EAST MIDLAND BAPTIST ASSOCIATION

England & Wales · Charity number 1094457

Details

Other names	EMBA
Status	Registered
Legal form	Charitable company
Company number	04302466
Registered	2002-11-01
Register	View on the Charity Commission register

Contact

Address	EMBA Office C/o West Bridgford Baptist Church Melton Road West Bridgford Nottingham
Phone	07763 401 793
Email	becky.nicholls@embaptists.org.uk
Website	www.embaptists.org.uk

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION ESPECIALLY BE THE MEANS OF AND IN ACCORDANCE WITH THE PRINCIPLES OF THE BAPTIST DENOMINATION AS SET OUT FOR THE TIME BEING IN THE DECLARATION OF PRINCIPLE OF THE BAPTIST UNION OF GREAT BRITAIN.

Activities: Acts as umbrella resource body for the benefit of Baptist churches in the East Midland region.

Classification

- **How:** Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** Other Defined Groups

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Geography

- Derbyshire
- Leicestershire
- Lincolnshire
- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£337,491	£437,253	-	-
2023-12-31	£266,960	£371,935	-	-
2022-12-31	£346,361	£316,811	-	-
2021-12-31	£329,161	£290,129	-	-
2020-12-31	£467,881	£247,919	-	-

Trustees

Name	Role	Appointed
Andrew David Smallridge		2022-08-26
Andrew James Warner		2025-08-01
Councillor David Mellen		2025-07-01
Elizabeth Mary Shaw		2025-07-01
Jonathan Peter Morley		2025-07-01
Kay Georgina McManus		2019-07-16
Matthew Adam Jones		2020-04-01
Rev Elaine Mary Blundell		2025-07-01
Rev Hannah Mary Colk		2019-07-16
Rev MARK CLAY		2016-12-13

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EAST MIDLAND BAPTIST ASSOCIATION

England & Wales - Charity number 1094457

Accounts



East Midland Baptist Association

ANNUAL REVIEW AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

A review of our life together as an Association of Baptist Churches in the East Midlands

East Midland Baptist Association
Registered Charity Number: 1094457 Registered Company Number: 4302466
Registered Office: EMBA Office, c/o West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF

Contents

EMBA Staff Team *(to 31 December 2024)*/EMBA Board of Directors *(to 31 December 2024)* 3
Report of the EMBA Directors 4/5
East Midland Baptist Trust Company (EMBTC) 6
Rooted 7
EMBA Children, Young People and Families (CYF)/Project Violet 8
EMBA Ministry Recognition Committee (MRC)/Grants Group 9
Safeguarding/EMBA Ministers' Conference 10
Refresh Women's Conference/EMBA Retired Baptist Ministers' Network (RBMN) 11
Welcome to new EMBA ministers 12
Ministerial Recognition/Finance review 13
Reserve Policy/Risk Review/Trustees Responsibilities/Public Benefits 14/15
EMBA Working Groups *(to 31 December 2024)* 16
Contacting the Association Team 17/18
Independent Examiners Report 19
Statement of Financial Activities 20
Balance Sheet 21
Accounting Policies 22/24
Notes to the Accounts 25/28

EMBA Staff Team *(to 31 December 2024)*

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Revd Dr Nick Ashton

Revd Pete Leveson *(Appointed February 2024)*

Mrs Becky Nicholls – Admin Lead and PA to Regional Team Leader

Mrs Gill McNab – Admin Assistant

Mr Kenny Henry – Safeguarding Lead

Revd Sarah Fegredo – Comms Lead *(Appointed May 2024)*

EMBA Board of Directors *(to 31 December 2024)*

EX-OFFICIO MEMBERS		
Regional Team Leader:	Revd Mark Clay	
Treasurer:	Mr Andy Smallridge	Melton Mowbray BC, Leics
ELECTED MEMBERS		
Moderator:	Revd David Harvey	Belper BC, Derbys
	Revd Hannah Colk	Robert Hall Memorial BC, Leics
	Mrs Ellie Cox	Oadby BC, Leics
	Revd Martin Hills	Oundle BC, Peterborough
	Revd Matt Jones	Westdale Lane BC, Notts
	Mrs Kay McManus	New Day BC, Morton, Lincs
	VACANCY	
	VACANCY	
CO-OPTED MEMBERS		
	NONE	
NON-VOTING MEMBER		
Company Secretary:	Mrs Becky Nicholls	

At the General Meeting as part of the 2025 EMBA Gathering there will be six vacancies on the EMBA board of Directors.

Report of the EMBA Directors

Objectives and Activities

The objects of this charitable company are the advancement of the Christian faith, particularly across the East Midlands and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of the Baptist Union of Great Britain (BUGB).

The charitable company exists as a network of churches seeking to serve God's kingdom, led by the Holy Spirit, enabling all to do everything possible to fulfil God's apostolic mission and ministry within the communities in which they are placed. The charitable company believe that the local church is the primary way in which God's apostolic mission is fulfilled and as such, healthy churches are crucial to seeing God at work across the region. The trustees of the charitable company are committed to growing healthy churches through inspiring, equipping, pioneering, caring and partnering. These five priorities guide the work of the charitable company.

