

Ramridge Baptist Church

2018 Stewardship Report and Accounts:

Leaders Report:

During 2018 RBC Church Officers were Ian Jackson (Secretary) and Barry Brown (Treasurer). The Core Leadership was Ian Jackson, Barry Brown, and Kirk Dumpleton with a wider leadership of 8 deacons in office during 2018, who were Catriona Burns, Heather Dumpleton, Sabina Madiri, Karl Meyer, Michelle Baldock and Louise Marsden. At the church meeting on 26th April 2018, 3 new deacons were appointed, leaving one vacancy. Church membership stood at 34 at the year end

No Minister was employed during the accounting period and no employees. Throughout 2018 RBC was engaged in the BU ministerial selection process to secure a minister

Sunday worship takes place at 10.30am each week with two Sunday evening meetings per month at 6.30pm. A wide range of church activities takes place each week and these are described below.

Purpose and Activity

Our Vision is to serve God through:

- Worship A lifestyle that reflects Jesus
- Discipleship Developing effective Christian lives
- Community Supporting each other & reaching out to all

Our Vision Statement i.e. The kind of church God is calling us to be:

- Reaching out with The Message of hope
- Building faith and passion for God – and a
- Community with Jesus at the centre

RBC's primary purpose is to advance the Christian message in the surrounding communities and with personal contacts. During the year we have reached out to the community through bridging events i.e. Quiz Night, Celidh Dance, Seaside trip to Margate, Seniors Tea Party, Carol Service, Cafe Church. Activities to build the church community have centred on home groups, weekly prayer meetings, teaching on the authenticity of the New Testament, Sisters ladies group, Wednesday ladies meeting and Men's Fellowship

The work amongst children and youth has been through SOUL (11-18), Oasis (18+), Girls Brigade and Powerhouse (under 11). A Youth Alpha programme was run from October to December.

Governance

All Baptist churches are individual charities in their own right. This applies whether or not the church has registered as a charity with the Charity Commission. As charities, churches are subject to the requirements of charity law. Baptist Churches with an income of less than £100,000 do not need to register individually with the Charity Commission. RBC is therefore a charity and is governed by its Constitution, but not required to register as it is below the £100,000 threshold. RBC is therefore regarded as an 'excepted charity' under section 30 (2) (b) of the Charities Act 2011 and does not have its own registered number.

The core leadership and the deacons, named above, are the trustees of the church and responsible for compliance with the Charities Act 2011. RBC premises are vested in the Baptist Union Corporation. Our charitable objective is the advancement of the Christian faith for the public benefit

Appointment of Trustees

The church's Constitution, as adopted on 24th January 2013 and amended on 20th November 2014, is available for public view on the RBC website. The Constitution requires a minimum of 4 church meetings a year. In accordance with the Constitution Leaders and deacons are appointed by the church meeting where a majority percentage vote is required. The period of office for trustees is 3 years after which reappointment is required

Organisation

Day to day programme for the church and spiritual oversight is through the core leadership during the interregnum. Deacons lead on specific roles of Fabric, children's work, safeguarding, youth, prayer and administration. The core leadership and deacons meet 4 times a year minimum to consider strategy, practical arrangements, policies and procedures, events and responsibilities

Risk Management

Health & Safety policy and risk assessments – the policy is displayed on church notice boards and is overseen by Ian Jackson and Louise Marsden. Safeguarding policy – this is overseen by Kirk Dumbleton and Veronica Short and is set out on the RBC website. GDPR COMPLIANCE arrangements were implemented during 2018 with Louise Marsden being the appointed person.

The church and Manse were insured in 2018 with Congregational & General to the extent required. Church – building and contents. Manse – Landlord's insurance.

Pensions provisions:

- The RBC pension deficit was £39300 (as at January 2019) to be repaid by 2028
- Pension deficit payments made in 2018 were £3660
- When appointed a Minister of RBC would be in BPS Defined Contribution Scheme
 - Employee contribution = 8%
 - Employer contribution = 6% for pension income plus 4% for death in service benefits, administration and insurance to provide income protection

Financial Review

RBC income is drawn from voluntary donations and regular giving by members and non-members. This is supplemented by Gift Aid giving and an HMRC claim is made periodically. Rent is obtained from hire of the church hall – notably from Weight Watchers and the National Childbirth Trust. Other ad hoc rent is obtained for specific occasions.

During 2018 the Church Manse has been let and a monthly rental income obtained. This arrangement is in place until a new Minister requires to occupy the Manse.

The church tithes 15% of the giving by members and non-members (excluding the HMRC refund). The tithe is distributed to worthy causes – notably the HMF, BMS, Youthscape and contribution to the support of the Minister of First Baptist Church, Varna, Bulgaria

The churches reserves at the end of 2018 were £101243. During 2018 RBC also held funds totalling £12314 that had been collected for the Lendy Park project in Zimbabwe. It was hoped to transfer these funds but the unstable political situation in Zimbabwe made this inadvisable.

The church property portfolio consists of the church buildings and Hall at 1 Marshall Road, Luton LU2 9DF and a Manse at 236 Ashcroft Road, Luton LU2 6AB

Financial planning for a new minister was undertaken in 2018. This will involve the use of donations, regular giving and reserves to fund between 3 and 4 years of full time ministry. Sufficient funds will be retained to ensure the activities of the church and maintenance of property can be sustained. Specific funds, totalling £45,000, were set aside to deliver key projects i.e. church emergency lighting, 5 year electrical review, refurbished church kitchen, manse driveway and church fencing.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England & Wales requires the Trustees 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 Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities statement of recommended practice.
- make judgments and accounting estimates that are reasonable and prudent;
- prepare financial statements on an going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 19th February 2019 and signed on their behalf by Barry Brown, Church Treasurer.

Barry Brown