



Gospel Standard Bethesda Fund

Founded 1944

69th ANNUAL REPORT AND FINANCIAL STATEMENTS

for the year ended

31 DECEMBER 2013

Cover picture: Brighton Bethesda Home

Gospel Standard Bethesda Fund

Annual General Meeting

Notice is hereby given that the
7th Annual General Meeting
will be held, if the Lord will, at
Clifton Chapel, Broad Street, Clifton, Shefford, Beds. SG17 5RJ
on Friday, 11 April 2014 at 1:45 p.m.

Agenda

1. Chairman's remarks.
2. General Manager to introduce the Annual Report and Financial Statements for the year ended 31 December 2013.
3. To approve and adopt the Annual Report and Financial Statements for the year ended 31 December 2013.
4. General Manager to announce the result of the re-election of members of the Bethesda Fund Committee.

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REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity: Gospel Standard Bethesda Fund

Charity Number: 209376

Trustees serving during the financial year and since the year end:

(Also known as the Bethesda Fund Committee)

Mr. H. Mercer (Chairman)

Mr. M.D. Ridout (Vice-Chairman)

Mr. M.G. Bailey

Mr. F. Hayden

Mr. A. Rayner

Mr. T.H.W. Scott

Mr. R.G. Wells

Mr. M.O. Wiltshire

Custodian Trustee: The Gospel Standard Trust,
50 Broadway, Westminster, London SW1H 0BL

General Manager: Mr. A.J.H. Topping

Address of the Principal Office of the Charity

Bethesda General Office

12(b) Roundwood Lane

Harpenden, Herts.

AL5 3BZ

Telephone: 01582 460522 Fax: 01582 460790

Email: generaloffice@gsbf.org.uk

Connected Charity

The Piggott Charity is a “connected Charity” under the control of the Trustees of the Gospel Standard Bethesda Fund. It exists to help residents of the Bethesda Homes who are in financial need to pay the cost of their care. During the year a grant of £8,000 was received from The Piggott Charity. Further information can be obtained from the General Manager.

Auditors: Mazars LLP, Times House, Throwley Way, Sutton, SM1 4JQ

Bankers: Lloyds Bank plc, 60 George Street, Luton, LU1 2BB

Solicitors: Bircham Dyson Bell LLP, 50 Broadway, Westminster,
London, SW1H 0BL

TRUSTEES' REPORT FOR 2013

Introduction

Once again, we have pleasure in presenting to our subscribers, friends and supporters the annual report.

Governing Document

The Gospel Standard Bethesda Fund is an unincorporated association, first registered as a Charity in 1944. It now operates under a Charity Commission scheme which came into effect on 15 June 1999, amended by resolution on 6 January 2003 and 5 October 2007. The scheme is a fully regulating scheme which replaces the former trusts of the Charity.

Constitution and Organisational Structure

Under the scheme as amended, the committee appoints members to the Bethesda Fund Committee, and new appointees submit to election by the subscribers at the next Annual General Meeting following the appointment. In addition, one-third of the committee retire each year and offer themselves for re-election individually at the Annual General Meeting. In this way the subscribers have the power to re-elect individually every committee member once every three years.

The members of the Bethesda Fund Committee are Trustees of the Charity, and with them rests the overall responsibility for running and administering the Charity. The Charity Commission scheme provides for the appointment of a minimum of six committee members up to a maximum of twelve.

There have been no changes to the membership of the Bethesda Fund Committee this year.

The General Manager has the responsibility for ensuring that the Bethesda Homes are managed effectively and in accordance with legal and regulatory requirements.

Each of the Bethesda Homes is run by a Home Manager and a Deputy Home Manager, who are assisted by administrative staff, with the exception of the Studley Home which retains a Local Secretary.

Objective of Charity

The objective of the Gospel Standard Bethesda Fund is to provide for the care of elderly persons in need, who are sick or infirm, and who are members of a Gospel Standard church, or who regularly attend a Gospel Standard chapel.

To meet this objective Bethesda provides and maintains residential care homes for the elderly which are called 'Bethesda Homes', and provides

Flatlets for the use of those who are able to look after themselves but wish for the support of a warden.

Public Benefit

The Charity's Trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission

Achievements and Outcome of Activities

At the beginning of each year the Bethesda Fund Committee sets itself a number of goals and objectives to be achieved in the Homes during following twelve months. These goals and objectives are directly relevant to the purpose of Bethesda and are:

- to maintain the purpose and ethos of Bethesda,
- to be financially responsible and efficient whilst providing the high standard of care expected,
- to engage with the denomination seeking practical and prayerful support for our Homes,
- to ensure full compliance with Care Quality Commission requirements.

A review of the achievements for 2013 shows that the purpose of the Bethesda Homes and Flatlets continues to be maintained and residents have expressed their satisfaction for the quality of the care and support they receive. The relentless pressure in the world on the ethos of Bethesda has to be resisted and when the Homes are inspected and reported on by the Care Quality Commission it is acknowledged that the values for which Bethesda strives are visible and that there is a peaceable and pleasant atmosphere in the Homes. The stated values of Bethesda are the standard against which the attitude of the staff at all levels is measured.

During the past year the occupancy level at Brighton has remained high, whereas at Harpenden and Studley it has been variable but below that which is desired. Our fees are relatively low when compared with other care homes and the Committee continues to be concerned about the excess of costs over the fees receivable. The receipt of legacies is gratefully acknowledged as these bequests provide funds for improvements to the Homes as well as bridging the gap between expenditure and income. However, when considering the financial viability of the Homes, the mind of the Committee is concentrated on seeking a higher level of occupation whilst containing the Homes' running costs. The greater part of the costs of operating the Homes is fixed, for example staffing costs, and does not depend upon occupation levels.

For this reason low levels of occupation have a profound effect upon financial viability. We thank our Managers who do all in their power to stay within budgeted levels of expenditure whilst maintaining the quality of care for our residents.

Staff costs at Brighton and Harpenden have increased during 2013 because of a requirement to double the night care cover at those Homes. One of the main areas of expenditure after considering staff costs is repairs and maintenance, and some heavy costs have to be met because they are unavoidable due to ageing equipment such as boilers and a need for maintenance of the buildings.

We are thankful for the support that the Homes receive from Bethesda's many friends and subscribers. Help is given by the Home Support Groups and other individuals in the local area both in direct support to the residents through visiting and assistance with personal appointments such as dentists. Each of the Homes is greatly helped by practical support in carrying out minor maintenance and other in-house duties. The residents much appreciate the craft mornings that are held and also the hymn singing evenings, and we are thankful to friends who invite residents to their homes for morning coffee or afternoon tea.

An annual open day at Brighton was once again very successful with a sum in excess of £3,000 being raised to purchase new arm chairs for the residents in their rooms and the organisation of such an event is much appreciated.

During 2013 the Care Quality Commission inspected the Homes at Brighton and Harpenden twice and once at Studley. A further inspection has taken place at Harpenden in January this year. The Brighton inspections were satisfactory, reflecting full compliance with expected standards and two excellent reports. The first of the inspections at Harpenden indicated full compliance but the second revealed some compliance failures in respect of documentation. This was disappointing because at the previous inspection it was found to be satisfactory. The issues raised have all been addressed and the subsequent inspection early this year revealed that the Home is again fully compliant and in line with the objectives for the Homes. The Studley inspection was fully compliant except in one area which has been dealt with and we await a re-inspection to ensure that the matter has been satisfactorily resolved.