The principle activities of the charitable company are the employment of a Regional Ministry and administrative staff team and the organisation of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist churches and the communities they serve.

The charitable company is part of the family of Baptist organisations serving the needs of many of the Baptist churches in Great Britain, working particularly closely with the Baptist Union of Great Britain and BMS World Mission.

Achievements and Performance

The EMBA Directors continue to work closely with the Staff Team on a range of significant issues which impact on the whole Baptist family. Together we have developed an Action Plan to take forward the relevant recommendations for change emerging from the Project Violet Research and Report. As part of this, four women ministers of churches in the Association will be participating in the relaunched "Magnify You" programme which is designed to encourage and coach women ministers for more high-profile roles within the Baptist family.

Churches may or not be aware that the current financial model which supports both Associations and BU Specialist Teams is not sustainable unless there is a significant increase in Home Mission giving and other income streams. We are therefore heavily invested in the outcome of the Baptist Union Financial Review currently being undertaken. We invite our local churches to pray that those engaged in the review and considering its outcomes will have God's wisdom as to the best way forward to grow healthy churches. We are extremely

grateful for all the current giving to Home Mission which happens alongside many other financial pressures on churches. We invite you to consider whether you might be able to offer more.

The Regional Ministers continue to build relationships with churches and are available to offer support and encouragement to Ministers and Leadership Teams. Kenny Henry is our Safeguarding Lead and is organising a range of training courses as well as advising on specific issues. The Directors have approved a new "Resourcing Grant" aimed at churches that are growing quickly and need interim financial support to sustain and continue that growth.

Following its acceptance by the BU Council as a Baptist College in March 2024, Revd Dr Nick Allan has been appointed Director of the St Hild Centre for Baptist Ministry. We invite churches to discern whether there are people within their fellowships who God might be calling to ministry or leadership roles who could take advantage of the range of opportunities the college has to offer. Have a word with your Regional Minister.

Following a period of helping us on a freelance basis, Sarah Fegredo has been appointed to the permanent post of Communications Lead. We trust that churches are appreciating the significant improvements in our communications.

At the Annual Gathering in June 2024, Revd Hannah Colk, Mrs Ellie Cox, Revd Martin Hills, and Revd Matt Jones were re-elected for a second term of office. In the current year they have served alongside Mrs Kay McManus (eligible for re-nomination this year), Revd Mark Clay, Andy Smallridge (Treasurer), and me. Some of our work has been strategic, challenging and exciting. There has also been the trustee type background work of producing a document setting out Governance Principles, a Risk Register, and reviewing how we deal with Data Protection issues. My thanks to all the Directors serving faithfully and bringing wise counsel to our conversations.

The Directors express sincere thanks to the Staff Team. Becky, Gill, Kenny, Mark, Mike, Nick, Pete, and Sarah together with Andy our Treasurer and Irene our bookkeeper serve the Association and our churches so very well. The Directors and Staff Team continue to look for innovative ways to engage with and draw on the skills and experience of Regional Associates, ministers, church leaders, and the many retired ministers in our region. We are grateful for all the work done on a voluntary basis by so many.

This is my final report as Moderator of Directors. It has been a privilege to serve the Association for the best part of 10 years. I take this opportunity to express my thanks to all who have served as Directors and members of the Staff Team during this time.

I encourage you to pray for the Directors and Staff Team on a regular basis. We are always keen to hear from those who have a passion to see God's Kingdom grow and have some skills and time available. Please contact any of the Directors or Regional Ministers.



Revd David Harvey
Moderator of the EMBA board of Directors

East Midland Baptist Trust Company (EMBTC)

Purpose Statement

The East Midland Baptist Trust Company (EMBTC) primarily acts as 'Custodian Trustee' for many EMBA churches. In addition, it has responsibility for advising congregations on property related matters; the maintenance of burial grounds arising from 'closed' churches and supporting churches in applying for loans to the Baptist Union Loan Fund; the majority of the work is undertaken for us by the Support Services Team of the Baptist Union Corporation (BUC).

Achievements and Performance

2024 has seen a number of changes related to the work of the EMBTC. We bid farewell to Mike Fegredo and Tim Jackson, the latter handing over the reins as treasurer to Andy Smallridge. We were delighted to welcome David Harvey to the Board. We thank all these friends for their service. We are grateful to our own Becky Nicholls and Sally Spicer and Tim Chowns of the Baptist Union Corporation (BUC) for their support in preparing the agenda.

We have continued to seek to simplify the work of the EMBTC. The transfer of funds held for EMBTC churches to the BUC was completed and some long standing property and bank account matters were finally cleared off our agenda.

