

# DUNSTABLE BAPTIST CHURCH

## Draft 2018 Trustees' Annual Report

(Accompanying Receipts and Payments Accounts)

### Section A Reference and Administrative Details

Dunstable Baptist Church, situated at St Marys Gate, Dunstable, Beds LU6 3SW

Charity Commission registered number: 1164112

Financial year: 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018

Charity's principal address: c/o Mr J Hewitt, Dunstable Baptist Church, St Marys Gate, Dunstable, Beds LU6 3SW

Names of the Trustees/Church Leaders – as at 31<sup>st</sup> Dec 2018 and changes at the date of approval  
(responsible for Church funds and running of the Church)

<u>Name</u>	<u>Office</u>	<u>Acted</u>
R B King	Pastor & Elder	Whole year
S M Burton	Elder from 1 <sup>st</sup> April 2018 (& Ministerial Student from 1 <sup>st</sup> Sept 2016)	from April 2018
J S Hewitt	Deacon (Elder from 1 <sup>st</sup> April 2018)	Whole year
J Keble	Elder from 1 <sup>st</sup> April 2018	from April 2018
S J Mitchell	Church Secretary & Deacon	Whole year
B K Rigby	Deacon (until 30 <sup>th</sup> June 2018)	to 30 June 2018
D J Woodruff	Church Treasurer & Deacon	to 4 Nov. 2018

Professional Advisers: Grace Baptist Trust Corporation, 19 Croydon Road, Caterham, Surrey CR3 6PA

### Section B Structure, Governance and Management

Governing document: Dunstable Baptist Church Constitution, Version 1 dated 28th January 2015.

#### Appointments of Trustees/Church Leaders

The Trustees/Church Leaders were appointed by resolutions of the Church and every new appointment will be made in the same way and entered in the minute book of Dunstable Baptist Church.

#### Associated Charities:

Dunstable Baptist Chapel (Charity Commission registered no: 233323) – responsible for the Dunstable Baptist Chapel buildings, but it is otherwise run independently.

Christian Books, Dunstable (Charity Commission registered no: 801449) – uses part of the Dunstable Baptist Chapel buildings and its work is supported by Church members, but it is otherwise run independently. Donations have been made to Christian Books from Dunstable Baptist Church to support their work.

### Section C Objectives and Activities

Objects of the Charity: “The principal object of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in Schedule 1 of the Constitution. The charity may also carry out other charitable purposes in the United Kingdom and/or other parts of the world.”

Main Activities in Relation to Public Benefit – The Trustees/Church Leaders are aware of, and have taken regard to, the Charity Commission's guidance on public benefit in “The Advancement of

Religion for the Public Benefit” and believe that the Main Activities detailed in Section D below, that are an outworking of the Objects above, provide a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual and moral development, both for our members and for members of the public who want to benefit;
- promoting Christian values (based on the Bible), and service by members of the Church to the local community, to the benefit of individuals and society as a whole.

**Grant-making Policy** – grants (donations) from the Church for Mission/Relief and pastoral gifts for individuals are decided by the Trustees/Church Leaders at the time that they are required and endorsed as necessary at the next Church business meeting.

**Investments Selection Policy** – current and future policies are decided by the Trustees/Church Leaders, with professional advice being sought when necessary.

### **Section D Achievements and Performance**

The Church employs Barry King as Pastor (and Elder). In this role he is responsible for the pastoral care of all the members of the Church and any others that come to the Church for spiritual help. In addition, Barry King and the other Church Elders (appointed in April 2018) are responsible for overseeing the teaching given at all the Church’s meetings. The Church has also employed Steve Burton outside the time he is studying at London Seminary as a Ministerial Student. Since November 2018 John Keble has been employed one day a week as a Pastoral Worker.

Apart from the Pastor, Ministerial Student and Pastoral Worker, all involved in the work of the Church have been volunteers. Discretionary payments have been made to those inside and outside the church undertaking individual preaching engagements that have been required. The church has a Safeguarding Policy (Protection of Children and Vulnerable Adults) and volunteers working with children and vulnerable adults have been DBS checked and trained.

Regular services and meetings have continued through the year including: worship; Bible studies; prayer meetings; Sunday school (to July ); a toddlers’ group; ladies’ meetings; meetings for older friends and neighbours; a men’s prayer meeting; children’s club; and young people’s club, meetings and activities; together with informal meetings.