It should be understood that Bethesda operates in one of the most heavily regulated business sectors in the country. During recent months there has been much disturbing news arising from shortcomings in the care industry and this has sharpened the approach of inspectors when visiting the Homes. Generally the Homes receive satisfactory reports in most areas inspected, having met with all of the requirements and this is demonstrated when the

reports of visits are published. The inspectors often mention the politeness of the skilled staff and the quality of the food that is provided for the residents. They also compliment Bethesda on the cleanliness and comfort of the Homes and the range of activities for the residents.

We know that there are a number of aged friends who would find it beneficial to become a resident of one of our Homes and we would encourage them to seriously consider this. Social Services policy is to try to provide care services and support in their homes and there is therefore some discouragement to coming in to Bethesda. The reason for this is that the local authority budgets are restricted and wherever possible the cheaper option of support at home is pursued rather than financial support toward the Bethesda fees. The Committee is aware of this situation and would sympathetically consider providing financial assistance where there is a need.

During the year all three of the Flatlets at Harpenden were occupied except for a brief period when Flatlet 3 had no tenant. Of the six Flatlets at Redhill only one is occupied by a Bethesda resident but there are four other occupants on short-term tenancies.

Staff

Sadly Bethesda lost two of its registered managers during the year at Harpenden and Studley. We understand that there are already two thousand care homes in the country without registered managers, nevertheless efforts are being made to recruit new managers with adverts having been placed in the Gospel Standard magazine, British Church Newspaper, Evangelical Times and a national website dedicated to the care home sector. We are currently dealing with the responses received.

In the meantime, interim management arrangements are in place for both homes which are working well. At Harpenden the acting home manager role has been filled by the Deputy Home Manager, Janet House, and at Studley the acting home manager role has been filled by Rachel Honeysett; both are being closely supported by the General Manager.

The Deputy Home Manager at the Brighton Home stepped down in May, and we are pleased to be able to report that a new appointment has been made to this post. Vivita Torres has worked in the Home for five years prior to being appointed as Deputy Home Manager, progressing from Junior Care Assistant, to Senior and now to her present role in which she is doing well.

Once again the Trustees wish to express their sincere thanks to every member of staff for their considerable efforts in providing a comfortable and happy place to live for all our elderly friends. We know from comments made by the residents that they also deeply appreciate the care which they receive.

Financial review

The Statement of Financial Activities shows that total incoming resources were £2,086,322 compared with £1,710,466 in the previous year.

Voluntary income, i.e. donations, subscriptions and chapel collections, was considerably lower than the previous year, the amount received being £42,651 compared with £141,341 in 2012. The decrease is explained by the fact that in 2012 a one-off donation of £100,000 was received. We are truly thankful to our congregations and personal supporters for their regular giving to Bethesda.

Six legacies were received during the year amounting to £548,371. This is a considerably higher figure than the previous year when the total was £144,254. This is due mainly to a legacy from the late Mr. Thomas Dadswell who was resident in the Harpenden Home. Investment income for the year amounted to £59,918 compared to £69,650 in the previous year. During the year interest rates continued to fall. The Charity continues to invest in fixed-rate bonds, usually of one year duration, but interest rates are much lower than previous years.

Income from residents' fees was higher than the previous year at £1,361,560 compared with £1,274,047 in 2012. Bethesda fees were increased in April 2013 by between 3% and 8% depending on the resident's care category. Subsidies paid to meet shortfalls in funding by Social Services amounted to £97,263 (2012: £67,713) which was matched by a transfer from the designated fund specifically set up to assist residents who are unable to meet the full cost of the fees (see Notes 12 and 19 for further details). The shortfalls in funding have also been helped by a grant of £8,000 (2012: £4,500) from our connected Charity, The Piggott Charity. One chapel held a collection for the benefit of this Charity. Assistance towards the fees of short-stay residents amounting to £256 (2012: £1,003) was provided from a restricted fund (see Note 20 for further details).

Employment costs increased by 5.0% compared with the previous year. Employment costs account for 76.3% of the total cost of running the Homes. Further information on employment costs can be found in Note 11.

The cost of repairs and renewals at the three Bethesda Homes amounted to £73,225 which was less than the previous year when the cost amounted to £87,261. The expenditure on building maintenance is in line with the Charity's policy of maintaining its properties in good condition, and meeting all safety and registration requirements. Heavy and unexpected repairs can suddenly become necessary.

During the year the total cost of electricity and gas supplied to the homes amounted to £40,992 which was almost identical to the previous year. We are attempting to improve on energy contracts as they come up for renewal and energy prices are being closely monitored.

The Bethesda Homes

A summary of the financial results for each of the Homes is given below.

	<i>Brighton</i>	<i>Harpenden</i>	<i>Studley</i>	<i>Total</i>
	£	£	£	£
Residents' fees	576,322	543,346	241,892	1,361,560
Other income	17,832	22,911	3,962	44,705
Total incoming resources	594,154	566,257	245,854	1,406,265
Employment and agency costs	409,116	431,046	231,781	1,071,943
Depreciation charges	10,902	16,058	9,064	36,024
Hardware, cleaning and laundry	9,891	9,483	2,178	21,552
Insurance	6,279	6,991	3,087	16,357
Motor and travel	1,283	3,808	808	5,899
Power	13,703	17,334	9,955	40,992
Provisions	34,284	28,189	11,993	74,466
Registration fees	3,000	3,000	2,800	8,800
Repairs and renewals	32,237	33,239	7,749	73,225
Staff training	3,257	3,738	3,419	10,414
Telephone, relay and internet	2,162	1,729	953	4,844
Water services	5,334	3,289	2,662	11,285
Central office support costs	12,418	12,983	7,338	32,739
Other costs	19,864	26,244	8,481	54,589
Total resources expended	563,730	597,131	302,268	1,463,129
Surplus (Deficit) for year	£30,424	(£30,874)	(£56,414)	(£56,864)

The overall deficit in running the three homes of £56,864 is an improvement over the previous two years when the deficits were £73,576 (2013) and £141,272 (2012). Occupancy levels have a large bearing on the financial results of running the homes. Overall, occupancy rates in 2013 were slightly higher than the previous two years. When occupancy levels fall, it is not usually possible significantly to reduce the number of staff employed, or only marginally so. Occupancy levels for this year and the previous three years are shown below:

	<i>2013</i>	<i>2012</i>	<i>2011</i>	<i>2010</i>
Brighton (22 residents)	93%	93%	84%	83%
Harpenden (23 residents)	84%	82%	90%	90%
Studley (13 residents)	66%	60%	63%	70%
Overall	83%	81%	82%	83%

At the end of the year there were two permanent vacancies at the Brighton Home, seven at the Harpenden Home, and six at the Studley Home, a total of 15 vacancies. This compares with 12 vacancies at the end of 2012. The basic Bethesda fee from April 2013 was fixed at £541 per week with higher-needs rates up to a maximum of £693 per week.