The Board has continued to support the churches of the Association with regard to property and legal matters related to Trust deeds and to applications for BUC loans, as well as assisting those churches which are closing to resolve legal and financial matters, a sad but necessary task. It would greatly facilitate our work if those churches considering closure would speak to their Regional Minister so that all the necessary legal work can be completed in a timely manner. We are grateful to the BUC staff at Didcot, in particular Tim Chowns for their support. The Support Services team have been through some difficult times but, under Chris Jones' able leadership, has achieved some stability. Listed church buildings present challenges from time to time and we have been well supported by the augmented BU Listed Buildings team.

As EMBTC Moderator, I sit on the BUC Board and continue as Moderator. I also participate in meetings with other Trust company secretaries. Both these activities are invaluable in providing early warning on changes in the law relevant to our churches.

Churches should be aware that there are a number of issues relating to the new Charities Law as well as Equality and Housing Acts. Churches that hire their premises to outside organisations are strongly advised to adopt an Ethos Statement. Please see documents L09C on the BU website for details where you can also find advice on these other matters. These leaflets are regularly reviewed and updated and church secretaries should ensure they are familiar with them.

The EMBTC remains on a firm financial foundation and we look forward to supporting the churches in 2025-6. Our prayer is that the resources we hold and the expertise available may be used by the churches of the East Midlands to grow the Kingdom in new and imaginative ways to God's glory.

Dr Chris Hanning (EMBTC Moderator)

Rooted

Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world.

Themed days (usually two or three) are held each year that provide an opportunity to reflect theologically and practically on a particular aspect of ministry. The day is broadly aimed at either Ministers and Pastors (Rooted for Ministers), wider church leadership teams, including ministers and pastors (Rooted for Leaders), or open to everyone (Rooted for Everyone). We aim to make the days as practical as possible with subjects covered that stimulate our thinking in mission and ministry.



In April 2024, Rev Dr Linda Hopkins helped us explore where and how the voices of children and young people are being heard in our Baptist communities today and how we can encourage their participation in church life together. In early June 2024, we were joined by the Rev Prof Philip McCormack, Principal of Spurgeon's College in London, who led a day for our ministers on resilience in ministry. Then in November, Rev Mark Clay, Regional Team Leader for the EMBA, led some sessions based on his experience of leading churches into growth.

All sessions are delivered free of charge to EMBA churches, and we are always happy to receive suggestions for topics or themes to be explored.

EMBA Children, Young People and Families (CYF)

Key activities in 2024



- Delivering the Youthscape Essentials Course to 23 youth workers from 11 churches across the EMBA in two cohorts. We are planning to run at least two more cohorts in Autumn 2025 and Spring 2026.
- Organising the Rooted event featuring Linda Hopkins sharing her research on "Hearing the Voice of the Child"
- Representing the EMBA on the National CYF Round table in March and October
- Conversations with church teams and individual workers and volunteers about their work.
- Producing occasional newsletters and social media

Revd Sarah Fegredo, EMBA CYF Associate

Project Violet

On 2nd May 2024 the Project Violet report was launched. This huge piece of work had sought to celebrate the centenary of ordained women minister by inviting women in ministry to share their experiences and the challenges they face.

All the reports and other information can be found here: https://www.baptist.org.uk/Groups/363245/Project_Violet.aspx

The key outcome of the report was a list of fifty seven Requests for Change, covering all aspects of women's ministry life. Some of these apply to the local church, some to Associations, and some to colleges and other national bodies.



The EMBA held a Women's Gathering hosted by Rev Dianne Tidball later in May to give an opportunity for women ministers to reflect together on the findings.

Various groups across Baptist life were invited to respond and the EMBA staff and directors considered those requests which were applicable. An action plan was drawn up and this is regularly reviewed and progress monitored. The team were pleased to note that the EMBA was already ahead of the game on some of the requests. For example, Request 17 asked that trans-local funding be made available to women wishing to train for ministry. The EMBA offers grants to Ministers in Training and this is available to women and men. In 2024 one of the two grants was to a woman.

The staff team and directors will continue to monitor the action plan and to respond to further information and developments from colleges and the Ministries team.

EMBA Ministry Recognition Committee (MRC)

The Ministerial Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

In 2024 we had the privilege of meeting with four individuals who were exploring a call to accredited ministry in one form or another. One candidate was concluding the exploration of being called as an accredited lay pastor, and three were exploring a call to be a fully accredited minister with the Baptist Union of Great Britain. Of these three, one was commended and began their theological education at St Hild College in September of 2024, one was a reinstatement to the accredited list following a return to the United Kingdom after a number of years of ministering abroad, and one was commended to go to the Baptist Union's national Residential Selection Committee in March 2025. The EMBA's MRC were delighted to commend all four to the Baptist Union.

The Regional Team are in regular conversation with those who are exploring a possible call to ministry, and we have a number of people preparing to come to our regional MRC over the next 12 months.

The EMBA's MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group. A number have stood back after serving on the MRC for a number of years and we are thankful for them, as a result we have recruited a number of new members to join the group.

