

Gospel Standard Bethesda Fund



Founded 1944

70



**70th ANNUAL REPORT
AND
FINANCIAL STATEMENTS**

For the year ended 31st December 2014

Gospel Standard Bethesda Fund

Annual General Meeting

Notice is hereby given that the
8th Annual General Meeting
will be held, if the Lord will, at
Clifton Chapel, Broad Street, Clifton, Shefford, Beds. SG17 5RJ
on Friday, 10 April 2015 at 1:45 p.m.

Agenda

1. Chairman's remarks.
2. Minutes of the last AGM
3. General Manager to introduce the Annual Report and Financial Statements for the year ended 31 December 2014.
4. To approve and adopt the Annual Report and Financial Statements for the year ended 31 December 2014.
5. General Manager to announce the result of the ballot for 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 (Retired March 2014)

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 general grant of £7,000 was received from The Piggott Charity and a further £9,000 was received for a resident from St. Ives. 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 2014

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 the 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 has been one resignation from the membership of the Bethesda Fund Committee this year, leaving seven members.

The Committee seek to appoint new members who offer relevant skills and experience in the financial, accounting, managerial or business spheres. On appointment they are introduced to the duties and responsibilities of membership of the Committee and are encouraged to attend relevant courses offering appropriate training such as 'Safeguarding Adults at Risk'.

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.

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

It is now seventy years since the provision of a Bethesda Home was first mooted by Mr. John Raven who was chairman in 1944 of the Gospel Standard Societies. It was not until 1948 that the first Bethesda Home was opened at Redhill but this was followed in 1951 by a Home at Brighton. In 1953 the Tunbridge Wells Home was opened and in 1964 the Home at Haydock was opened. Following that, the Croydon Bethesda Home was opened in 1968, the Harpenden Bethesda Home in 1969 and the Studley Bethesda Home in 1987. During this time, over 900 applications for residential care have been received and most of the applicants have spent some time in one of the Homes. Because of the declining demand for places, some of the Homes have been closed during this long period and the three remaining Homes are at Brighton, Harpenden and Studley. We acknowledge the Lord's great goodness in maintaining the Bethesda Homes, the provision of which is much appreciated by our residents.

There have been many changes over the years and Bethesda has adapted to the numerous regulations and practices and is now subject to the checks made by the Care Quality Commission. Great emphasis is now placed by local authorities on keeping those who need care in their own homes supported by the provision of social services. In addition, local authorities are reluctant to

fund residents who do not have the resources to meet the reasonable fees that Bethesda charges, but their reluctance does not prevent a needy person from coming into Bethesda because funds are available to meet any shortfall between the amount that a resident is able to contribute and the appropriate level of the Bethesda fee. There are now less than thirty names on Bethesda's Approved Applicants List, whereas not many years ago the number was around ninety. This factor has a considerable impact on the level of occupation in the Homes which at the present time is causing the Committee great concern. At the time of reporting occupancy at the Harpenden Home has reduced to a ten year low at fractionally over 50%, and the Studley Home has been running at this level or a little better for a considerable time. We are thankful that the occupancy at the Brighton Home is much higher, although there has been some reduction toward the end of 2014.

Despite the challenges, a review of Bethesda's performance for 2014 shows that the purpose of the Bethesda Homes and the provision of Flatlets continues to be maintained, and many residents have expressed their satisfaction for the quality of the care and support they receive. The high standard attained has been confirmed by independent inspectors.

Bethesda's fees are relatively low when compared to many other care homes, and the reduced level of occupancy causes the Committee to be seriously concerned about the excess of costs over fees receivable. Staff numbers cannot be reduced when the level of occupation is low if the standard of care is to be maintained because there is a minimum requirement to adequately structure staff rotas.

The annual accounts show very heavy repairs costs and this is because the building fabric of our Homes needs to be renewed and it would appear that in the next few years further substantial expenditure will be required. Every effort is made by the Committee to prioritise repair expenditure and a three year programme is in place in respect of each of the Homes.

We are very grateful for the legacies we receive which provide funds which help to pay for the maintenance of the Homes as well as contributing to the shortfall of income compared with expenditure.

We are very thankful for the dedication of our staff who show a personal interest in the residents for whom they care and also for the support that the Homes receive from Bethesda's many friends and subscribers. The Home Support Groups assist the residents in their local area by visiting the Homes and

providing transport for hospital and dental appointments. There are also other volunteers who provide practical support in the Homes. The residents much appreciate the input from friends and supporters who invite residents to their Homes for morning coffee or afternoon tea and who also assist with craft mornings.

The annual open day at Brighton was once again very successful when more than £2,800 was raised to purchase new chairs for the Home and the organisation of this open day and similar occasions in the other Homes is much appreciated.

During 2014 the Care Quality Commission carried out a full inspection of the Harpenden Home and we are pleased to be able to report full compliance to the standards required. A partial inspection was carried out at Studley to verify that one area of non-compliance identified in a previous year had been attended to and again full compliance was reported. The Brighton Home has not been inspected since September 2013.

One of the two Flatlets at Harpenden is vacant following the death of Mrs. Grace Parish and sadly only one of the six Flatlets at Redhill is occupied by a Bethesda resident. There are, however, three flats occupied on short term tenancies which provides an income for Bethesda to meet standing costs.