The Bethesda Flatlets

All three of the flatlets at Harpenden were occupied at the end of the year. At Redhill, of the six flatlets, only one of these is now occupied by an elderly resident. However, several of the flatlets have been occupied by other people, thus producing additional income. The Harpenden Flatlets produced a deficit of £3,392 and Redhill a deficit of £94 as shown in the summary below.

	<i>Harpenden</i>	<i>Redhill</i>	<i>Total</i>
	£	£	£
Residents' fees	15,528	17,789	33,317
Other income	25	925	950
Total incoming resources	15,553	18,714	34,267
Cleaning, windows and waste	370	1,396	1,766
Council tax on unoccupied properties	210	1,881	2,091
Depreciation	4,287	3,185	7,472
Garden maintenance	1,524	297	1,821
Insurance	475	950	1,425
Power	2,771	4,612	7,383
Repairs and renewals	6,957	971	7,928
Central office support costs	1,683	3,365	5,048
Other costs	668	2,151	2,819
Total resources expended	18,945	18,808	37,753
Surplus (Deficit) for year	(£3,392)	(£94)	(£3,486)

Overall financial results

Overall, the operating surplus for the year was £541,964 compared to a surplus the previous year of £230,472. We are thankful that the year has ended with such a satisfactory surplus, although we recognise that it arises mainly from the legacies received during the year, which amounted to £548,371. Every effort has been made, and will continue to be made, to reduce the running costs of the Homes, whilst endeavouring to maintain high standards of care.

The balance of unrestricted funds increased from £3,795,971 at the end of 2012 to £4,313,839 at the end of 2013. Restricted funds increased from £578,179 at the end of 2012 to £602,275 at the end of 2013. As a result, total funds (including properties) increased from £4,374,150 at the end of 2012 to £4,916,114 at the end of 2013. Further details can be found in Notes 19, 20 and 21.

Reserves Policy

The Charity has a reserves policy which is reviewed at least annually by the Trustees.

We consider reserves as that part of our general funds which do not need to be spent immediately and which are not committed or designated. They are the resources we have or can make available to spend on any of our objectives once we have met our known commitments and covered any other planned expenditure.

The Trustees consider that the Charity should endeavour to hold, as a minimum, free reserves amounting to the “Total resources expended” in one year. At this level the Trustees consider that the current activities of the Charity would be able to continue in the event of a significant drop in funding.

The free reserves at the year end are £3,056,022 compared to £2,415,502 at the end of the previous year. There is no commitment to expenditure for planned works in 2014.

Investment Policy

At the beginning of the year the Trustees reviewed the Charity's investment policy setting out Bethesda's investment objectives. No changes were made to the policy.

There are no restrictions on the Charity's power to invest both restricted and unrestricted funds. In the past, the Trustees have considered only investments classified as low risk. In practice, this means that surplus funds are maintained in short-term deposit accounts attracting competitive rates of interest with reputable banks, building societies or common deposit funds. Details of the Charity's deposits can be found in Note 16 to the financial statements.

The Trustees will continue to closely monitor the Charity's investments in these difficult times.

Trustees' responsibilities in relation to the financial statements

Charity law 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 at the year end and of its incoming resources and resources expended during that year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any material departures disclosed and explained in the financial statements;
- and

- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are required to keep proper accounting records which 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 and the provisions of the Charity's governing documents. They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management policy

The Trustees review on a regular basis the major risks to which the Charity is exposed. A strengths, weaknesses, opportunities and threats (SWOT) analysis was carried out at the beginning of the year and agreed, and on the basis of this review a risk management policy drawn up. The Trustees are satisfied that systems and procedures are in place to mitigate exposure to significant risks. The Trustees believe that maintaining unrestricted reserves at the level stated above will provide sufficient resources in the event of adverse conditions.

The Charity's policy reflects the principle that effective risk management is the responsibility of all levels of management and staff. The review of risks within the Bethesda Homes is on-going with the encouragement of timely reporting by staff on quality issues and adverse occurrences.

Plans for the Future

If the Lord will, Bethesda is preparing to implement its auto-enrolment pension scheme in 2014, aiming for a completion date of 31 December for set-up and registration. Bethesda's earliest legal deadline for set-up and registration is not until 1 October 2015, but there are indications that, with 100,000 companies falling due at the same time, there may not be sufficient capacity in the pensions market place to cope with demand, and the Trustees wish to avoid a situation where they are not able to be compliant.

It is likely that 2014 will see the necessity for further investment in the building fabric and infrastructure of the homes. Examples include the replacement of the boiler at Brighton and the possibility for the same at Harpenden, along with extensive maintenance works to the roof of this home in the short to medium term.

Conclusion

Bethesda remains committed to a process of continuous improvement in all aspects of running the Homes, including financial controls, staff development and training, whilst still maintaining at its current high level the care given to our elderly friends. This remains our primary focus even as we face the challenges of an ever changing legislative environment with an increasing burden of bureaucracy that threatens to divert the attention of our care staff from their primary role of the provision of care.

On behalf of the Trustees

H. MERCER, Chairman
24 February 2014

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF GOSPEL STANDARD BETHESDA FUND

We have audited the financial statements of Gospel Standard Bethesda Fund for the year ended 31 December 2013 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Respective responsibilities of Trustees and auditors

As explained more fully in the Trustees' Responsibilities Statement set out in the Trustees' Report, the Trustees are responsible for the preparation of the financial statements which give a true and fair view.

We have been appointed as auditor under section 43 of the Charities Act 2011 and report in accordance with regulations made under sections 144 and 154 of that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors. This report, including our opinion, has been prepared for and only for the Charity's Trustees as a body. Our audit work has been undertaken so that we might state to the Charity's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for our audit work, for this report, or for the opinions we have formed.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate

Opinion on the financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2013 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Mazars LLP, Chartered Accountants (Statutory Auditors)
Times House, Throwley Way, Sutton, Surrey SM1 4JQ

Date: March 2014

Mazars LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

GOSPEL STANDARD BETHESDA FUND
Statement of Financial Activities for the year ended 31 December 2013