Grants Group

We are incredibly grateful to all our churches who, despite challenging times, continue to support the work of our Baptist Family through Home Mission. Your generosity has enabled the EMBA to fund four Mission Grants and one Pioneer Mission Grant to support church ministries during 2024. Two new EMBA ministers-in-training are being supported with Minister-in-Training Training Grants (MITTG) and a further three Equipping Grants were awarded to support theological training.

Having launched our new Mission Partnership Grants and the MAP process last year, many churches are now actively engaging in the process, seeking to become healthy, mission minded, growing churches, and the Team are being assisted in this work by Revd Karl Relton (Mission Accompanier Co-ordinator).

Our thanks go to all members of the EMBA Grants Group who have served in this role over the years. The Regional Team are appreciative of the time commitment given and for the insights and reflections of the wider group. At the end of 2024 the decision was taken to disband the group in its current format, grant decisions becoming an in-house process with independent oversight being sought as and where needed.

If as a church you are considering a new mission opportunity but finance is an issue, we would strongly encourage you to take a look at the different grants available on the EMBA website or have a conversation with your Regional Minister.

Safeguarding

There remains a healthy demand for Safeguarding Training across the Region. In 2024 we delivered 15 Level 2 and 12, Level 3 training sessions. This amounted to 466 delegates trained. We continue to be blessed with a good cadre of trainers which is reflected in the positive feedback we receive. Whilst other Regions are struggling to resource training we are fortunate in the EMBA to have a healthy and committed cadre and we are extremely grateful for all their support.

After the positive feedback around the DPS training day delivered by the BU in 2023 we designed and delivered our own training day in 2024. A huge thanks to Revd Paul Muir for the time and effort he put into this training day. The training package that we designed has now been shared with the BU in order that they can look to roll this out Nationally.

Our Safeguarding Lead, Kenny Henry, has been involved in a National working group designing and delivering a 'Guidance for Safeguarding Trustees' document and is also now working on a new online Level 2 training package.

Our DPS colleagues now have access to Kenny monthly via his 'Drop in Safeguarding Surgeries' on Zoom.

For help and support with safeguarding in your church please contact Mr Kenny Henry (EMBA Safeguarding Lead).

EMBA Ministers' Conference



The Minister's Conference is held in February of each year and in February 2024 we were delighted to welcome Revd Dr Steve Holmes who explored how our Baptist heritage might equip us for the tasks of mission and ministry in the twenty first century.

We were led in worship by a talented worship team consisting of some of our own ministers. There were opportunities to share with one another, to build friendships, to pray together and also to have fun together.

Those who attend really appreciate the opportunity to meet and share with Baptist ministers working in the same area and the team think that adds a richness to this gathering that blesses all those who attend. We would encourage ministers who haven't been to the conference

before (or haven't been for a while) to give it a try. We would also like to ask churches to make sure that their minister is able to attend if they want to.

Refresh Women's Conference



April 2024 saw the women's conference in two locations because of numbers. It was a delight to meet in Grantham Baptist and at Burton New Baptist. Our speaker was Helen Jarvis from the LBC network of churches which has grown from its first congregation to around 25 in just 8 years.



Helen spoke powerfully on seeing God's Kingdom come. She was witty, vulnerable and shared from the Word of God deep truths from her own experience and discipleship journey. She has faced tough times but always seen prayer and fasting as the door to encountering God in his grace and love.

November 2024 our venue was Whetstone, Leicestershire and Ronia Jamera from Gas Street Church Birmingham spoke about God's faithfulness from Hebrews 11:11. She challenged us all with a deep call to let God be Lord of our lives and follow only Him. To trust him in the dark places and to support each other.



At all our events we have a blend of worship and testimonies, questions and answers, Bible study, laughter and tears, response, prayer and ministry. We are honored that our loving God gives us the privilege of serving him in this way.

Revd Dianne Tidball (Refresh Coordinator)

EMBA Retired Baptist Ministers' Network (RBMN)

Around 90 Baptist Ministers have "retired" in the East Midlands with many decades of ministry experience and service between us. In 2024 we continued a pattern of both Zoom and in-person gatherings, locally and regionally. Our Lent ZOOM Gathering was guided by incoming Baptists Together President Stephen Finamore who reflected with us on the connections between Jesus' baptism, wilderness testing and ordeal in Gethsemane. At this year's in person Summer Gathering, we welcomed back to the EMBA former General

Secretary Jonathan Edwards who looked over his decades of leadership and ministry with refreshing candour and self deprecating humour. Another fine buffet lunch added to the pleasure of the occasion. For Advent, a copy of a recently published book – this time Malcolm Duncan's Flipped – was made available on request to around 40 of us. This refreshingly brief introduction to Matthew's gospel was well received in plenary and small group discussions. Complementing these whole Network gatherings, a number of more local opt-in meetings were organised, often with a meal together.



