of the finance for the church.

The overall level of income to the General Fund from offerings and donations increased in the year by £4,452. The trustees remain grateful to all those who gave so generously during the course of the year to ensure that the ministries of the church were able to continue, reaching out to the community in which we operate.

Expenses on the General Fund increased by £4,129.

After the movement in the pension fund liability the surplus on the general fund for the year amounted to £27,896.

Income for the restricted fund amounted to £68,388 including bank interest and expenditure from the restricted fund amounted to £46,828. The surplus on the restricted fund for the year amounted to £21,560.

The balances on the general and restricted funds at the year ends were £97,928 and £2,695,034 respectively.

Total bank and cash balances at the year end amounted to £73,783.

Normal operating expenditure during the year remained within budget.

The trustees will continue to monitor the finances closely through careful budgeting to ensure that the ministries and activities we undertake can continue to develop.

Post Year End Matters

The church family continues to engage in activities across the church and with the restoration of wellbeing following the Covid-19 pandemic.

From August 2022, the Baptist Pension Scheme Defined Benefit Plan was party to a "buy-in policy" with Just. The combined agreements mean that Just will provide financial backing for all Defined Benefit pensions provided through the Scheme's Defined Benefit Plan.

FUTURE PLANS

Future Opportunities

As we look forward to the coming academic year, we are asking whether this Autumn term is the right time to run another Alpha course. Are there people that you could invite and accompany along to the course? Would you be willing this Autumn to get involved with this course to help make it happen?

More than just Alpha, are there other opportunities that you or your small group or your community could consider pursuing in the coming year? What are you passionate about and how could you pursue your passion in a way that would further the Kingdom of God and make a difference, either through your small group, your community or on a Sunday morning? We would love to hear your ideas and to help make your God given dream and passion a reality.

Tunbridge Wells Baptist Church

Report of the Trustees **for the Year Ended 31 December 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

Until July 2009 the Church operated under its original constitution which was adopted on 17 August 1883 and varied under the declaration of trust dated 22 November 1988.

At a Special Church Meeting on 15 July 2009 a new constitution was adopted based on the Baptist Union of Great Britain's approved governing document. The new constitution replaced the previous Church Rules, Old Constitution and all items in the Trust Deed not relating to church property. The Church was registered as a charity on 25 November 2009, number 1132966.

Organisational Structure & Decision Making

The managing trustees are elected by the Church members' meeting and shall serve for three years so long as they have the support of that meeting and are then eligible for re-election. Those in ministerial office are managing trustees by virtue of their office. Upon appointment new trustees are given guidance as to their responsibilities.

The leadership team of pastors, elders and deacons functions as one team with three distinct roles. The elders are primarily responsible for the spiritual direction and prayer life of the Church together with the spiritual wellbeing and pastoral care of the members. The deacons are responsible for the administration, finances, premises, staff and legal requirements of the Church. The pastors are jointly responsible as a team for the development of ministries in the Church; they also oversee the programme of Sunday and mid-week services and the spiritual development of the Church family.

The managing trustees meet regularly to discuss all aspects of the running of the Church. The full team of trustees and the elders meet monthly and the deacons normally meet ten times a year. Decisions affecting the operation of the Church are made at these meetings subject to the approval of the membership in the Church Meeting.

Approved by order of the board of trustees on and signed on its behalf by:

.....
Rev D Threshie - Trustee

**Independent Examiner's Report to the Trustees of
Tunbridge Wells Baptist Church**

Independent examiner's report to the trustees of Tunbridge Wells Baptist Church

I report to the charity trustees on my examination of the accounts of Tunbridge Wells Baptist Church (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Aidan Smyth ACA FCCA

The Institute of Chartered Accountants in England and Wales

Peter Hodgson & Co.
Chartered Accountants
Shadwell House
65 Lower Green Road
Tunbridge Wells
Kent
TN4 8TW

Date:

Tunbridge Wells Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		193,532	68,369	261,901	275,581
Other income					
Government furlough scheme grant		-	-	-	1,120
Investment income	2	493	19	512	9
Total		<u>194,025</u>	<u>68,388</u>	<u>262,413</u>	<u>276,710</u>
EXPENDITURE ON					
Charitable activities					
Support & governance costs		<u>196,290</u>	<u>46,828</u>	<u>243,118</u>	<u>285,354</u>
Net gains on investments		<u>30,161</u>	<u>-</u>	<u>30,161</u>	<u>1,138</u>
NET INCOME/(EXPENDITURE)		27,896	21,560	49,456	(7,506)
RECONCILIATION OF FUNDS					
Total funds brought forward		67,032	2,673,474	2,740,506	2,748,012
TOTAL FUNDS CARRIED FORWARD		<u><u>94,928</u></u>	<u><u>2,695,034</u></u>	<u><u>2,789,962</u></u>	<u><u>2,740,506</u></u>