	<i>Notes</i>	<i>Unrestricted funds</i>		<i>Restricted</i>	<i>Total</i>	<i>Total</i>
		<i>General</i>	<i>Designated</i>	<i>Funds</i>	<i>2013</i>	<i>2012</i>
		£	£	£	£	£
Incoming resources	2					
From generated funds:						
From disposal of Sale Chapel		-	-	-	-	12,000
Voluntary income	3	25,313	-	17,338	42,651	141,341
Legacies received	4	546,371	-	2,000	548,371	144,254
Investment income	5	39,932	5,195	14,791	59,918	69,650
Grant - The Piggott Charity	12	-	8,000	-	8,000	4,500
Rent receivable	6	2,500	-	-	2,500	1,500
From charitable activities:						
Fees from care homes		1,361,560	-	-	1,361,560	1,274,047
Fees from flatlets		33,317	-	-	33,317	36,076
Staff board charges		25,030	-	-	25,030	22,045
Sundry receipts		1,090	-	3,885	4,975	5,053
Total incoming resources		<u>2,035,113</u>	<u>13,195</u>	<u>38,014</u>	<u>2,086,322</u>	<u>1,710,466</u>
Resources expended						
Costs of generating funds	7	7,794	-	-	7,794	7,411
Charitable activities:						
Running costs of care homes	7	1,449,467	-	13,662	1,463,129	1,404,290
Running costs of flatlets	7	37,753	-	-	37,753	34,152
Residents' subsidy funds:						
Short-stay residents	10	-	-	256	256	1,003
Underfunded residents	19	-	1,220	-	1,220	1,154
Governance costs	9	34,206	-	-	34,206	31,984
Total resources expended		<u>1,529,220</u>	<u>1,220</u>	<u>13,918</u>	<u>1,544,358</u>	<u>1,479,994</u>
Net movement in funds before transfers		<u>505,893</u>	<u>11,975</u>	<u>24,096</u>	<u>541,964</u>	<u>230,472</u>
Transfers between funds	12	<u>97,263</u>	<u>(97,263)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds after transfers		<u>603,156</u>	<u>(85,288)</u>	<u>24,096</u>	<u>541,964</u>	<u>230,472</u>
Total funds at 1 Jan 2013		<u>3,547,875</u>	<u>248,096</u>	<u>578,179</u>	<u>4,374,150</u>	<u>4,143,678</u>
Total funds at 31 Dec 2013		<u><u>£4,151,031</u></u>	<u><u>£162,808</u></u>	<u><u>£602,275</u></u>	<u><u>£4,916,114</u></u>	<u><u>£4,374,150</u></u>

All incoming resources and resources expended derive from continuing activities.

GOSPEL STANDARD BETHESDA FUND
Balance Sheet as at 31 December 2013

	<i>Notes</i>	2013	2012
		£	£
Fixed assets			
Tangible assets:			
Freehold properties	14	1,071,516	1,100,547
Equipment & motor vehicles	15	23,493	31,826
Investments	16	3,602,675	3,052,858
		<hr/>	<hr/>
		4,697,684	4,185,231
Current assets			
Debtors	17	38,477	61,779
Cash at bank and in hand		215,223	168,631
		<hr/>	<hr/>
		253,700	230,410
Creditors: amounts falling due within one year	18	35,270	41,491
		<hr/>	<hr/>
Net current assets		218,430	188,919
		<hr/>	<hr/>
Net assets		£4,916,114	£4,374,150
		<hr/> <hr/>	<hr/> <hr/>
Funds			
Unrestricted:			
General		4,151,031	3,547,875
Designated	19	162,808	248,096
Restricted funds	20	602,275	578,179
		<hr/>	<hr/>
Total funds	21	£4,916,114	£4,374,150
		<hr/> <hr/>	<hr/> <hr/>

These financial statements were approved by the Trustees on 24 February 2014 and signed on their behalf by:

H. MERCER, Chairman

GOSPEL STANDARD BETHESDA FUND
Cashflow Statement for the year ended 31 December 2013

	<i>Notes</i>	<i>2013</i>	<i>2012</i>
		£	£
Net cash inflow from operating activities	22(a)	545,108	319,744
Returns on investments and servicing of finance:			
Deposit interest received		59,918	69,650
Capital expenditure and financial investment:			
Improvements to buildings		(1,930)	(17,830)
Purchase of motor vehicles and equipment		(6,687)	(6,876)
Net cash (outflow) from capital expenditure		<u>(8,617)</u>	<u>(24,706)</u>
Net cash inflow before management of liquid resources		596,409	364,688
Management of liquid resources	22(b)	<u>(549,817)</u>	<u>(392,551)</u>
Increase in cash in the year:			
Cash (deducted from)/added to short-term deposits	22(c)	46,592	(27,863)
Net cash resources at 1 January 2013		<u>168,631</u>	<u>196,494</u>
Net cash resources at 31 December 2013		<u>£215,223</u>	<u>£168,631</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2013

1. Principal accounting policies

(a) Basis of accounting

The Financial Statements have been prepared under the historical cost convention in accordance with applicable United Kingdom accounting standards, *Accounting and Reporting by Charities: Statement of Recommended Practice* (SORP 2005) issued by the Charity Commission in March 2005, and the Charities Act 2011.

(b) Incoming resources

Voluntary income, including donations, Gift Aid, and chapel collections, is recognised in the period in which the income is received.

Investment income and rent is recognised on a receivable basis.

Legacies are accounted for as incoming resources either upon receipt or where the receipt of the legacy is virtually certain; this will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made and once all conditions attached to the legacy have been fulfilled and the amount can be measured with sufficient reliability. Legacies which have been notified, but are not recognised as incoming resources in the Statement of Financial Activities, are disclosed within the note 'Legacies received' with an estimate of the amount receivable.

Fees from residents in the care homes and flatlets are accounted for in the period in which the service is provided.

(c) Income tax recoverable

Any income tax due to be reclaimed from the Inland Revenue on donations made under Gift Aid or income tax deducted from interest received net of basic rate tax, has been brought into these financial statements as a debtor.

(d) Resources expended

Expenditure is accounted for on an accruals basis, that is, when a liability is incurred. The Charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Support costs comprise costs incurred in support of both income generation, charitable activities, and governance, as shown in the note 'Allocation of support costs.' These costs comprise a proportion of central office staff, information systems and internal accounting costs, and costs relating to the premises. Also included is a proportion of the management and administration costs in the three Bethesda Homes and servicing of the Homes' premises.

Governance costs are costs associated with the governance arrangements of the Charity which relate to the general running of the Charity as distinct from those costs associated with its charitable activities. They include the cost of meeting constitutional and statutory requirements, audit fees, legal fees, and a proportion of central office costs.

(e) **Pension scheme contributions**

Contributions payable to the Charity's pension schemes are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the schemes. For further information see the note 'Employee information.'

(f) **Capitalisation and depreciation of tangible fixed assets**

Freehold properties

Freehold properties are carried in the accounts at their original cost. Depreciation is provided to write down the original cost of the buildings, and the cost of later permanent additions and improvements, on a straight-line basis over a period of fifty years. No depreciation is charged on freehold land.

Equipment

Due to the large number of fixed assets owned and used by the Charity, our policy is to recognise within the assets register only those assets that cost more than £1,000. Numerous items purchased at the same time costing in total more than £1,000 but each item individually costing less than £1,000 are not capitalised. This policy of depreciation applies only to assets acquired after January 1990; all equipment acquired before that date has been written off completely in previous accounting periods.

Equipment in the Homes and Flatlets costing more than £1,000 is capitalised and written off on a straight-line basis over a period of five years, and is shown in the balance sheet at cost less accumulated depreciation, the annual depreciation being charged as a running cost of the Homes and Flatlets. Equipment in the Homes and Flatlets costing less than £1,000 is not capitalised but is written off in the year of acquisition as an expense, being charged directly to the running costs of the Homes and Flatlets under "Repairs and renewals."

Equipment in the Bethesda General Office at Harpenden costing more than £1,000 is capitalised and written off on a straight-line basis over a period of five years, and is shown in the balance sheet at cost less accumulated depreciation, the annual depreciation being charged as a running cost under "Central office costs."