In 2024 the RBMN also contributed to the Project Violet consultation. Those of us who ministered in, say, the 1960s-90s shared anecdotes and responses, recorded experiences of chauvinism or worse, and also acknowledged times when we had failed to be to be "allies in private and public". This Network would not be happening at all without the continuing affirmation and support of Mark Clay, his PA Becky Nicholls, and the EMBA Team. We remain grateful to them all for this.

Revd Michael I Bochenski (EMBA – RBMN Coordinator)

Welcome to new EMBA ministers

Those in ministry who we have welcomed into the Association during 2024 are:

Elaine Blundell (Greenhill Community Church, Coalville, Leics)

Alexis Brooks (Prison Chaplain – HMP Stocken)

Elsie Fraser (Littleover BC, Derbys)

Neil Henson (Bretton BC, Peterborough – Minister in Training)

Gareth Hides (Pioneer Minister)

Henry Ohakah (Mountsorrel BC, Leics)

Clare Stones (West Hucknall BC, Notts – Minister in Training)

Ministerial Recognition

Fully Accredited Baptist Minister (FAM)

Having successfully completed their Newly Accredited Minister (NAM) studies the following ministers transferred to the Fully Accredited Baptist Minister list in 2024 and will receive their handshake at the 2025 BU Assembly:



Tom Bowring (Oakham BC, Leics)

Sue Hensby (Retired Baptist Pioneer Minister)

Graham Hill (Ibstock BC, Leics)

Fiona Kirby-Smith (Crosby, Connect Church, Scunthorpe)

Paul Muir (New Life BC, West Bridgford, Notts)

Claire Roberts (Queensberry BC, Notts)

Joe Smith (Fleckney BC, Leics)

National Recognition as a Pastor (NRPa)

Robert Holmes (Cross Hills BC, Bagworth, Leics)

Finance review

We are really appreciative of those churches who give generously to Home Mission as this is the principal source of income from the Association. We know finances are tight in many churches, but many are contributing to the Baptist family through Home Mission at the 5% of income expectation.

Giving from churches in the Association to Home Mission was 14% above target and an increase of just over £78,000 on 2023. This is well above the national figure of 2% above target. Under the current funding formula, the Association received £260,951 in 2024.

However, this alone doesn't cover our operating costs, and we continue to be reliant on property sales. Despite this, the Directors have continued with their policy of investing in the work of the Association and using our reserves as necessary. We consider the reserves to be more than strong enough to support this approach for many years.

The work on the national Financial Review continues. Modelling suggests some Associations will gain and others lose under the proposed new Home Mission funding arrangements. The impact on the Association, however, appears neutral.

Reserves policy

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies.

Risk review

A review of the major risk which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

Statement of trustees' responsibilities

Company 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 Association and of its excess or deficiency of income over expenditure for the period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make adjustments 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

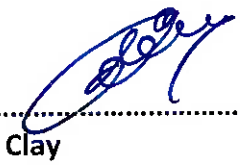
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Company Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of public benefit

Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice and Reporting by Charities SORP 2019 (FRSS102) in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES



.....

Revd M Clay

DATED.....2/9/25.....

EMBA Working Groups *(to 31 December 2024)*

East Midland Baptist Trust Company (EMBTC)

Chris Hanning (Moderator), Andy Smallridge (EMBTC Treasurer), Gary Anderson

Grants Group

David Howe, Sue Hensby, Graham Watkins

Ministerial Recognition Committee (MRC)

Colin Bowden, Ellie Cockbill, Christine Cook, Jon Grant, Chandra Morbey, Richard Nicholls, Ruth Tiso

Ministers' Conference Planning Group

Sam Dunn (Coordinator), Sarah Fegredo (Administrator), Tom Cox (Treasurer), Rashell Beya, Christopher Brown, Rachel Malyk

Refresh Women's Conference

Dianne Tidball (Coordinator), Vivienne Edwards, Margaret Hanning, Sarah Liquorish, Linda Patel

Retired Baptist Ministers' Network (RBMN) Planning Team

Michael Bochenski (Coordinator), Ron Day, Clive Doubleday, Nic Hasnip, David Luce, Dick Prior, Jane Webb

Safeguarding Team

Dave Bedford, Clare Blain, Elaine Burrows, Sarah Fegredo, Sarah Jones, Kenny Henry, Paul Muir, Helen Parker, Amanda Tasker

And to all who support
the work of the Association

THANK YOU

Contacting the Association Team

EMBA Staff Team

Admin Lead and PA to RTL

Mrs Becky Nicholls Tel: 07763 401 793 Email: becky.nicholls@embaptists.org.uk

Admin Assistant

Mrs Gill McNab Tel: 07483 119 627 Email: gill.mcnab@embaptists.org.uk

Comms Lead

Revd Sarah Fegredo Tel: 07926 456 765 Email: sarah.fegredo@embaptists.org.uk

Safeguarding Lead

Mr Kenny Henry Tel: 07498 189 205 Email: kenny.henry@embaptists.org.uk

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Tel: 07975 863 772 Email: mark.clay@embaptists.org.uk