During the year, a children’s holiday club, involving craft as well as Bible teaching, was held. During the year the Church has supported meetings for open-air witness in Dunstable town centre. A group from the Church went to Sizewell Hall in Suffolk for five days in October, providing a time of friendship, fellowship and Bible teaching. Members of the Church have been involved in the running of the Dunstable Christian bookshop. Joint meetings three times a year have continued with two other local evangelical churches that form the Dunstable Fellowship of Evangelical Churches.

During the year: donations were made to the four main missions that the church supports, namely: Grace Baptist Mission in support of Andrzej Kempczynski in Legionowo, Poland (£2,281); Roundwood Trust (£2,106); the Open-Air Mission (£2,106); European Mission Fellowship in support of Rogerio Ramos in Sines, Portugal (£2,343). £5,166 was donated to Christian Books to support their work including attendance at conferences; £725 was sent to support Christian work in prisons; £725 was sent to support a conference run by the church in Sines, Portugal; a donation of £500 was made to the Grace Baptist Mission for the support of a couple working amongst students in Latvia; £500 was sent towards the costs of a meeting place for the church in Legionowo; £7,187 was given to help a church in Leagrave purchase their building; donations of £240 were made to London Seminary; £1,387 was donated to support Bible translation in the Far East; £1,437 was given in support of a worker with Caring for Life in Leeds and £779 was given to support their general work; £325 was given to the Christian Institute and £660 was donated to Dunstable Foodbank.

At Christmas, leaflets were distributed to advertise our Christmas services.

During the year: two couples plus one man and one woman left the church; one man and one woman died; but the following joined the church: two men and one woman (all after baptism); and one woman.

On 10<sup>th</sup> August overnight vehicle impact damage to the Hall was discovered. This was reported to Ansva our insurers and they have appointed a loss adjuster to oversee the repair of the building which may not be complete until May 2019. The damaged area has been partitioned off to enable a reduced space to be available for church activities.

**Section E Financial Review**

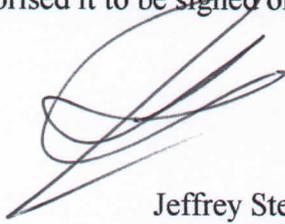
**Reserves Policy** – At the end of the year the money held in the Barclays Business Premium Account for the Church was £32,531. The reserves are needed to cover expenses related to the employment of a Pastor, further work on the exterior and interior of the Chapel buildings, and the cost of any unexpected repairs.

**Source of Funds** – The principal source of funds is the voluntary giving by the members of the church and congregation, making use of the Gift Aid Scheme and the Small Donations Scheme where appropriate.

**Section F Declaration**

The Trustees/Church Elders & Deacons declare that they have approved the Trustees' Report above and have authorised it to be signed on their behalf.

**Signature:**



**Full Name:** Jeffrey Stephen Hewitt  
**Position:** Elder & Church Trustee  
**Date of Approval:** 4<sup>th</sup> October 2019

**DUNSTABLE BAPTIST CHURCH**  
**Draft Accounting Statement for 2018**  
**(Receipts and Payments Basis)**

Please note these accounts will be subject to Independent Examination when prepared for submission to the Charity Commission later in the year.

**Section A    Unrestricted Fund (General Fund)**

	<u>2018</u>	<u>2017</u>
<b>RECEIPTS</b>		
General giving to work of Church	24,099	21,785
Giving by Gift Aid / Small Donations Scheme (Note 1)	38,479	38,482
Tax Reclaim on Gift Aid / SDS (Notes 1 & 2)	9,783	9,240
Legacies - Eric Eustace & Margaret Bass	6,000	-
Interest on Bank, Virgin & COIF Charities Deposit A/Cs (Note 3)	<u>184</u>	<u>120</u>
<b>Sub-total ("Gross Income")</b>	<u>78,545</u>	<u>69,627</u>
<b>Total Receipts</b>	<u>78,545</u>	<u>69,627</u>
<b>PAYMENTS</b>		
Paid Ministry (Barry King, Steve Burton & John Keble) (Note 4)	37,437	21,047
Payments for other ministry	1,588	8,684
Literature used in work of Church	2,221	1,974
Designated gifts for Missions & Relief (Note 5)	17,166	15,386
Regular payments re chapel etc: electricity/gas/web/water/sewerage/insurance	3,157	2,632
Chapel & equipment maintenance (Note 6)	1,591	589
Pastoral gifts to individuals	554	79
Miscellaneous expenses to support Church activities	1,906	1,516
Publicity - incl. advertising	316	694
Secretarial & administration expenses	<u>476</u>	<u>518</u>
<b>Sub-total ("Expenditure")</b>	66,412	53,119
New equipment & Fittings	<u>505</u>	<u>997</u>
<b>Total Payments</b>	<u>66,917</u>	<u>54,116</u>
<b>Net of Receipts/(Payments)</b>	11,628	15,511
<b>Cash funds last year end</b>	39,325	23,814
<b>Cash funds this year end</b>	<u>50,953</u>	<u>39,325</u>