Staff

Bethesda appointed two new Home Managers during the year, Mrs. Rachel Honeysett in March for the Studley Home and Mrs. Debbie Scott for Harpenden in November. Mrs. Honeysett was successfully registered with the Care Quality Commission in July and it is hoped that Mrs. Scott will be registered for the Harpenden Home in the early part of 2015.

The General Manager has become a member of the Chartered Management Institute and together with Miss Janet House has achieved a Health and Safety qualification. This demonstrates Bethesda's commitment to ensuring staff are appropriately qualified.

One member of staff at each of the homes volunteered to undertake the role of 'infection control champion' for their respective homes in order for Bethesda to comply with regulations, and undertook additional training to achieve this.

Sadly the serious drop in occupancy in the Harpenden Home meant that it was necessary to make alterations to the staffing structure and changes and reductions had to be made. We are thankful for the goodwill and understanding of the individuals concerned.

Once again the Trustees wish to express their sincere thanks to the staff of the Homes for their commitment to 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.

Following the retirement of Mr. Frank Hayden as Warden of the Redhill Flatlets in February we are thankful for the hard work of Mr. Jon Hickman who volunteered to take his place.

Financial review

The Statement of Financial Activities shows that total incoming resources were £1,513,282 compared with £2,086,322 in the previous year. The decrease is due mainly to reduced income from legacies and investments, and a drop in residents' fee income through lower occupancy levels.

Voluntary income, i.e. donations, subscriptions and chapel collections, was higher than the previous year, the amount received being £58,825 compared with £42,651 in 2013. We are truly thankful to our congregations and personal supporters for their regular giving to Bethesda, without which the work could not continue.

Six legacies were received during the year amounting to £142,341. This is a considerably lower figure than the previous year when the total was £548,371. The higher figure in 2013 was due mainly to a major legacy from a former resident. Investment income for the year amounted to £35,349 compared to £59,918 in the previous year. For several years interest rates have continued to fall resulting in lower returns. The Charity invests mainly in fixed-rate bonds, usually of one year duration.

Income from residents' fees was lower than the previous year at £1,208,055 compared with £1,361,560 in 2013 due to lower occupancy rates, particularly at the Harpenden Home. Subsidies paid to meet shortfalls in funding by Social Services amounted to £69,510 (2013: £97,263) 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 grants amounting to £16,000 (2013: £8,000) 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 £923 (2013: £256) was provided from a restricted fund (see Note 20 for further details).

Employment costs increased by 3.6% compared with the previous year. Staffing levels at the Brighton Home had to be increased due to a very heavy workload. Further information on employment costs can be found in Note 11.

The cost of repairs and renewals at the three Bethesda Homes amounted to £155,472 with particularly heavy expenditure at the Brighton Home. The previous year the cost amounted to £73,225. 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. Occasionally, heavy and unexpected repairs can suddenly become necessary.

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	555,801	431,530	220,724	1,208,055
Other income	20,356	16,896	4,026	41,278
Total incoming resources	576,157	448,426	224,750	1,249,333
Employment and agency costs	466,706	410,395	233,881	1,110,982
Depreciation charges	10,382	15,813	8,026	34,221
Hardware, cleaning and laundry	9,756	6,671	2,460	18,887
Insurance	6,320	6,706	2,933	15,959
Motor and travel	1,829	3,901	1,787	7,517
Power	9,337	23,092	9,369	41,798
Provisions	31,826	22,121	11,519	65,466
Registration fees	2,910	2,910	330	6,150
Repairs and renewals	93,811	50,914	10,747	155,472
Staff training	6,053	4,215	4,221	14,489
Telephone, relay and internet	2,458	1,501	1,457	5,416
Water services	4,719	3,394	3,200	11,313
Central office support costs	15,364	17,459	9,078	41,901
Other costs	19,449	18,232	11,541	49,222
Total resources expended	680,920	587,324	310,549	1,578,793
Surplus (Deficit) for year	(£104,763)	(£138,898)	(£85,799)	(£329,460)

The overall deficit in running the three homes of £329,460 is considerably higher than the previous two years when the deficits were £56,864 (2013), £73,576 (2012). Occupancy levels have a large bearing on the financial results of running the homes. Overall, occupancy levels were considerably lower than the previous three 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>2014</i>	<i>2013</i>	<i>2012</i>	<i>2011</i>
Brighton (22 residents)	88%	93%	93%	84%
Harpenden (25 residents)	60%	84%	82%	90%
Studley (13 residents)	63%	66%	60%	63%
Overall	71%	83%	81%	82%

The basic Bethesda fee from April 2014 was fixed at £554 per week with higher-needs rates up to a maximum of £714 per week.

The Bethesda Flatlets

At Harpenden, two of the flatlets have been occupied for the entire year, but the third has been vacant since March 2014. 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 £2,169 and the Redhill Flatlets a surplus of £3,864 as shown in the summary below.