Revd Dr Nick Ashton

Tel: 07399 660 047 Email: nick.ashton@embaptists.org.uk

Revd Pete Leveson

Tel: 07950 768 332 Email: pete.leveson@embaptists.org.uk

Wider EMBA Team

EMBA & EMBTC Treasurer: Mr Andy Smallridge

Email: andy.smallridge@embaptists.org.uk

Bookkeeper: Ms Irene Milburn

Email: irene.milburn@embaptists.org.uk

Data Protection Officer: Mrs Becky Nicholls

Email: dpo@embaptists.org.uk

Home Mission Administrator: Mr Jack Liquorish

Email: jack.liquorish@embaptists.org.uk

EMBA Associates

People recognised and endorsed by the Association in offering specific skills and experience to the churches of the EMBA (largely in a voluntary capacity) thereby expanding the capacity of the Regional Team.

Children, Young People and Families (CYF): Revd Sarah Fegredo

Church Development: Revd Graham Dunn

Ministerial Development: Revd Nick Swanson

Pioneering Support: Revd Sue Steer

Spiritual Accompaniment: Revd Stephen Ibbotson

Training: Revd Elaine Burrows and Revd Nick Swanson

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2024 which are set out on pages 20 to 28.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

Name: A R R PRICE FCA Chartered Accountant

For and on behalf of ARR Price Limited
17 Newstead Grove
NOTTINGHAM
NG1 4GZ

Date: 2nd September 2025

EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£
INCOME from					
Charitable activities					
BU Operational Funding		260,951	-	260,951	182,651
Donations and legacies	2	360	-	360	-
Ministers Conference		16,820	-	16,820	12,953
Preaching Contributions		4,321	-	4,321	3,184
Sundry Income		7,139	580	7,719	16,894
Investment Income		36,231	6,060	42,291	41,970
Rental Income		5,029	-	5,029	9,308
TOTAL INCOME		**330,851**	**6,640**	**337,491**	**266,960**
EXPENDITURE ON CHARITABLE ACTIVITIES					
Employment Costs	3	206,469	-	206,469	154,044
Manse Costs	3	34,213	-	34,213	26,098
Travel Costs		12,208	-	12,208	11,181
Minsters Sabbatical		3,000	-	3,000	-
Training		6,756	-	6,756	11,077
Ministers Conference		16,373	-	16,373	11,745
Other Conferences, Committees and Meetings		5,935	-	5,935	4,314
Home Mission Grants	4	76,267	-	76,267	88,317
Grants and Donations	4	17,589	6,050	23,639	11,930
Church Relations		1,135	-	1,135	908
Office Costs Inc. Printing and Photocopying		4,726	-	4,726	4,665
Technology and Telephone		11,538	-	11,538	7,277
Insurance		2,589	-	2,589	1,868
Depreciation		3,958	-	3,958	9,345
Profit on disposal of fixed assets		(129)	-	(129)	-
Legal and Professional		10,641	-	10,641	12,249
Sundry Expenses		8,044	3,130	11,174	11,414
Subscriptions		1,176	-	1,176	2,244
Closed Church costs		4,001	-	4,001	1,615
Governance Costs					
Independent Examiner's Fee		1,584	-	1,584	1,644
TOTAL EXPENDITURE		**428,073**	**9,180**	**437,253**	**371,935**
Net Income/(Expenditure) for the year before other recognised gains		**(97,222)**	**(2,540)**	**(99,762)**	**(104,975)**
Transfers between funds		-	-	-	-
Other Recognised Losses on Investments		-	-	-	21,701
Net Income/(Expenditure) for the year and Net Movement in Funds	5	**(97,222)**	**(2,540)**	**(99,762)**	**(83,274)**
Balances at 1st January 2024		1,470,832	213,326	1,684,158	1,767,432
Balances at 31st December 2024	11-12	**1,373,610**	**210,786**	**1,584,396**	**1,684,158**

All of the Charity's activities are derived from continuing activities.

EAST MIDLAND BAPTIST ASSOCIATION
BALANCE SHEET AT 31ST DECEMBER 2024
Company Number 4302466

	Note	2024 £		2023 £	
Fixed Assets: Tangible Assets	6		5,207		5,334
Current Assets					
Debtors	7	685,443		623,038	
Cash on Deposit		919,258		1,007,365	
Cash at Bank		18,215		82,417	
		1,622,916		1,712,820	
Creditors					
Falling due within one year	8	(43,727)		(33,966)	
Net Current Assets			1,579,189		1,678,854
Total Assets Less Current Liabilities			1,584,396		1,684,188
Provisions for liabilities					
Defined Benefit Pension Scheme Deficit Liability	9		-		(30)
Net Assets			**1,584,396**		**1,684,158**
Funds					
Unrestricted:					
General	11		1,373,610		1,470,832
Restricted:	12		127,964		129,801
Endowed:	12		82,822		83,525
TOTAL CHARITY FUNDS			**1,584,396**		**1,684,158**

For the year ended 31st December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on
and are signed on their behalf by:-

Revd M Clay
Director

2/9/25.