Equipment in the Bethesda General Office costing less than £1,000 is written off as an expense in the year of acquisition, being charged to "Central office costs" under "Repairs and maintenance."

Motor vehicles

Motor vehicles are written off at 25% per annum on a reducing balance.

(g) **Transactions with Trustees**

Payments of £6,000, £1,585 and £750 (2012: £6,000, £1,350 and £750) were made to three Trustees (2012: three Trustees) for services rendered outside the scope of their roles as Trustees. No Trustees received any remuneration for their services as a trustee. Five members (2012: five members) of the Bethesda Fund Committee were reimbursed expenses incurred in travelling to meetings of the Trustees amounting in aggregate to £1,624 (2012: £1,047). No trustee or connected persons had any beneficial interest in any contract, transaction or arrangement with the Charity during the year.

(h) **Indemnity insurance**

The Bethesda Homes and Flatlets and the Bethesda General Office were insured during the year by the Travelers Insurance Company Ltd under a comprehensive insurance package for nursing and rest homes. Part of the standard cover is a liabilities section which indemnifies the insured against all sums which the insured shall become legally liable to pay as damages as a result of accidental bodily injury to or death, illness or disease of any employee or any person other than an employee. As the policy is a comprehensive package, the cost of providing indemnity insurance is not separately stated.

(i) **Stocks of food and other supplies**

Stocks held at the year end have not been brought into these Financial Statements, as the amounts held are relatively insignificant.

(j) **Funds**

Unrestricted funds - these comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity.

Designated funds - these are unrestricted funds set aside by the Trustees at their discretion from the general funds for specific purposes.

Restricted funds - these comprise funds subject to specific restrictions imposed by donors and funders.

Further details of the nature and purpose of each fund are set out in the notes 'Designated funds' and 'Restricted funds.'

2. Statement of Financial Activities

The Statement of Financial Activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

3. Voluntary contributions

	2013	2012
Collections and donations from chapels:	£	£
For general purposes	9,676	13,056
For assisting short-stay residents	3,894	1,337
Personal donations and subscriptions:		
For general purposes	11,180	111,987
For general purposes made under Gift Aid	16,671	13,374
For assisting short-stay residents	-	109
Home collecting boxes	1,230	1,478
	<hr/>	<hr/>
	£42,651	£141,341
	<hr/>	<hr/>

4. Legacies received

Legacies received during the year, as listed below, amounted to £548,371 (2012: £144,254). Further details regarding restricted legacies can be found in the note headed 'Restricted funds.'

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total Funds</i>
	£	£	£
Mr. George Brooks	110,447	-	110,447
Mr. Thomas Dadswell	344,424	-	344,424
Mr. Ronald Discombe	-	2,000	2,000
Mr. Thomas Hills	50,000	-	50,000
Miss Elizabeth Mee	37,500	-	37,500
Mrs. Janet Pack	4,000	-	4,000
	<hr/>	<hr/>	<hr/>
	£546,371	£2,000	£548,371
	<hr/>	<hr/>	<hr/>

The Charity has been advised that it is a beneficiary of the following legacies, although the amounts involved are unknown:

Mr. S. E. George: Balance arising from the sale of building land and a partial interest in tenanted agricultural land. There is no immediate prospect of the balance being realised.

Miss Elizabeth Mee: There is a small final payment due from the net residual estate value.

5. Investment income

	<i>Unrestricted funds</i>		<i>Restricted</i>	<i>2013</i>	<i>2012</i>
	<i>General</i>	<i>Designated</i>	<i>Funds</i>	<i>Total</i>	<i>Total</i>
	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>
	£	£	£	£	£
Interest on short-term deposits	£39,932	£5,195	£14,791	£59,918	£69,650

6. Rent receivable

	<i>2013</i>	<i>2012</i>
	£	£
Bookroom at Harpenden let to The Gospel Standard Trust	£2,500	£1,500

Related Party Transactions note: The Gospel Standard Trust is a Custodian Trustee of the Gospel Standard Bethesda Fund and holds in trust all of the Charity's freehold properties. The appointment was made under the Charity Commission Scheme referred to earlier in this report.

7. Analysis of resources expended

	<i>Direct</i>	<i>Support</i>	<i>Total</i>	<i>Total</i>
	<i>costs</i>	<i>costs</i>	<i>2013</i>	<i>2012</i>
	£	£	£	£
Cost of generation of funds	-	7,794	7,794	7,411
Charitable activities:				
Care homes	1,237,440	225,689	1,463,129	1,404,290
Flatlets	32,705	5,048	37,753	34,152
Short-stay residents subsidy fund	220	36	256	1,003
Underfunded residents subsidy fund	-	1,220	1,220	1,154
Governance	-	34,206	34,206	31,984
	£1,270,365	£273,993	£1,544,358	£1,479,994

8. Allocation of support costs

Support costs comprise costs incurred in support of both income generation, charitable activities, and governance, as shown below. These costs comprise a proportion of central office staff, information systems and internal accounting costs, and costs relating to the premises. Also included is a proportion of the management and administration costs in the three Bethesda Homes and servicing of the Homes' premises.

	<i>Staff costs</i>	<i>Other costs</i>	<i>Total 2013</i>	<i>Total 2012</i>
	£	£	£	£
Cost of generation of funds	5,506	2,288	7,794	7,411
Charitable activities:				
Care homes	211,763	13,926	225,689	214,510
Flatlets	3,671	1,377	5,048	4,793
Short-stay residents subsidy fund	26	10	36	38
Underfunded residents subsidy fund	892	328	1,220	1,154
Governance costs	16,978	17,228	34,206	31,984
Total support costs	238,836	35,157	273,993	259,890

9. Governance costs

	<i>2013</i>	<i>2012</i>
£	£	
Audit fees - current year	6,960	7,200
Audit fees - prior year	(276)	(480)
Auditor's disbursements - current year	180	240
Auditor's disbursements - prior year	(80)	53
Audit fees for Pension Scheme - current year	600	600
Advertising and Website costs	620	568
Bank charges	267	251
Committee members' expenses	1,624	1,047
Printing	643	449
Staff costs	16,978	16,118
Other costs	6,690	5,938
	£34,206	£31,984

10. Fee subsidies paid to short-stay residents

During the year one resident coming into a Bethesda Home for a short-stay was assisted with the fees (2012: four residents). During the year the Short-Stay Fund was supported by four chapel collections and a collection taken at the AGM of the Gospel Standard Societies at Clifton in April.