	<i>Harpenden</i>	<i>Redhill</i>	<i>Total</i>
	£	£	£
Residents' fees	12,430	18,402	30,832
Other income	-	5,400	5,400
Total incoming resources	12,430	23,802	36,232
Cleaning, windows and waste	267	728	995
Council tax on unoccupied properties	887	1,524	2,411
Depreciation	4,287	3,185	7,472
Garden maintenance	1,390	677	2,067
Insurance	451	903	1,354
Power	2,140	4,500	6,640
Repairs and renewals	2,616	2,591	5,207
Central office support costs	1,918	3,837	5,755
Other costs	643	1,993	2,636
Total resources expended	14,599	19,938	34,537
Surplus/(Deficit) for the year	(£2,169)	£3,864	£1,695

Overall financial results

Overall, the operating deficit for the year was £146,389 compared to an operating surplus the previous year of £541,964. 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 decreased from £4,313,839 at the end of 2013 to £4,025,800 at the end of 2014. Restricted funds increased from £602,275 at the end of 2013 to £743,925 at the end of 2014. As a result, total funds (including properties) decreased from £4,916,114 at the end of 2013 to £4,769,725 at the end of 2014. 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 £2,878,142 compared to £3,056,022 at the end of the previous year. There is no commitment to expenditure for planned works in 2015.

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

Bethesda has much to consider for the future, including how to address falling occupancy levels, the impact of the Care Act's cap on fees coming in April 2016, shortfalls in income received from local authorities for the support of residents and ageing building fabric and services; the challenges are immense.

High occupancy in the Brighton home has demonstrated that there is a need for more space in the dining room and there are plans in place to extend this

room. This is capital expenditure that will add value to the property as well as improving facilities for residents and staff.

Conclusion

The focus of Bethesda continues to be on the residents in the homes, and every effort is made to ensure that they are kept safe and well cared for in a homely and Christian atmosphere. It is felt that, with the Lord's blessing and help, this has been achieved.

On behalf of the Trustees

H. MERCER, Chairman
13 February 2015

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 2014 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 2014 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: 25 February 2015

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 2014

		<i>Unrestricted funds</i>		<i>Restricted</i>	<i>Total</i>	<i>Total</i>
	<i>Notes</i>	<i>General</i>	<i>Designated</i>	<i>Funds</i>	<i>2014</i>	<i>2013</i>
		£	£	£	£	£
Incoming resources	2					
From generated funds:						
Voluntary income	3	43,847	-	14,978	58,825	42,651
Legacies received	4	6,496	-	135,845	142,341	548,371
Investment income	5	24,365	1,821	9,163	35,349	59,918
Grant - The Piggott Charity	12	-	7,000	-	7,000	8,000
Rent receivable	6	2,500	-	-	2,500	2,500
From charitable activities:						
Fees from care homes		1,208,055	-	-	1,208,055	1,361,560
Fees from flatlets		30,832	-	-	30,832	33,317
Staff board charges		24,306	-	-	24,306	25,030
Sundry receipts		876	-	3,198	4,074	4,975
Total incoming resources		<u>1,341,277</u>	<u>8,821</u>	<u>163,184</u>	<u>1,513,282</u>	<u>2,086,322</u>
Resources expended						
Costs of generating funds	7	8,501	-	-	8,501	7,794
Charitable activities:						
Running costs of care homes	7	1,541,486	16,696	20,611	1,578,793	1,463,129
Running costs of flatlets	7	34,537	-	-	34,537	37,753
Residents' subsidy funds:						
Short-stay residents	10	-	-	923	923	256
Underfunded residents	19	-	1,340	-	1,340	1,220
Governance costs	9	35,577	-	-	35,577	34,206
Total resources expended		<u>1,620,101</u>	<u>18,036</u>	<u>21,534</u>	<u>1,659,671</u>	<u>1,544,358</u>
Net movement in funds before transfers		(278,824)	(9,215)	141,650	(146,389)	541,964
Transfers between funds	12	69,510	(69,510)	-	-	-
Net movement in funds after transfers		<u>(209,314)</u>	<u>(78,725)</u>	<u>141,650</u>	<u>(146,389)</u>	<u>541,964</u>
Total funds at 1 Jan 2014		<u>4,151,031</u>	<u>162,808</u>	<u>602,275</u>	<u>4,916,114</u>	<u>4,374,150</u>
Total funds at 31 Dec 2014		<u><u>£3,941,717</u></u>	<u><u>£84,083</u></u>	<u><u>£743,925</u></u>	<u><u>£4,769,725</u></u>	<u><u>£4,916,114</u></u>

All incoming resources and resources expended derive from continuing activities.

GOSPEL STANDARD BETHESDA FUND
Balance Sheet as at 31 December 2014

	<i>Notes</i>	2014	2013
		£	£
Fixed assets			
Tangible assets:			
Freehold properties	14	1,040,554	1,071,516
Equipment & motor vehicles	15	23,021	23,493
Investments	16	3,401,299	3,602,675
		<hr/>	<hr/>
		4,464,874	4,697,684
Current assets			
Debtors	17	58,728	38,477
Cash at bank and in hand		294,903	215,223
		<hr/>	<hr/>
		353,631	253,700
Creditors: amounts falling due within one year	18	48,780	35,270
		<hr/>	<hr/>
Net current assets		304,851	218,430
		<hr/>	<hr/>
Net assets		£4,769,725	£4,916,114
		<hr/> <hr/>	<hr/> <hr/>
Funds			
Unrestricted:			
General		3,941,717	4,151,031
Designated	19	84,083	162,808
Restricted funds	20	743,925	602,275
		<hr/>	<hr/>
Total funds	21	£4,769,725	£4,916,114
		<hr/> <hr/>	<hr/> <hr/>