A D Smallridge
Treasurer

2/9/25

The notes on pages 22 to 28 form part of these accounts.

1. ACCOUNTING POLICIES

Constitution

The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Accounting Convention

The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland SORP 2019 (FRS102) and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS (102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis

The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Key assumptions and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Multi-employer defined benefit plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan.

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

- the sale values that will be achieved on disposal of residual investments.
- the costs of operating the DB plan until completion of the buy-out process.
- the costs of the buy-out process; and
- the cost of making any amendments to the DB plan to enable the buyout to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain.

The Trustees and the Baptist Union currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future, but cannot rule this out at this stage.

Consolidation

In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts.

1. ACCOUNTING POLICIES continued

Income Recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met and it is probable that the income will be received and the amount can be measured reliably.

Grants are recognised when the charity has entitlement to the funds, any performance conditions attached have been met and it is probable that the income will be received and the amount can be measured reliably.

Investment income is included when receivable and can be measured reliably

Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

Expenditure on Charitable Activities

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be made and the amount of the obligation can be measured reliably.

Expenditure is inclusive of any VAT as the charity's activities are exempt.

Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.

Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets

The Charity is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank

Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 3 months of the Balance Sheet date.

Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Fund Accounting

Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity.
Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.
Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.

1.ACCOUNTING POLICIES continued

Fund Accounting continued

Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments, the Trustees have no power to convert it into income and apply it. Whereas expendable endowments the Trustees do have this power. Expenditure that meets these criteria is charged to the appropriate fund.

Voluntary Assistance

The Charity has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

Taxation

The Association is a registered charity and is exempt from any liability to taxation on its income and capital gains

Pension Schemes

Defined contribution scheme
The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

2 DONATIONS & LEGACIES

	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donations	360	-	360	-
Legacies	-	-	-	-
	360	-	**360**	-

3 EMPLOYEES AND TRUSTEES

Staff Costs	2024	2023
	£	£
Salaries	177,216	131,577
Employers NI	10,723	6,768
Pension Costs: Defined Pension Scheme	18,530	14,783
Other Costs (Council tax, water and accommodation)	34,213	26,326
	240,682	**179,454**

No employees have emoluments above £60,000. The average number of employees is 7.

Five Trustees were reimbursed expenses for travelling conferences and other expenses of £1,070 (2023: £1,214 number of trustees reimbursed was 5)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	42,900
Employer Pension Contributions	5,061
Manse	3,026

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration if paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further is objects.

4 EXPENDITURE OF CHARITABLE ACTIVITIES

Home Mission Grants	2024	2023
	£	£
Home Mission Grants to Churches	**76,267**	88,317
Grant to St Hild College	15,000	-
Other Grants to Churches (restricted)	3,714	9,432
Other Grants to Individuals (designated)	4,925	-
	23,639	9,432

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

5 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2024	2023
	£	£
Independent Examiner's Fee	1,584	1,644
Depreciation	3,958	9,345
Profit on disposal of assets	(129)	-

6 TANGIABLE FIXED ASSETS

Computer and Office Equipment			£
At cost 01.01.24			50,349
Additions			4,022
Disposals			(1,144)
Cost 31.12.24			53,227
Depreciation	- at 01.01.24	45,015	
	- disposals	(953)	
	- for year	3,958	48,020
Net book value at 31.12.24			**5,207**

7 DEBTORS

	2024	2023
	£	£
Amounts owed by group undertakings Inter-company Account (Note 13)	593,189	594,301
Prepayments and accrued income	92,254	28,737
	685,443	**623,038**

8 CREDITORS - Amounts falling due within one year

	2024	2023
	£	£
Accruals for grants payable	19,067	8,833
Other creditors and accruals	5,579	8,856
Income in advance	15,580	12,745
Taxation and Social security	3,501	3,532
	43,727	**33,966**

9 PROVISION FOR LIABILITIES

	2024	2023
Defined Benefit Pension Scheme Deficit Liability	£	£
Balance Sheet Liability at 1st January 2024	30	42
Deficiency Contributions paid	(7)	(12)
Interest Cost	-	-
Change in Liability	(23)	-
Balance as at 31st December 2024	**-**	**30**

10 ANALYSIS OF NET ASSETS BY FUNDS

31st December 2024	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	5,207	-	5,207
Current Assets	1,412,130	210,786	1,622,916
Current Liabilities	(43,727)	-	(43,727)
Provisions for Liabilities	-	-	-
	1,373,610	**210,786**	**1,584,396**
31st December 2023			
Fixed Assets	5,334	-	5,334
Current Assets	1,499,494	213,326	1,712,820
Current Liabilities	(33,996)	-	(33,996)
Provisions for Liabilities	(30)	-	(30)
	1,470,802	**213,326**	**1,684,128**