**Section B    Restricted Funds**

**(i) Mission & Relief Giving** (for breakdown - see Page 5)

	<b><u>2018</u></b>	<b><u>2017</u></b>
<b>RECEIPTS</b>		
General giving for Missions & Relief (Note 5)	1,670	3,265
Giving for Missions/Relief by Gift Aid / SDS (Notes 1, 2 & 5)	8,660	7,800
Tax Claim Received on Gift Aid / SDS for Missions/Relief (Notes 1 & 2)	<u>2,209</u>	<u>1,915</u>
<b>Sub-total ("Gross Income")</b>	<b><u>12,539</u></b>	<b><u>12,980</u></b>
<b>Total Receipts</b> (Note 3)	<b><u>12,539</u></b>	<b><u>12,980</u></b>
 <b>PAYMENTS</b>		
Gifts for Missions/Relief (Note 5)	<u>12,539</u>	<u>12,980</u>
<b>Total Payments</b>	<b><u>12,539</u></b>	<b><u>12,980</u></b>
 <b>Net of Receipts/(Payments)</b>	 NIL	 NIL
 <b>Cash funds last year end</b>	 NIL	 NIL
 <b>Cash funds this year end</b>	 <u>NIL</u>	 <u>NIL</u>

DUNSTABLE BAPTIST CHURCH - Accounting Statement for 2018

**Section C Statement of Assets and Liabilities at year end (2018)**

	<b><u>General</u></b>	<b><u>Restricted</u></b>	
	<b><u>Fund</u></b>	<b><u>Fund</u></b>	
		<b><u>Mission/Relief</u></b>	
<b><u>Cash Funds</u></b>			
Barclays Current Account	18,460	-	
Less cheques not cleared (current account)	(38)	-	
Barclays Business Saver Account	<u>32,531</u>	-	
<b>Total Cash Funds</b>	<b><u>50,953</u></b>	<b><u>NIL</u></b>	
<b><u>Other Monetary Assets</u></b>			
Remaining Gift Aid tax for 2018 claimed 1/1/2019 received 7/1/2019	331	10	
<b><u>Assets Retained for Own Use</u></b>			
Buildings - including Fixed Contents (insurance value)	<b><u>Fund</u></b> (Note 7)	<b><u>Cost</u></b> N/A	<b><u>Value</u></b> 1,166,008
Moveable contents (insurance value)	(Note 7)	N/A	51,437
<b><u>Liabilities</u></b>	None		

## DUNSTABLE BAPTIST CHURCH - Accounting Statement for 2018

### NOTES TO THE ACCOUNTS

1. Dunstable Baptist Church is responsible for claiming tax on Gift Aid gifts made direct to the Church.
2. In 2013 the Gift Aid Small Donations Scheme was introduced. In 2018 claims for 52 weeks of individual donations to the General Fund amounting to £3,712 (£928 reclaimed) and £375 (£94 reclaimed) to other funds have been included. In 2017 claims for 53 weeks of individual donations to the General Fund amounting to £4,099 (£1,025 reclaimed) and £535 (£134 reclaimed) to other funds have been included.
3. Interest from a Bank Deposit Account, a COIF Charities Deposit Account and a Virgin Charity Deposit Account has been allocated to the General Fund. Mission/Relief Giving is not in the Current Account long enough (or of significant magnitude) to be transferred to these accounts and so does not earn interest. In 2018 interest from the Virgin account amounted to £177 (£117 in 2017) and interest from the COIF account amounted to £5 (£3 in 2017) and both these accounts were closed in November 2018.
4. Barry King carried out a church re-vitalisation programme for the church from 1st January to 30th September 2017. He was called to be the Pastor of the Church from 1st October 2017.  
From 1st September 2016 Steve Burton has been employed as a ministerial student while carrying out studies at London Seminary.  
From 1st November 2018 John Keble has been employed one day a week as a pastoral worker.
5. Gifts to Missions & Relief comprised gifts designated from the General Fund by the Church leaders and members (see Page 1 - Payments), and gifts from individuals (Mission/Relief Giving - Restricted Fund (see Page 2)). The breakdown of these figures for 2018 is given on Page 5.
6. In 2018 there was a need to carry out repairs to the boilers costing £580 more than the normal servicing charge and repairs to the roof costing £375.
7. Building and contents assets are shown as the insurance value as at 28th June 2018. The buildings are regarded as general church assets and are the responsibility of the Chapel Trustees.