These financial statements were approved by the Trustees on 13 February 2015 and signed on their behalf by:

H. MERCER, Chairman

GOSPEL STANDARD BETHESDA FUND
Cashflow Statement for the year ended 31 December 2014

	<i>Notes</i>	<i>2014</i>	<i>2013</i>
		£	£
Net cash inflow from operating activities	22(a)	(144,301)	545,108
Returns on investments and servicing of finance:			
Deposit interest received		35,349	59,918
Capital expenditure and financial investment:			
Improvements to buildings		-	(1,930)
Purchase of motor vehicles and equipment		(12,744)	(6,687)
Net cash (outflow) from capital expenditure		<u>(12,744)</u>	<u>(8,617)</u>
Net cash (outflow)/inflow before management of liquid resources		(121,696)	596,409
Management of liquid resources	22(b)	<u>201,376</u>	<u>(549,817)</u>
Increase in cash in the year:			
Cash added to short-term deposits	22(c)	79,680	46,592
Net cash resources at 1 January 2014		<u>215,223</u>	<u>168,631</u>
Net cash resources at 31 December 2014		<u>£294,903</u>	<u>£215,223</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2014

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.

(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, £1,590 and £750 (2013: £6,000, £1,585 and £750) were made to three trustees (2013: 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 (2013: five members) of the Bethesda Fund Committee were reimbursed expenses incurred in travelling to meetings of the trustees amounting in

aggregate to £1,869 (2013: £1,624). 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**

	2014	2013
Collections and donations from chapels:	£	£
For general purposes	9,426	9,676
For assisting short-stay residents	1,748	3,894
Personal donations and subscriptions:		
For general purposes	29,809	11,180
For general purposes made under Gift Aid	16,055	16,671
Home collecting boxes	1,787	1,230
	<hr/>	<hr/>
	£58,825	£42,651
	<hr/>	<hr/>

4. Legacies received

Legacies received during the year, as listed below, amounted to £142,341 (2013: £548,371). 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	103	-	103
Mrs. Irene Cooper	1,000	-	1,000
Miss Amy Cross	500	-	500
Mrs. Nancy Gosling	-	135,345	135,345
Mrs. Dorothy Ince	-	500	500
Miss Elizabeth Mee	4,893	-	4,893
	<hr/>	<hr/>	<hr/>
	£6,496	£135,845	£142,341
	<hr/>	<hr/>	<hr/>

The Charity has been advised that it is a beneficiary of the following legacy, although the amount involved is 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.

5. Investment income

	<i>Unrestricted funds</i>		<i>Restricted Funds</i>	<i>2014 Total Funds</i>	<i>2013 Total Funds</i>
	<i>General</i>	<i>Designated</i>			
	£	£	£	£	£
Interest on short-term deposits	£24,365	£1,821	£9,163	£35,349	£59,918
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

6. Rent receivable

	<i>2014</i>	<i>2013</i>
	£	£
Bookroom at Harpenden let to The Gospel Standard Trust	£2,500	£2,500
	<hr/>	<hr/>

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 costs</i>	<i>Support costs</i>	<i>Total 2014</i>	<i>Total 2013</i>
	£	£	£	£
Cost of generation of funds	-	8,501	8,501	7,794
Charitable activities:				
Care homes	1,336,916	241,877	1,578,793	1,463,129
Flatlets	28,782	5,755	34,537	37,753
Short-stay residents subsidy fund	885	38	923	256
Underfunded residents subsidy fund	-	1,340	1,340	1,220
Governance	-	35,577	35,577	34,206
	<hr/>	<hr/>	<hr/>	<hr/>
	£1,366,583	£293,088	£1,659,671	£1,544,358
	<hr/>	<hr/>	<hr/>	<hr/>

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 2014</i>	<i>Total 2013</i>
	£	£	£	£
Cost of generation of funds	5,754	2,747	8,501	7,794
Charitable activities:				
Care homes	219,635	22,242	241,877	225,689
Flatlets	3,836	1,919	5,755	5,048
Short-stay residents subsidy fund	26	12	38	36
Underfunded residents subsidy fund	932	408	1,340	1,220
Governance costs	17,740	17,837	35,577	34,206
	<hr/>	<hr/>	<hr/>	<hr/>
Total support costs	247,923	45,165	293,088	273,993
	<hr/>	<hr/>	<hr/>	<hr/>

9. Governance costs	<i>2014</i>	<i>2013</i>
	£	£
Audit fees - current year	7,200	6,960
Audit fees - prior year	168	(276)
Auditor's disbursements - current year	216	180
Auditor's disbursements - prior year	26	(80)
Audit fees for Pension Scheme - current year	450	600
Audit fees for Pension Scheme - prior years	(1,350)	-
Advertising and Website costs	240	620
Bank charges	330	267
Committee members' expenses	1,869	1,624
Printing	459	643
Staff costs	17,740	16,978
Other costs	8,229	6,690
	<hr/>	<hr/>
	£35,577	£34,206
	<hr/>	<hr/>

10. Fee subsidies paid to short-stay residents

During the year three residents coming into a Bethesda Home for a short-stay were assisted with the fees from the Short-Stay Fund (2013: one resident). During the year the Short-Stay Fund was supported by three chapel collections.