The notes form part of these financial statements

Tunbridge Wells Baptist Church

Statement of Financial Position
31 December 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	6	37,523	2,832,886	2,870,409	2,878,676
CURRENT ASSETS					
Debtors: amounts falling due within one year	7	9,377	50	9,427	11,581
Cash at bank and in hand		56,991	18,251	75,242	73,783
		<hr/>	<hr/>	<hr/>	<hr/>
		66,368	18,301	84,669	85,364
CREDITORS					
Amounts falling due within one year	8	(8,963)	(16,327)	(25,290)	(40,043)
		<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT ASSETS		57,405	1,974	59,379	45,321
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		94,928	2,834,860	2,929,788	2,923,997
CREDITORS					
Amounts falling due after more than one year	9	-	(139,826)	(139,826)	(183,491)
		<hr/>	<hr/>	<hr/>	<hr/>
NET ASSETS		94,928	2,695,034	2,789,962	2,740,506
		<hr/>	<hr/>	<hr/>	<hr/>
FUNDS	11				
Unrestricted funds:					
General fund				94,928	67,032
Restricted funds:					
Restricted Fund				2,695,034	2,673,474
				<hr/>	<hr/>
TOTAL FUNDS				2,789,962	2,740,506
				<hr/>	<hr/>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
D Threshie - Trustee

.....
B O'Driscoll - Trustee

The notes form part of these financial statements

Tunbridge Wells Baptist Church

Notes to the Financial Statements **for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The accounts include all transactions, assets and liabilities for which the trustees can be held responsible. They do not include the accounts of Church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

The Church constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern. The financial statements show full provision of the actuarial deficit on the multi-employer defined benefit pension scheme. In respect to the next reporting period, the year ended 31 December 2022, the most significant area of uncertainty is the level of gift and legacy income receivable. As the payments to meet the pension deficit will be made over the period until 31 December 2028, the trustees consider the Church will have a sufficient cash flow to meet the liabilities of the Church as and when they fall due.

Income

All income is recognised once the Church has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Collections are recognised when received by or on behalf of the Church. Other donations are recognised when they have been communicated or received in writing with notification of both the amount and settlement date. Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Legacies are recognised on a case by case basis following the granting of probate when the administrator or executor of the estate has communicated in writing both the legal entitlement and the amount due.

Rental income from the letting of Church premises is accounted for when due. Interest is accounted for when receivable. Other income is accounted for when due.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Grants and donations payable are payments made to third parties for the furtherance of the charitable objectives of the Church. In the case of an unconditional grant offer, this is accrued once approved. Grant awards that are subject to the recipient fulfilling performance conditions are only accrued for when the recipient has been notified of the grant and any remaining unfulfilled conditions attaching to that grant are outside of the control of the trustees.

Governance costs

Governance costs comprise all costs involving the public accountability of the trustees and their compliance with regulation and good practice. These costs include costs related to the independent examination. The allocation of governance costs is shown in note 3.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued **for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

The freehold premises are included at valuations approved by the Trustees at 31 December 2010. As the market value exceeds the carrying value no depreciation charge has been provided as the estimated residual values are not less than the carrying amount of the assets.

Fixtures and equipment are depreciated on a straight line basis over their estimated useful lives at rates between 12.5% and 25% per annum. The trustees consider the condition of the assets at the year end and make any necessary adjustments for impairment. If an asset is felt to be impaired the carrying value is written down to the recoverable amount, being the higher of the net realisable value and the value in use.

Expenditure on the refurbishment of the Sanctuary other than for equipment and furniture has been charged to the Statement of Financial Activities in the year in which it is incurred.

Assets with a value of less than £500 are not capitalised.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The cost of pension contributions to the Baptist Union Pension Scheme and the National employment Savings Trust (NEST) are included within charitable activity costs and are accounted for on the basis of contributions payable in the year. The trustees have no liability beyond making contributions and paying across deductions for the employees' contributions.

The trustees have been notified of a deficit on the Baptist Union Pension Scheme which is a multi-employer defined benefit scheme. In accordance with FRS 102, provision has been made for the church's share of the actuarial losses accrued.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities so as to spread the cost over the service lives of employees to which the benefits relate.