DUNSTABLE BAPTIST CHURCH - Accounting Statement for 2018

**GIVING FOR MISSIONS AND RELIEF 2018**

**Gift Receipts**

January	280
February	2,035
March	45
April	249
May	3,201
June	280
July	60
August	55
September	210
October	400
November	3,435
December	<u>80</u>
TOTAL RECEIPTS	<u>10,330</u>
Gift Aid Tax / SDS Repayment received	2,209
Gifts Designated from the General Fund	<u>17,166</u>
TOTAL	<u>29,705</u>
TOTAL PAYMENTS	<u>29,705</u>
In Hand	<u>NIL</u>

**Payments**

	(selected items for comparison)					
	<b><u>2018</u></b>	<b><u>2017</u></b>	<b><u>2016</u></b>	<b><u>2015</u></b>	<b><u>2014</u></b>	
	Church Donations	Gifts + Tax/SDS				
GBM ISO Andrzej Kempczynski & Drop-in Camp		2,281	2006	2006	1870	2443
Matt Gamston in Manila & Drop-in Camp with GBM						240
Roundwood Trust	125	1,981	1674	1674	1682	2908
Open-Air Mission	125	1,981	1737	1737	1773	2871
EMF ISO Rogerio Ramos		2,343	1999	1999	1870	3171
Christian Books - donation	4,500					
Christian Books - conference fees donation	666					
Christian Prison Resourcing	725					
EMF - General Fund	125					
EMF - Sines Conference	600	125				
GBM - General Fund		88				
GBM - Phil & Lydia Evans	500					
GBM - ISO Legionowo Rent	500					
Grace Baptist Partnership - ISO Leagrave Church Plant		200				
Grace Baptist Partnership - ISO Leagrave Building	5000	2187				
London Seminary	240					
Pilgrims' Friend Society		162				
SASRA	125					
Wycliffe Bible Translators - Aru Project	1,200	187				
AGBC(SE) NW District Squashes	125					
Barnabas Fund - General		13				
Caring for Life - General		779				
Caring for Life - ISO Tim Snuggs	1,250	187				
Christian Institute	300	25				
Foodbank Dunstable	660					
Affinity - 2018	200					
Grace Baptist Trust Corporation	200					
<b>TOTAL</b>	<u>17,166</u>	<u>12,539</u>				
<b>GRAND TOTAL</b>	<u>29,705</u>		<u>28,367</u>	<u>26,464</u>	<u>29,104</u>	<u>41,684</u>

**Draft Summary of Accounts for 2018**

**General Fund**

TOTAL Receipts £78,545

TOTAL Payments £66,917

Net Receipts £11,628

Funds in hand at beginning of year £39,325

Funds in hand at end of year £50,953

**Mission and Relief Giving**

Received and distributed £12,539

plus gifts designated from the General Fund £17,166

TOTAL £29,705

Other monetary assets £341 Gift Aid tax - claimed 1/1/2019  
- received 7/1/2019

Liabilities (loans) NIL

**NOTE** Total ministerial costs/expenses in 2018 were approximately: £3,250 per month overall



Section A

Independent Examiner's Report

Report to the trustees/ members of

DUNSTABLE BAPTIST CHURCH

On accounts for the year ended

31st December 2018

Charity no (if any)

1164112

Set out on pages

2 - 5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity 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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Richard C. Lambert

Date:

Name:

RICHARD C. LAMBERT

Relevant professional qualification(s) or body (if any):

N/A

Address:

32 CHASE CLOSE  
ARLESEY  
BEDS SG15 6UU

Only complete if the examiner needs to highlight matters of concern (see CC32, *Independent examination of charity accounts: directions and guidance for examiners*).

**Give here brief details of any items that the examiner wishes to disclose.**