11. Employee information

The average number of care home staff employed during the year, including part time workers, was 80 (2013: 79). The number of management and administration staff at the Bethesda General Office was three (2013: three). Staff costs were as follows:

	<i>2014</i>	<i>2013</i>
	£	£
Wages and salaries	1,051,489	1,003,822
Social security costs	60,936	64,783
Pension costs	14,788	14,300
Agency workers	31,716	34,924
	<hr/>	<hr/>
	£1,158,929	£1,117,829
	<hr/>	<hr/>
Cost of generating funds - support costs	5,754	5,506
Costs relating to charitable activities:		
Care homes - direct costs	911,006	878,993
Care homes - support costs	219,635	211,763
Flatlets - support costs	3,836	3,671
Fee subsidies - support costs	958	918
Governance - support costs	17,740	16,978
	<hr/>	<hr/>
	£1,158,929	£1,117,829
	<hr/>	<hr/>

No employee earned £60,000 per annum or more in either year. Retirement benefits were secured for one officer (2013: two officers) under a 'money purchase' scheme administered by Scottish Widows' Fund and Life Assurance Society. During the year premiums of £8,670 (2013: £10,729) were paid into the scheme to secure benefit under a policy of assurance. The assets of the scheme are held separately from those of the charity in an independent fund administered by Scottish Widows.

Premiums of £1,280 (2013: £2,090) were paid into a private pension plan held by one officer (2013: two officers).

During 2015 a new pension scheme is to be arranged with 'The People's Pension' (part of B&CE) under the 'auto-enrolment pension' provisions brought in by the government. At the year end funds amounting to £7,836 were being held for four officers and two other members of staff which will be deposited in the new scheme when finalised.

12. Transfers between funds and transactions with The Piggott Charity

	2014	2013
Transfers from designated funds relating to fee subsidies	69,510	97,263
Total transfers	£69,510	£97,263

Fee subsidies amounting to £69,510 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 13 residents were assisted in this way, i.e five residents at the Brighton Home, five at Harpenden, and three at Studley (2013: 15 residents).

Grants of £16,000 (2013 - £8,000) were received from The Piggott Charity towards assisting underfunded residents. 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 (2013: £1,500) were paid by way of honoraria to people who assist the charity in various ways. Three payments (2013: 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 01.01.14	1,162,094	442,492	125,019	1,729,605
Additions	-	-	-	-
Less: Disposals	-	-	-	-
At 31.12.14	1,162,094	442,492	125,019	1,729,605
DEPRECIATION				
At 01.01.14	474,820	144,802	38,467	658,089
Charge for year	21,005	7,472	2,485	30,962
Eliminated on disposals	-	-	-	-
At 31.12.14	495,825	152,274	40,952	689,051
NET BOOK VALUE				
At 31.12.14	£666,269	£290,218	£84,067	£1,040,554
At 31.12.13	£687,274	£297,690	£86,552	£1,071,516

15. Equipment and motor vehicles

	Equipment in Homes £	Equipment in Flatlets £	Office Equipment £	Motor Vehicles £	Total £
COST					
At 01.01.14	192,326	11,524	5,003	55,837	264,690
Additions	12,744	-	-	-	12,744
Less: Disposals	-	-	-	-	-
At 31.12.14	205,070	11,524	5,003	55,837	277,434
DEPRECIATION					
At 1.1. 14	174,693	11,524	5,003	49,977	241,197
Charge for year	11,751	-	-	1,465	13,216
Less: Disposals	-	-	-	-	-
At 31.12.14	186,444	11,524	5,003	51,442	254,413
NET BOOK VALUE					
At 31.12.14	£18,626	-	-	£4,395	£23,021
At 31.12.13	£17,633	-	-	£5,860	£23,493

16. Investments: short-term deposits

	2014 £	2013 £
CAF Bank Ltd One Year Bond with Scottish Widows	170,000	420,000
CAF Bank Ltd One Year Bond with Principality BS	1,011,934	1,000,000
COIF Charities Deposit Fund	250,000	-
NatWest One Year Fixed Rate Deposit	806,528	1,032,466
Santander UK plc One Year Business Bond	1,162,837	1,150,209
	<u>£3,401,299</u>	<u>£3,602,675</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 1.00%, and matures on 11 March 2015. The One Year Bond with Principality Building Society offers a rate of 1.20%, and matures on 9 July 2015. Cambridge & Counties Bank is a partnership between Trinity Hall, Cambridge and Cambridgeshire County Council. The One Year Bond offers a rate of 1.90% and matures on 18 March 2015. 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 1.00% over the period of the Bond, which matures on 30 November 2015. The Trustees consider that all the deposits are compatible with the need for security.