11. Employee information

The average number of care home staff employed during the year, including part time workers, was 79 (2012: 73). The number of management and administration staff at the Bethesda General Office was three (2012: two). Staff costs were as follows:

	2013	2012
	£	£
Wages and salaries	1,003,822	974,619
Social security costs	64,783	64,781
Pension costs	14,300	14,187
Agency workers	34,924	11,226
	<hr/>	<hr/>
	£1,117,829	£1,064,813
	<hr/>	<hr/>
Cost of generating funds - support costs	5,506	5,227
Costs relating to charitable activities:		
Care homes - direct costs	878,993	837,427
Care homes - support costs	211,763	201,685
Flatlets - support costs	3,671	3,485
Fee subsidies - support costs	918	871
Governance - support costs	16,978	16,118
	<hr/>	<hr/>
	£1,117,829	£1,064,813
	<hr/>	<hr/>

No employee earned £60,000 per annum or more in either year. Retirement benefits were secured for two officers under a 'money purchase' scheme administered by Scottish Widows' Fund and Life Assurance Society. During the year premiums of £10,729 (2012: £9,893) were paid into the scheme to secure benefits under policies of assurance. The assets of the scheme are held separately from those of the Charity in an independent fund administered by Scottish Widows. In addition to the Scottish Widows' scheme, premiums amounting to £2,090 (2012: £2,720) were paid into private pension plans held by two officers (2012: two officers), and a provision of £1,142 (2012: £1,248) was made for one (2012: one) other officer where a plan has not yet been set up. All other staff are eligible to join the stakeholder pension scheme administered by Phoenix Life Assurance Limited. After a qualifying period employer's contributions of 2% of earnings are paid into the stakeholder scheme, which during the year amounted to £339 (2012: £326). The number of staff remaining in the stakeholder scheme at the end of the year was reduced to one (2012: two).

12. Transfers between funds and transactions with The Piggott Charity

	2013	2012
Transfers from restricted funds relating to capital expenditure	-	5,116
Transfers from designated funds relating to fee subsidies	97,263	67,713
	<hr/>	<hr/>
Total transfers	£97,263	£72,829
	<hr/>	<hr/>

Fee subsidies amounting to £97,263 were paid to residents supported by local authorities under the Community Care Act in cases where the maximum amount paid by the local authority was less than the Bethesda fee. During the year 15 residents were assisted in this way, i.e six residents at the Brighton Home, six at Harpenden, and three at Studley (2012: 14 residents).

A grant of £8,000 (2012 - £4,500) was received from The Piggott Charity towards assisting residents supported by local authorities. The Piggott Charity is a 'connected Charity.' The Trustees of the Gospel Standard Bethesda Fund are also Trustees of The Piggott Charity. However, the Gospel Standard Bethesda Fund does not exercise any dominant influence over The Piggott Charity. The Piggott Charity makes grants at its own discretion to the Gospel Standard Bethesda Fund. Therefore, based on this, no consolidated accounts are prepared. For further information see notes on 'Designated funds' and 'Restricted funds.'

13. Ex gratia payments

Ex gratia payments amounting to £1,500 (2012: £1,500) were paid by way of honoraria to people who assist the Charity in various ways. Three payments (2012: three payments) were made in the year ranging from £150 to £750. The sum of £750 was paid to one Trustee which is already disclosed in Note 1(g). In some cases the payment, or part of the payment, is used by the recipient to defray expenses incurred in rendering services to the Charity.

14. Freehold land and buildings

(a) Holding trustee

The freeholds of the Bethesda Homes and Flatlets and the Bethesda General Office are held by the custodian trustee, The Gospel Standard Trust.

(b) Net book value

The Trustees consider that the open market value of the freehold land and buildings is in excess of the net book value at which they are shown in the Balance Sheet.

(c) Note concerning the Brighton and Hove Home:

The Gospel Standard Baptist Library is situated within the grounds of the Brighton & Hove Bethesda Home. The cost of the library building, which was erected in 1980 and extended in 2003, was met entirely from the funds of the library. There is no formal agreement with the Trustees of the library and no ground rent or other payments are received.

	Bethesda Homes	Bethesda Flatlets	Office Premises	Total
	£	£	£	£
COST				
At 01.01.13	1,162,094	442,492	123,889	1,728,475
Additions	-	-	1,930	1,930
Less: Disposals	-	-	(800)	(800)
At 31.12.13	1,162,094	442,492	125,019	1,729,605
DEPRECIATION				
At 01.01.13	453,815	137,330	36,783	627,928
Charge for year	21,005	7,472	2,484	30,961
Eliminated on disposals	-	-	(800)	(800)
At 31.12.13	474,820	144,802	38,467	658,089
NET BOOK VALUE				
At 31.12.13	£687,274	£297,690	£86,552	£1,071,516
At 31.12.12	£708,279	£305,162	£87,106	£1,100,547

15. Equipment and motor vehicles

	Equipment in Homes £	Equipment in Flatlets £	Office Equipment £	Motor Vehicles £	Total £
COST					
At 01.01.13	186,899	11,524	8,281	55,837	262,541
Additions	6,687	-	-	-	6,687
Less: Disposals	(1,260)	-	(3,278)	-	(4,538)
At 31.12.13	192,326	11,524	5,003	55,837	264,690
DEPRECIATION					
At 1.1.13	162,887	11,524	8,281	48,023	230,715
Charge for year	13,066	-	-	1,954	15,020
Less: Disposals	(1,260)	-	(3,278)	-	(4,538)
At 31.12.13	174,693	11,524	5,003	49,977	241,197
NET BOOK VALUE					
At 31.12.13	£17,633	-	-	£5,860	£23,493
At 31.12.12	£24,012	-	-	£7,814	£31,826

16. Investments: short-term deposits

	2013 £	2012 £
CAF Bank Ltd One Year Bond with Scottish Widows	420,000	420,000
CAF Bank Ltd One Year Bond with Principality BS	1,000,000	-
COIF Charities Deposit Fund	1,032,466	589,448
NatWest One Year Fixed Rate Deposit	-	926,234
Santander UK plc One Year Business Bond	1,150,209	1,117,176
	<u>£3,602,675</u>	<u>£3,052,858</u>

CAF Bank Limited is an authorised bank managed by a highly experienced board of directors. The One Year Bond with Scottish Widows offers a rate of 1.40%, and matures on 11 March 2014. The One Year Bond with Principality Building Society offers a rate of 1.20%, and matures on 9 July 2014. The COIF Charities Deposit Fund is an instant-access common deposit fund set up under a Scheme of the Charity Commissioners with variable rates of interest. The Santander One Year Business Bond offers a fixed rate of interest of 1.10% over the period of the Bond, which matures on 30 November 2014. The Trustees consider that all deposits are compatible with the need for security.

17. Debtors	<i>2013</i>	<i>2012</i>
	£	£
Donation and Chapel Collection receivable	425	-
Income tax recoverable on Gift Aid	360	2,013
Interest accrued on short-term deposits	11,613	28,962
Prepayments	9,874	9,943
Residents' fees receivable	16,205	20,861
	<hr/>	<hr/>
	£38,477	£61,779
	<hr/>	<hr/>

18. Creditors: amounts falling due within one year

	<i>2013</i>	<i>2012</i>
	£	£
Accrued expenses	13,662	15,478
Financial services fees	8,940	8,640
PAYE due to Inland Revenue	3,690	4,342
Residents' fees paid in advance	4,402	6,346
Trade creditors	4,249	6,551
Wages and National Insurance	327	134
	<hr/>	<hr/>
	£35,270	£41,491
	<hr/>	<hr/>

19. Designated funds	<i>Balance 01/01/13</i>	<i>Incoming resources</i>	<i>Resources expended</i>	<i>Transfers</i>	<i>Balance 31/12/13</i>
	£	£	£	£	£
Underfunded residents fund	207,852	12,178	(1,220)	(97,263)	121,547
Estate of the late Miss K. E. Aston	40,244	1,017	-	-	41,261
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£248,096	£13,195	(£1,220)	(£97,263)	£162,808
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

The 'Underfunded residents fund' was established in 2007 from part of the proceeds arising from the sale of the closed Tunbridge Wells Bethesda Home. It is used to assist residents who are unable to meet the full fees.