Realised gains & losses

All gains and losses are taken to the statement of financial activities as they arise. Unrealised gains and losses are calculated as the difference between fair value at the year end and their carrying value. Realised gains and losses are recognised when assets are disposed of.

Financial instruments

The charity has elected to apply the provisions of section 11 'Basic Financial Instruments' and section 12 'Other Financial Instruments Issues' of FRS102 to all its financial instruments.

Financial instruments are recognised at fair value in the Statement of Financial Position when the charity becomes party to the contractual provisions of the instrument.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued **for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES - continued

Financial instruments

Financial assets and liabilities are off set with the amounts presented net in the financial statements when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets which include debtors and cash and bank balances are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets are classified as receivable within one year are not amortised.

Basic financial liabilities including creditors and bank loans are initially recognised at transaction price where the debt instrument is measured at the present value of the future payments discounted at the market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised costs using the effective instrument method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If payment is due after one year they are presented as non current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are de-recognised when the charities contractual obligations expire or are discharged or cancelled.

2. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Deposit account interest	493	19	512	9

3. TRUSTEES' REMUNERATION AND BENEFITS

One trustee who is also an employee was provided with accommodation which is wholly owned by the Church under the terms of his employment.

One of the other trustees provides administrative services for an hourly fee and another trustee is employed on a part time basis as a Pastoral Assistant.

Three trustees who are employees, as ministers of the Church, received remuneration during the year totalling £84,762 (2021: three trustees - £79,159) and expenses of £7,329 (2021: £6,926) were reimbursed to them.

The church has a trustees' indemnity insurance policy and the premium of £252 (2021: £252) has been charged in these financial statements.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

3. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

The trustees were reimbursed expenses of £1,364 during the year. (2021: £1,205).

In addition, expenses paid to ministers who are employed and are trustees amounted to £7,329. (2021: £nil)

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	100,570	90,512
Social security costs	2,133	1,668
Other pension costs	9,479	14,913
	<hr/>	<hr/>
	112,182	107,093
	<hr/>	<hr/>

No employee received remuneration in excess of £60,000 (2021: None).

One trustee who is also an employee was provided with accommodation which is wholly owned by the Church under the terms of his employment.

Three trustees who are employees, as ministers of the Church, received remuneration during the year totalling £84,762 (2021: three trustees - £79,159) and expenses of £7,329 (2021: £6,926) were reimbursed to them.

The average monthly head-count was 5 (2021: 5) and the average monthly full-time equivalent employees (including casual and part-time staff) was 3 (2021: 3)

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charged to the Statement of Financial Activities in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the Church staff are eligible to join the Scheme.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income 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 plc. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued **for the Year Ended 31 December 2022**

4. STAFF COSTS - continued

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.

Actuarial Valuation at 31 December 2019

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%). The Church and the other employers supporting the DB Plan are collectively responsible for funding the deficit.

The key financial assumptions underlying the valuations were:

Type of assumption(% per annum)

- RPI price inflation assumption - 3.20%
- CPI price inflation assumption - 2.70%
- Minimum Pensionable Income Increases (RPI) - 3.20%

Assumed investment returns

- Pre-retirement - 2.95%
- Post-retirement - 1.70%

Deferred pension increases

- Pre April 2009 - 3.20%
- Post April 2009 - 2.5%

Pension increases

- Main Scheme pension - 2.70%

Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustees and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

Movement In Balance Sheet Liability

Section 28, 11a of FRS 102 requires agreed recovery deficit payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date - Year ending 31-12-2022

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

4. STAFF COSTS - continued

£33,800 - Balance Sheet liability at start of the year
(£4,272) - Deficiency Contributions paid
£633 - Interest cost- recognised in the statement of financial activities
(£30,161) - Remaining change to balance sheet liability recognised in the statement of financial activities *

£Nil - Balance sheet liability at end of year

Accounting date - Year ending 31-12-2021

£41,993 - Balance Sheet liability at start of the year
(£7,209) - Deficiency Contributions paid
£154 - Interest cost- recognised in the statement of financial activities
(£1,138) - Remaining change to balance sheet liability recognised in the statement of financial activities *

£33,800 - Balance sheet liability at end of year

*Comprises any change in agreed deficit recovery plan and change in assumptions between year ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date - 31 December 2022

Discount Rate 5.75% (2021 - 2%)

Future Increases to minimum pensionable income 3.3% (2021 - 4.1%)

Under the Pensions Act 2008, automatic enrolment was required from August 2016. The pension scheme is run by the National Employment Savings Trust (NEST). Three employees are currently members of the scheme and the church and the employees currently contribute at the minimum rate of 3% and 5% each during 2022. The cost for the year was £1,065 (2021: £840).