17. Debtors	<i>2014</i>	<i>2013</i>
	£	£
Donation and Chapel Collection receivable	-	425
Income tax recoverable on Gift Aid	880	360
Interest accrued on short-term deposits	11,965	11,613
Prepayments	21,302	9,874
Residents' fees receivable	24,581	16,205
	<hr/>	<hr/>
	£58,728	£38,477
	<hr/>	<hr/>

18. Creditors: amounts falling due within one year

	<i>2014</i>	<i>2013</i>
	£	£
Accrued expenses	10,080	11,272
Financial services fees	8,316	8,940
PAYE due to HMRC	19,004	3,690
Pension Premiums due	7,836	2,390
Residents' fees paid in advance	293	4,402
Trade creditors	3,251	4,249
Wages and National Insurance	-	327
	<hr/>	<hr/>
	£48,780	£35,270
	<hr/>	<hr/>

19. Designated funds

	<i>Balance</i>	<i>Incoming</i>	<i>Resources</i>	<i>Transfers</i>	<i>Balance</i>
	<i>01/01/14</i>	<i>resources</i>	<i>expended</i>		<i>31/12/14</i>
	£	£	£	£	£
Underfunded residents fund	121,547	8,376	(1,340)	(69,510)	59,073
Estate of the late Miss K. E. Aston	41,261	445	(16,696)	-	25,010
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£162,808	£8,821	(£18,036)	(£69,510)	£84,083
	<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.

20. Restricted funds	<i>Balance 01/01/14</i>	<i>Incoming resources</i>	<i>Resources expended</i>	<i>Transfers to capital</i>	<i>Balance 31/12/14</i>
Arising from legacies:	£	£	£	£	£
Brighton Bethesda Home -					
Mrs. J. V. Ashdown	662	8	(503)	-	167
Mr. R. Discombe	2,013	28	-	-	2,041
Mrs. E. E. Walker	119,491	1,681	(11,088)	-	110,084
Harpenden Bethesda Home -					
Mrs. E. Burgess	71,894	1,086	-	-	72,980
Mrs. N. M. Gosling	-	135,517	-	-	135,517
Mr. L. W. Palmer	262,868	3,970	-	-	266,838
Miss M. A. Patterson	74,536	1,126	-	-	75,662
Mrs. E. D. Sneesby	4,726	71	-	-	4,797
Mr. J. A. Watts	5,245	79	-	-	5,324
Studley Bethesda Home -					
Miss S. A. Burgess	1,875	28	-	-	1,903
Mrs. L. R. Jefferys	5,616	85	-	-	5,701
Mr. C. A. Wood	1,069	16	-	-	1,085
Other Restricted Funds:					
Brighton Amenity Fund	12,212	9,803	(2,949)	-	19,066
Harpenden Amenity Fund	26,019	3,536	(5,876)	-	23,679
Studley Amenity Fund	8,819	4,317	(195)	-	12,941
Short-stay Residents Fund	5,230	1,833	(923)	-	6,140
	<u>£602,275</u>	<u>£163,184</u>	<u>(£21,534)</u>	<u>-</u>	<u>£743,925</u>

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 2014</i>	<i>Total 2013</i>
	<i>General</i>	<i>Designated</i>			
	£	£	£		
Tangible fixed assets	1,063,575	-	-	1,063,575	1,095,009
Investments	2,573,291	84,083	743,925	3,401,299	3,602,675
Current assets	353,631	-	-	353,631	253,700
Current liabilities	(48,780)	-	-	(48,780)	(35,270)
	<u>£3,941,717</u>	<u>£84,083</u>	<u>£743,925</u>	<u>£4,769,725</u>	<u>£4,916,114</u>

22. Notes to Cash Flow Statement

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

	2014	2013
	£	£
Net movement in funds for the year	(146,389)	541,964
Investment income	(35,349)	(59,918)
Depreciation charges	44,178	45,981
Increase/(decrease) in creditors	13,510	(6,221)
(Increase)/decrease in debtors	(20,251)	23,302
	<hr/>	<hr/>
Net cash (outflow)/inflow from operating activities	(£144,301)	£545,108
	<hr/>	<hr/>

(b) Management of liquid resources

Short-term deposits 31 December 2014	3,401,299	3,602,675
Short-term deposits 1 January 2014	3,602,675	3,052,858
	<hr/>	<hr/>
Movements in year - net (withdrawals)/deposits	(£201,376)	£549,817
	<hr/>	<hr/>

(c) Analysis of changes in cash during the year

Cash 31 December 2014	294,903	215,223
Cash 1 January 2014	215,223	168,631
	<hr/>	<hr/>
Increase in cash during year	£79,680	£46,592
	<hr/>	<hr/>

23. Commitments for expenditure

There were no commitments for expenditure at the year end.

END OF NOTES TO THE FINANCIAL STATEMENTS

Notes

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 2014

Mr. P. Cornwell	Miss A.L. Cottington	Mrs. I.M. Guest
Miss M.V.G. Haddow	Mrs. E.M. Hart	Mrs. H.L. Hills
Mr. & Mrs. R. T. Holman	Miss S. J. Holman	Mrs. K.R. Payne
Mrs. R.M. Poole	Mrs. H. Saunders	Mrs. B. Stewart
Mr. J.K. Tucker	Mr. J.W. Walder	Miss B.M. Wickens
Mrs. M.M. Woodhams	Mrs. A.R. 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 2014, three new permanent residents have entered the Home, Miss Betty Wickens, Mrs. Betty Stewart and Miss Mercie Haddow. There were two- short stay residents during the year, both benefiting from the rest and change. Mrs. Eunice Pearce moved to a nursing home at the end of May. Four residents passed away during the year, Mr. Daniel (Jack) Daw, Miss Amy Cross, Mrs. Grace (Hazel) Harwood and Mr. Raymond Woodhams and they are all lovingly missed.