Part of a legacy received in 2009 from the estate of the late Miss Kathleen Eunice Aston was transferred into a designated fund to be used for the benefit of the Brighton Bethesda Home, where Miss Aston was a resident for over ten years.

Incoming resources include interest received on unexpended balances. See Note 1(j) for more information on Designated funds.

Incoming resources include interest received on unexpended balances. See Note 1(j) for more information on Designated funds.

20. Restricted funds	<i>Balance 01/01/13</i>	<i>Incoming resources</i>	<i>Resources expended</i>	<i>Transfers to capital</i>	<i>Balance 31/12/13</i>
Arising from legacies:	£	£	£	£	£
Brighton Bethesda Home -					
Mrs. J. V. Ashdown	1,332	30	(700)	-	662
Mr. R. Discombe	-	2,013			2,013
Miss E. C. Rolph	1,611	34	(1,645)	-	-
Mrs. E. E. Walker	123,346	3,090	(6,945)	-	119,491
Harpenden Bethesda Home -					
Mrs. Elsie Burgess	70,121	1,773	-		71,894
Mr. L. W. Palmer	256,384	6,484	-	-	262,868
Miss M. A. Patterson	72,698	1,838	-	-	74,536
Mrs. E. D. Sneesby	4,609	117	-	-	4,726
Mr. J. A. Watts	5,116	129	-	-	5,245
Studley Bethesda Home -					
Miss S. A. Burgess	1,829	46	-	-	1,875
Mrs. L. R. Jefferys	5,477	139	-	-	5,616
Mr. C. A. Wood	1,043	26	-	-	1,069
Other Restricted Funds:					
Brighton Amenity Fund	8,121	6,128	(2,037)	-	12,212
Harpenden Amenity Fund	19,297	9,057	(2,335)	-	26,019
Studley Amenity Fund	5,698	3,121	-	-	8,819
Short-stay Residents Fund	1,497	3,989	(256)	-	5,230
	£578,179	£38,014	(£13,918)	-	£602,275

Restricted funds are to be used only for the benefit of the Bethesda Home under which they are listed above. The Short-stay Residents Fund is supported by chapel collections and is used to assist people coming into the Bethesda Homes for short stays.

Incoming resources include interest received on unexpended balances.

See Note 1(j) for more information on restricted funds.

21. Net asset analysis by fund	<i>Unrestricted funds</i>		<i>Restricted funds</i>	<i>Total 2013</i>	<i>Total 2012</i>
	<i>General</i>	<i>Designated</i>			
	£	£	£		
Tangible fixed assets	1,095,009	-	-	1,095,009	1,132,373
Investments	2,837,592	162,808	602,275	3,602,675	3,052,858
Current assets	253,700	-	-	253,700	230,410
Current liabilities	(35,270)	-	-	(35,270)	(41,491)
	£4,151,031	£162,808	£602,275	£4,916,114	£4,374,150

22. Notes to Cash Flow Statement

(a) Reconciliation of net movement in funds to net cash flow from operating activities

	2013 £	2012 £
Net movement in funds for the year	541,964	230,472
Investment income	(59,918)	(69,650)
Depreciation charges	45,981	49,708
Loss on disposal of motor vehicle	-	104
(Decrease) in creditors	(6,221)	(410)
Decrease in debtors	23,302	109,520
	<hr/>	<hr/>
Net cash inflow from operating activities	£545,108	£319,744

(b) Management of liquid resources

Short-term deposits 31 December 2013	3,602,675	3,052,858
Short-term deposits 1 January 2013	3,052,858	2,660,307
	<hr/>	<hr/>
Movements in year - net deposits	£549,817	£392,551

(c) Analysis of changes in cash during the year

Cash 31 December 2013	215,223	168,631
Cash 1 January 2013	168,631	196,494
	<hr/>	<hr/>
Increase/(Decrease) in cash during year	£46,592	(£27,863)

23. Commitments for expenditure

There were no commitments for expenditure at the year end.

END OF NOTES TO THE FINANCIAL STATEMENTS

ANNUAL REPORTS FROM THE HOMES

Brighton and Hove Bethesda Home



Home Manager: Miss Sarah Williamson
Deputy Home Manager: Mrs. Vivita Torres
Administrative Assistant: Mrs. Elizabeth Chewter
Home Chairman: Mr. Richard Wells

Residents as at 31 December 2013

Mrs. O.B. Buss	Mr. P. Cornwell	Miss A.L. Cottingham
Miss A.L. Cross	Mr. D.E. Daw	Mrs. I.M. Guest
Mrs. E. Hart	Mrs. G.H. Harwood	Mrs. H.L. Hills
Mr. & Mrs. R. T. Holman	Miss S. J. Holman	Mrs. K.R. Payne
Mrs. E. L. Pearce	Mrs. R.M. Poole	Mrs. H. Saunders
Mr. J.K. Tucker	Mr. J.W. Walder	Mrs. M.M. Woodhams
Mr. & Mrs. R. W. Woodhams		

We desire to acknowledge and thank the Lord for His help again through another year, in supplying our every need.

Since the beginning of 2013, four new permanent residents have entered the Home, Mr. & Mrs. Raymond Woodhams, Mrs. Hilda Hills and Mrs. Hannah Saunders. There were four short stay residents during the year, each benefiting from the rest and change. Two residents passed away during the year, Mr. Philip Hills and his wife Mrs. Betty Hills, who are lovingly missed.

There have been a number of changes to the staffing of the home over the year, but all needs have continued to be satisfactorily met.

During the year we had two unannounced CQC inspections, one in February and one in August, and we were very thankful that we met all the standards on both visits. We also had a kitchen inspection and received a 5 star rating. We are very thankful to all the staff for their continuing hard work.

The residents benefited from a number of outings again this year. In June they visited Sheffield Park Gardens and they have also been on short drives to Falmer pond via the seafront, also to Worthing. In October we had another visit to the Home from the 'Mill Farm Cottage Experience', a mobile farm experience based in Hampshire who take a variety of farm and other animals to venues around the South East of the country. They were able to set up their pens in the car park and give the residents the opportunity to watch and handle the animals; an event much enjoyed by all. In December there was the annual visit to South Downs Nursery for Christmas Lunch and shopping. Also this year we have had some chicken eggs in an incubator, giving the residents the opportunity to watch the chicks hatch and then handle and interact with them. We also provided butterfly gardens twice in the year which allowed the residents the opportunity to see the caterpillars turn into butterflies and then releasing them. There has been a home cat for a number of years now, which has been joined this year by a rabbit, both of which provide a great deal of pleasure to the residents.

A coffee morning took place again in November which was well supported and has raised in excess of £3,000 some of which we hope to use to buy replacement chairs for residents rooms.

Eastbourne Sunday School visited again this year and sang some Christmas hymns which were very much enjoyed by the residents. Mr. Richard Wells conducted the usual Christmas service held at the home.