The total pension cost for the Church was £9,479 comprising £1,065 contributions for the year and £8,412 contributions for the pension fund deficit, for which provision was made in the accounts for the year ended 31 December 2018.

The average monthly number of employees during the year was as follows:

	2022	2021
Administration & management	5	5
	<u>5</u>	<u>5</u>

No employees received emoluments in excess of £60,000.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	188,080	87,501	275,581
Other income			
Government furlough scheme grant	1,120	-	1,120
Investment income	9	-	9
Total	<u>189,209</u>	<u>87,501</u>	<u>276,710</u>
EXPENDITURE ON			
Charitable activities			
Support & governance costs	<u>192,161</u>	<u>93,193</u>	<u>285,354</u>
Net gains on investments	<u>1,138</u>	<u>-</u>	<u>1,138</u>
NET INCOME/(EXPENDITURE)	<u>(1,814)</u>	<u>(5,692)</u>	<u>(7,506)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>68,846</u>	<u>2,679,166</u>	<u>2,748,012</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>67,032</u></u>	<u><u>2,673,474</u></u>	<u><u>2,740,506</u></u>

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2022	2,832,886	115,967	2,948,853
Additions	-	4,241	4,241
At 31 December 2022	<u>2,832,886</u>	<u>120,208</u>	<u>2,953,094</u>
DEPRECIATION			
At 1 January 2022	-	70,177	70,177
Charge for year	-	12,508	12,508
At 31 December 2022	<u>-</u>	<u>82,685</u>	<u>82,685</u>
NET BOOK VALUE			
At 31 December 2022	<u>2,832,886</u>	<u>37,523</u>	<u>2,870,409</u>
At 31 December 2021	<u><u>2,832,886</u></u>	<u><u>45,790</u></u>	<u><u>2,878,676</u></u>

The freehold properties were brought into the accounts at market value at 31 December 1997 and were valued at £2,832,886 at 31 December 2010. The Trustees consider their market value to be significantly higher than the carrying value at the year-end. For this reason the properties have not been depreciated during the year.

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors & prepayments	808	730
Tax	8,619	10,851
	<u>9,427</u>	<u>11,581</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank loans and overdrafts (see note 10)	15,456	18,506
Creditors for goods & services	9,834	10,057
Social security and other taxes	-	1,265
Defined benefit pension obligations	-	4,215
Accruals and deferred income	-	6,000
	<u>25,290</u>	<u>40,043</u>

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Bank loans (see note 10)	139,826	153,906
Defined benefit pension obligations	-	29,585
	<u>139,826</u>	<u>183,491</u>

10. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>15,456</u>	<u>18,506</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>139,826</u>	<u>153,906</u>

11. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General fund	67,032	27,896	94,928
Restricted funds			
Restricted Fund	2,673,474	21,560	2,695,034
TOTAL FUNDS	<u>2,740,506</u>	<u>49,456</u>	<u>2,789,962</u>

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	194,025	(196,290)	30,161	27,896
Restricted funds				
Restricted Fund	68,388	(46,828)	-	21,560
TOTAL FUNDS	<u>262,413</u>	<u>(243,118)</u>	<u>30,161</u>	<u>49,456</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	68,846	(1,814)	67,032
Restricted funds			
Restricted Fund	2,679,166	(5,692)	2,673,474
TOTAL FUNDS	<u>2,748,012</u>	<u>(7,506)</u>	<u>2,740,506</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	189,209	(192,161)	1,138	(1,814)
Restricted funds				
Restricted Fund	87,501	(93,193)	-	(5,692)
TOTAL FUNDS	<u>276,710</u>	<u>(285,354)</u>	<u>1,138</u>	<u>(7,506)</u>

Tunbridge Wells Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	68,846	26,082	94,928
Restricted funds			
Restricted Fund	2,679,166	15,868	2,695,034
TOTAL FUNDS	<u>2,748,012</u>	<u>41,950</u>	<u>2,789,962</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	383,234	(388,451)	31,299	26,082
Restricted funds				
Restricted Fund	155,889	(140,021)	-	15,868
TOTAL FUNDS	<u>539,123</u>	<u>(528,472)</u>	<u>31,299</u>	<u>41,950</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