There have been staff changes during this year with some people leaving us, including Catherine Main, Hannah Pragnell and Mirasol Arenas, and others joining our team in various roles, including Susan Dean, Jessica Woodhams, Michele Colderwood and Jacoba van Dijk. Many members of staff are studying in order to improve their skills, including Vivita Torres who is studying Level 5 in Management and Leadership and Joanna Cottington, Julia Williamson, Kristina Kilmiviciute, Daiga Fromane and Mima Ilieva who are either studying or have completed diplomas in Health and Social Care.

In January we had an unannounced Brighton & Hove City Council inspection which resulted in very positive feedback.

Prayer meetings were once again arranged by the Home Support Group, with the involvement of local Chapels. In February it was taken by Hope Chapel Blackboys, in April Galeed Chapel Brighton, in September Grove Road Chapel Eastbourne and in November Hanover Chapel Tunbridge Wells. We are very thankful to the Churches for their support with the prayer meetings.

The residents again enjoyed the process at close hand of watching chicks hatching from eggs which began with the eggs in an incubator in the lounge.

The residents have enjoyed a number of outings again this year. In June we organised a visit to Nymans Gardens but, when we arrived at the gardens the weather was very wet so we took a detour to a Garden Centre near Crawley. The weather did improve so we were able to have the picnic lunch as arranged in Esther Hickman's garden which made up for the wet start to the day.

In August Esther also arranged a cream tea in her garden for the Residents which was very much enjoyed. In September the Residents enjoyed another day out which started with a train ride on the Bluebell Railway followed by a picnic lunch in the carriage. In December the Residents had a Christmas lunch and had the opportunity to do some Christmas shopping at South Downs Nursery in Hassocks.

An open day took place again in November which was well supported, and has raised in excess of £2,800, some of which we hope to use to buy chairs for the corridor for visitors to use.

Eastbourne Sunday School visited again this year and sang some Christmas Hymns which were very much enjoyed by the residents. Mr Stephen Hyde 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 Mr John Dean for all his help, who has now stepped down. We would also like to thank all other volunteers who so kindly help us in many ways, giving up their time to help the residents.

We hope and trust the Lord will continue to supply our needs in the coming year.

Harpenden Bethesda Home



Home Manager: Mrs. Debbie Scott
Deputy Home Manager: Miss Janet House
Administrative Assistant: Mr. Adrian Pickett
Home Chairman: Mr. Trevor Scott

Residents as at 31 December 2014

Miss E. Broughall	Miss F.W. Curd	Mrs. M. Eddon
Miss D.C. Gibb	Mrs. R. Hare	Mrs. J.M. Harrison
Mr. D. Relf	Mr. J. Sayers	Mrs. G.H. Saxby
Miss M.K. Watts	Mrs. P.H. Watts	Mrs. A. Wells

We were pleased to welcome Mrs. Debbie Scott in November as the new Home Manager, and we wish her the Lord's help as she takes up her responsibilities. We are extremely grateful to Miss Janet House and all the care team for their help during the time the Home was without a manager.

We have been pleased to welcome two new permanent residents, Mr. John Sayers from Leatherhead who joined us in October, and Mr. David Relf from Croydon who joined us in December. Over the year we have had a large number of temporary residents, some who have come after discharge from hospital so that they are able to recuperate with extra help and support from staff at Bethesda. Temporary residents have been Mrs. Iris Barnes, Mrs. Ena Field, Mrs. Sheila Haddow, Mr. Raymond Holman, Miss Pat Lawrance, and Mr. & Mrs. G Brian Warboys. Mr. and Mrs. John Stevens stayed with us on several occasions, but sadly Mrs. Stevens passed away at home in Guildford in October 2014. Two residents from other Bethesda Homes have stayed with

us: Mr. Alfred Chivers, a resident at Studley Bethesda, came for a short visit, and Mrs. Marjorie Woodhams from Brighton Bethesda came in at the end of the year and hopes to return to Brighton in March 2015.

Sadly we have lost six residents this year. Mr. Raymond Baker came in for a short while after a long illness and passed away in January 2014. Mrs. Grace Parish, who was a resident in the Harpenden Flatlets, came in for respite care before being taken to hospital, where she passed away in February 2014. Mrs. Nancy Gosling passed away in June at the great age of 99 years, having been with us at Harpenden since 2007. Mr. Sam Biggs passed away in August after eight years' residence. Miss Mary Dadswell passed away in November, having been a resident since 2012, and then Miss Ruth Wilkins passed away in December, having been here for six years. They are all greatly missed.

During the year we have been greatly helped by our Home Support Group and other volunteers who enable us to take the residents out and arrange activities for them.

This year the residents have had outings to the Royal National Rose Society Gardens at St. Albans, when they enjoyed very nice weather. A visit to English Heritage Wrest Park in Bedfordshire was also arranged, and again good weather was enjoyed. The park has beautiful grounds, which some of the residents were able to explore when taken round on a "buggy." The home also had a visit from "Mill Cottage Farm Experience" when a number of animals were brought for the residents to enjoy. A party of local schoolgirls joined us for the occasion. A "cream tea" was held in the gardens in September which was a really nice day, when around 50 visitors came. Finally, in December some of the residents were taken to a local garden centre for a shopping expedition.