We are very grateful to all the Home Support Group and would especially like to thank Mrs. Brenda Taylor for her help as she has now stepped down. In her place we welcome Mr. Roy Pearce. Mr. Pearce is well known to us at the home as his wife Eunice is a resident here and he is a regular reader at teatimes. We would also like to thank all the volunteers who so kindly helped us here at the home, especially those who escort residents to various appointments. Their help is very much appreciated, as is the continuing help of Brian & Dorothy Honeysett with the "Trolley Shoppe".

Mrs. Esther Hickman has joined our Craft team of Mrs. Joanna Pearce and Mrs. Sheila Main who organise our monthly craft mornings, and we are very thankful to them for all their help.

Harpenden Bethesda Home



Home Manager: Miss Janet House (Acting)
Deputy Home Manager: -
Administrative Assistant: Mr. Adrian Pickett
Home Chairman: Mr. Trevor Scott

Residents as at 31 December 2013

Mr. S.E. Biggs	Miss E. Broughall	Miss F. Curd
Miss M. Dadswell	Mrs. M. Eddon	Miss D.C. Gibb
Mrs. N.M. Gosling	Mrs. J.M. Harrison	Mrs. R. Hare
Mrs. C.M. Roe	Mrs. G.H. Saxby	Mr. H. A. Wallis
Miss M.K. Watts	Mrs. P.H. Watts	Mrs. A. Wells
Miss R.E. Wilkins		

We are thankful to have been upheld throughout another year. With the hymnwriter we would say, “Who could hold us up but Thou?”

At the moment we are reduced to sixteen residents as six residents passed away during the year with only three new residents to replace them. We have welcomed into the Home as permanent residents Mr. & Mrs. David Wells and Miss Frances Curd. Those who passed away were Mr. David Wells (after only a few weeks residence), Mrs. Dorothy Ince, Mr. Thomas Dadswell, Mrs. Bertha Wigley, Mrs. Margery Hare and Mrs. Aldwyth Palmer, all of whom are sadly missed.

Fourteen elderly friends came into the Home during the year for short periods. It has been a pleasure to welcome them into the Home, some coming for the first time and some making repeat visits.

Our Home Manager, Miss Sarah Parish, left in September, having held the position for two years, and we would thank her for her contribution during this time. We wish to thank the Deputy Home Manager, Miss Janet House, for taking responsibility until a fresh appointment can be made. Several other members of staff have also left us for various reasons, but have been replaced. We have been obliged to increase the number of night staff from one to two. There has been some difficulty in recruiting sufficient night time carers, but we are happy to say that the need has been met.

We held our annual staff and volunteers buffet as usual in December, an event much enjoyed by those attending. This event has been held since the late 1980s to show our appreciation to all our staff, and the volunteers who give so much of their free time to help in so many different ways.

Two prayer meetings and a hymn-singing evening were arranged during the year. In December the annual visit of Bethel's Sunday School children and their parents took place, an occasion much enjoyed, with Christmas hymns and Bible readings. Various outings to places of interest have been arranged for those residents well enough to attend, including a visit to St. Albans Abbey, the English Heritage site of Wrest Park, and Stanborough Lakes at Welwyn Garden City.

May we prove in the coming year that He who has helped us hitherto WILL help us all our journey through.

Studley Bethesda Home



Home Manager:	Mrs. Rachel Honeysett (Acting)
Assistant Home Manager:	Mrs. Pauline Redmond
Home Administrator:	Mrs. Emma Trafford
Local Secretary & Home Chairman:	Mr. Henry Mercer

Residents as at 31 December 2013

Miss S. Baker	Mr. K. Evans	Miss P.M.R. Hunt
Miss D.R.M. Lee	Mrs. H.E. Painter	Mr. O.J. Pollington
Mrs. E.A. Gantlett		

We are thankful to have been helped through another year in which there have been a number of changes. Our manager resigned in March and we would place on record our gratitude for the seventeen years' service she gave to Bethesda. There have also been a number of changes to the residents during the year, Mrs. J. A. Abbott passed away in February and Mrs. E. Shiles in December. We were privileged to care for Mr. J. R. Broome during his last few days, and he is much missed especially as a gospel minister. Mrs. M. A. Angell who was a resident in the home left us to reside in hospital where her needs could be more fully met. Shortly after the end of the year Mrs. A. E. Gantlett also passed away. We have welcomed Miss S. Baker as a new resident and have provided respite care during the year for a number of our friends in the denomination.

The residents have been taken out for visits and have also enjoyed the hospitality of local friends. Regular craft mornings are held on alternative Tuesdays. The help of friends with this is much appreciated.

A hymn singing evening is held each month and this is enjoyed by the residents and we are thankful to those of our friends who conduct them. We also much appreciate the help of our ministers who take our half yearly prayer meetings.

The loyalty and selfless service of our staff make the home a comfortable and pleasant place for our residents who are grateful for the provision of the home.

May the Lord continue to provide for us and constrain others to take advantage of the excellent facilities we offer.

ANNUAL REPORT FROM THE FLATLETS

Harpenden Bethesda Flatlets

203 Luton Road, Harpenden, Herts. AL5 3DE



Warden: Mr. Alan Rayner

Residents as at 31 December 2013

Miss P.A. Lawrance

Mrs. G. Parish

Mrs. S. Haddow

Once again we would return our grateful thanks to the Lord for His goodness and mercy through another year.

During the autumn Mr. and Mrs. J. Stevens moved out of Flatlet 3 to live with their family at Guildford. They have, however, enjoyed coming back to the Harpenden Bethesda Home for short stays now and again. The flatlet remained empty for a short period, but we were pleased to welcome Mrs. S. Haddow as the new resident in December. We are pleased that once again all three flatlets are occupied.

The residents of the flatlets continue to be welcomed into Harpenden Bethesda for morning readings, and have joined in the various outings and other activities.

Redhill Bethesda Flatlets

3 White Post Hill, Redhill, Surrey, RH1 6AN



Warden: Mr. Frank Hayden

Residents as at 31 December 2013
Mrs. S.I. Ford

Once again we have to record the Lord's goodness in maintaining the Flatlets throughout another year.

At the end of the year, we have effectively only one Bethesda resident, Mrs. S. Ford in Flatlet 4, who has been in the flatlets for over fifteen years. Flatlet 1 is now unoccupied since Mr. M. Hyde left in April, and Mr. J. Hyde only stayed for a few months in Flatlet 5. Miss Curd, who occupied Flatlet 3, needed more help early in the year and moved to Harpenden Bethesda Home.

The couple, Mr. & Mrs. J. Chittenden still occupy Flatlet 6 and the guest room and we have another couple, Mr. & Mrs. S. McKay in Flatlet 5, again on the understanding that they will vacate their flats if the need arises. This leaves Flatlets 1, 2 and 3 unoccupied.

Once again Mrs. Ford enjoyed a ride out in the locality with Mr. & Mrs. Bradstock in November to view the autumn colours and we enjoyed a meal at the Warden's home.

As in previous years, coffee mornings were held once a month in the lounge for the residents and friends from the local chapels, and, as usual, we concluded with hymns chosen by the residents and friends and reading and prayer.

Notes

Notes

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