13. CHARITABLE GIVING & GRANTS

Gifts to Institutions

£9,731 - Hope Now / Ukraine Families
£6,388 - Simon Fuller
£4,800 - BMS World Mission
£4,800 - Home Mission
£4,721 - Community Larder
£2,461 - Tearfund Climate Crisis
£2,400 - People international

Other Gifts to Institutions under £1,000

£4,303 - Gifts to Institutions

£39,604 - Total Charitable giving & grants

Tunbridge Wells Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Offerings & donations	157,048	56,798	213,846	229,793
Gift aid tax refunds	27,196	11,226	38,422	40,617
Legacies	3,500	-	3,500	-
Church hall and room lettings	5,788	-	5,788	4,651
Fees & other income	-	345	345	520
	<hr/> 193,532	<hr/> 68,369	<hr/> 261,901	<hr/> 275,581
Investment income				
Deposit account interest	493	19	512	9
Other income				
Government furlough grant	-	-	-	1,120
	<hr/> -	<hr/> -	<hr/> -	<hr/> 1,120
Total incoming resources	<hr/> 194,025	<hr/> 68,388	<hr/> 262,413	<hr/> 276,710
EXPENDITURE				
Charitable activities				
Missionary & charitable giving	100	19,609	19,709	37,779
Grants	-	19,895	19,895	14,194
	<hr/> 100	<hr/> 39,504	<hr/> 39,604	<hr/> 51,973
Support costs				
General				
Flowers & catering	499	-	499	296
Music licenses & expenses	4,286	-	4,286	9,225
Telephone	1,459	-	1,459	700
Stationery & copying	1,816	-	1,816	1,697
Computer & equipment costs	1,954	-	1,954	3,510
Training conferences & courses	1,699	-	1,699	1,046
Subscriptions & publications	2,664	-	2,664	2,745
Depreciation of tangible and heritage assets	12,508	-	12,508	17,266
	<hr/> 26,885	<hr/> -	<hr/> 26,885	<hr/> 36,485
Finance				
Bank charges	82	81	163	-
Bank interest	-	7,243	7,243	5,632
	<hr/> 82	<hr/> 7,324	<hr/> 7,406	<hr/> 5,632
Ministry				
Wages, pensions & allowances	100,570	-	100,570	90,512
Carried forward	100,570	-	100,570	90,512

This page does not form part of the statutory financial statements

Tunbridge Wells Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Ministry				
Brought forward	100,570	-	100,570	90,512
Social security	2,133	-	2,133	1,668
Pensions	9,479	-	9,479	14,913
Interest on pension liability	633	-	633	154
Visiting preachers	160	-	160	370
Youth & children's ministry & leadership training	801	-	801	455
Pastoral care expenses	656	-	656	-
	<hr/>	<hr/>	<hr/>	<hr/>
	114,432	-	114,432	108,072
 Church running costs				
Rates and utilities	1,196	-	1,196	773
Insurance	5,350	-	5,350	4,776
Light & heat	8,233	-	8,233	9,575
Repairs & maintenance	1,543	-	1,543	37,963
Equipment costs	299	-	299	2,048
Cleaning & waste disposal	17,106	-	17,106	12,698
	<hr/>	<hr/>	<hr/>	<hr/>
	33,727	-	33,727	67,833
 Manse running costs				
Rates and utilities	3,590	-	3,590	3,340
Insurance	616	-	616	532
Light and heat	3,123	-	3,123	2,814
Telephone	588	-	588	612
Repairs & maintenance	6,691	-	6,691	1,488
	<hr/>	<hr/>	<hr/>	<hr/>
	14,608	-	14,608	8,786
 Governance costs				
Independent examiner's fee	2,050	-	2,050	3,350
Accounts preparation fees	1,900	-	1,900	1,850
Trustees' insurance	252	-	252	252
Travel & entertainment	1,645	-	1,645	587
Sundries	609	-	609	534
	<hr/>	<hr/>	<hr/>	<hr/>
	6,456	-	6,456	6,573
 Total resources expended	<hr/>	<hr/>	<hr/>	<hr/>
	196,290	46,828	243,118	285,354
 Net (expenditure)/income before gains and losses	<hr/>	<hr/>	<hr/>	<hr/>
	(2,265)	21,560	19,295	(8,644)
 Movement in pension provision				
Movement in pension provision	30,161	-	30,161	1,138
	<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income	<hr/>	<hr/>	<hr/>	<hr/>
	27,896	21,560	49,456	(7,506)

This page does not form part of the statutory financial statements