Two prayer meetings have taken place in the home this year taken by Mr. Timothy Barker and Mr. Graham Hadley. A hymn singing evening was also held in May.

A few times during the year a small group of musicians organised by Mrs. Jane Rayner have come to play hymns tunes for the residents, which they have much enjoyed. Bethel chapel Sunday School came the week before Christmas to sing hymns with the residents and share some of the lovely Christmas readings from the Bible.

Although the Home has fewer residents at the moment than in previous years, we are thankful that our needs continue to be met, and pray, if the Lord will, that the Home might become full once more.

Studley Bethesda Home



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

Residents as at 31 December 2014

Mr. A.J. Chivers	Mrs. K.M. Cooper	Mr. K. Evans
Miss M.P. Hole	Miss P.M.R. Hunt	Miss D.R.M. Lee
Mrs. H.E. Painter	Mr. O.J. Pollington	Mr. H.A. Wallis

We look back over the past year with thankfulness to the Lord during which the home has been maintained. There have been a number of changes amongst the residents; in January Mrs. A.E. Gantlett who had been a resident for many years passed away having reached her 100th birthday during the previous October, and Miss S. Baker also passed away in September. Mr. and Mrs. A.J. Chivers came into the home May but Mrs. Chivers passed away in July. Mr. Chivers continues to be a resident. In April Mrs. K.M. Cooper came in to the home, and Mr. H.A. Wallis who was a resident at the Harpenden home moved to the Studley home in January this year. In December we also welcomed Miss M. Hole.

Respite care has been provided for a number of our friends and day care facilities have also been a help to one local friend.

Mrs. Rachel Honeysett was appointed manager of the home in March and has taken on the role successfully. We are thankful for the way in which the

staff work together as a team and provide a very supportive, caring and efficient service to the residents. Together they ensure the smooth running of the home.

A number of outings have been enjoyed during the year including visits to the local garden centre and Rowde Farm coffee shop. Also regular monthly shopping trips are undertaken when the residents are supported by volunteers.

A buffet lunch was held for the volunteer helpers which was much enjoyed by them and the residents, and a coffee morning was held in November which was well attended and raised almost £400. In December the annual carol service was held in the Home and we were pleased to welcome a greater number of friends than on previous occasions. Our monthly hymn singing evening is looked forward to by the residents and we have continued to hold our half yearly prayer meetings which are taken by local ministers.

We also thank the voluntary helpers who willingly take residents to doctor and hospital appointments and who also support the home in many practical ways and we are grateful to the local church members and ministers who regularly take the morning readings.

We continue to look to the Lord for all needed help in the responsibilities of the Home and are thankful that He has been our helper thus far.

ANNUAL REPORTS FROM THE FLATLETS

Harpenden Bethesda Flatlets

203 Luton Road, Harpenden, Herts. AL5 3DE



Warden: Mr. Alan Rayner

Residents as at 31 December 2014

Miss P.A. Lawrance Mrs. S.E.S. Haddow

We would return our grateful thanks to the Lord for His help through another year.

It is with sadness we note that Mrs. Grace Parish passed away on February 19th, leaving one ground floor Flatlet vacant. This has recently been redecorated and looks out over the rear garden of the Flatlets.

The residents come into the Home and join in with the Home residents for morning reading, prayer meetings, singing evenings and other activities and outings going on in the Home.

Redhill Bethesda Flatlets

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



Warden: Mr. Jon Hickman

Residents as at 31 December 2014
Mrs. S.I. Ford

Through the Lord's goodness the Redhill Flatlets have been maintained through another year.

Particular mention should be of the retirement of Mr. Frank Hayden who has been the warden of the Flatlets for the past 25 years, with the unceasing support of his wife Mrs. Margretha Hayden. Before that he served as the local secretary of the Redhill Bethesda Home for 6 years before it was converted into Flatlets. Frank was also on the Bethesda General Committee for 11 years retiring from the Committee last year. We gratefully acknowledge these many years of valuable service, and know that all was 'unto the Lord'.

During the year Mrs. Rose Mercer moved into the Flatlets following the death of her husband Mr. Philip Mercer the pastor of our Station Road Chapel in Redhill. Mrs. Sylvia Ford continues to live in Flat 4.

We are thankful that in the absence of other enquiries other Flatlets continue to be temporarily occupied by Mr. & Mrs. James Chittenden and Mr. & Mrs. Samuel McKay. Their occupancy gives valuable support to the continuance of the Flatlets at the same time as being available for full residency enquiries. In

addition there are two other Flatlets still unoccupied, and enquiries are welcomed.

During the year our residents were invited to join the Brighton Bethesda on their outings to the Bluebell Railway, a shopping visit and Christmas lunch at a local Garden Centre and their Carol Service. Opportunity has also been given to visit both the Bethesda Homes at Brighton and Harpenden. Mr. & Mrs. Frank Hayden took some of the residents for a ride out in November to see the autumn colours followed by a meal at their home.

Coffee mornings have continued to be held once a month in the lounge. This is a nice opportunity for friends from local chapels to join the residents for coffee, reading and prayer followed by singing some hymns.

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