11 UNRESTRICTED FUNDS

	Balance at 01.01.24	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.24
Unrestricted Funds	1,470,832	330,851	(428,073)	-	-	1,373,610

12 RESTRICTED AND ENDOWMENT FUNDS

		Balance at 01.01.24	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.24
Restricted		£	£	£	£		£
a	Benevolent Fund	86,873	2,260	(1,500)	-	-	87,633
b	Hunt Legacy	10,750	829	(3,130)	-	-	8,449
c	Thos Cooke Trust	13,133	330	(1,125)	-	-	12,338
d	Sutton in Ashfield	5,492	144	-	-	-	5,636
e	Leicester Ass	11,318	297	-	-	-	11,615
f	Peterborough Chaplaincy	508	13	-	-	-	521
g	Burton on Trent	1,727	45	-	-	-	1,772
		129,801	3,918	(5,755)	-	-	127,964
Endowments							
h	Hart Foundation	45,476	1,148	(3,425)	-	-	43,199
i	Midland/Pegg Fund	19,580	514	-	-	-	20,094
j	Round/Keywood Trust	12,647	332	-	-	-	12,979
k	Doric Trust	4,871	703	-	-	-	5,574
l	Knipton Trust	951	25	-	-	-	976
		83,525	2,722	(3,425)	-	-	82,822
TOTAL		213,326	6,640	(9,180)	-	-	210,786

Explanatory Notes

a The Benevolent Fund is used to relieve financial distress amongst Baptist Ministers and/or their dependants in the event of incapacity or death.

b The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.

c The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.

d The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.

e Leicester Association Fund - This represents the residual funds of the Association to be used to support the ministry in Leicester.

f The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.

g The Burton on Trent Fund is to assist young people to attend Baptist events.

h The income from the Hart Foundation supports the education of Baptist Association area.

i The Midland/Pegg Trusts provide grants for those in theological training.

j/k/l The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

13 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incorporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £1,786,261 (2023: £1,757,668) liabilities are £594,439 (2023 £595,302) with total net funds £1,191,822 (2023: £1,162,366). Total income amounts to £39,845 (2023: £65,064) and expenditure of £10,389 (2023:£40,564) with net gains on investments of £Nil (2023:Gain £24,711) resulting in a surplus for the year of £29,456 (2023: Surplus £49,211).

Beneficial ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2024 £	2023 £
Property at Cost	408,250	408,250
Deposits and Investments	184,939	186,052
	593,189	**594,302**

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the year, it received grants from the BUGB as follows:

	2024 £	2023 £
BUGB Operational Funding	**260,951**	**182,651**

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2023:£2,160)

d) During the year £15,000 was paid to St Hild College for Baptist Ministry, a charity with a trustee in common with the East Midlands Baptist Association, for the support of Baptist Ministry training

14 Pensions

Baptist Pension scheme - Defined Benefit Plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan

The time to complete the exercise of setting up individual pension arrangements and the wind up of the scheme is expected to be fully completed in 2025.Until the wind up the scheme not risks are removed. These risks include:

the sale values that will be achieved on disposal of residual investments;

the costs of operating the DB plan until completion of the buy out process;

the cost of the buy-out process and making any amendments to the DB plan to enable the buy-out to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain.

The Trustees and the Baptist Union currently, do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future, but cannot rule this out at this stage. The DB plan wind up is expected to be fully completed in 2025.

EAST MIDLAND BAPTIST ASSOCIATION

England & Wales - Charity number 1094457

Accounts

EAST MIDLAND
BAPTIST ASSOCIATION

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

Company Registered Number: 4302466
Charity number 1094457

EAST MIDLAND BAPTIST ASSOCIATION
YEAR ENDED 31ST DECEMBER 2023

INDEX TO THE FINANCIAL STATEMENTS

	Page
Company Information	3
Annual Report of the Trustees	4/8
Report of the Independent Examiner	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12/19

EAST MIDLAND BAPTIST ASSOCIATION

COMPANY INFORMATION

DIRECTORS	Revd M Clay	(Regional team leader)
	Revd M I Hills	
	Revd H M Colk	
	Revd M A Jones	
	Mr A Smallridge	(Treasurer)
	Revd D C Harvey	(Moderator)
	Mrs E M Cox	
	Mrs K G McManus	
COMPANY SECRETARY	Mrs R Nicholls	
REGISTERED OFFICE	West Bridgford Baptist Church Melton Road West Bridgford NOTTINGHAM NG2 7NF	
REGISTERED NUMBER	4302466	
CHARITY NUMBER	1094457	
INDEPENDENT EXAMINER	A R R Price FCA A R R Price Limited 17 Newstead Grove NOTTINGHAM NG1 4GZ	
BANKERS	Lloyds TSB 43 Irongate DERBY DE1 3FT	

EAST MIDLAND BAPTIST ASSOCIATION
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2023

The Trustees present their report with the unaudited financial statements of the company for the year ended 31st December 2023.

PRINCIPAL ACTIVITY

The principal activity for the year under review was that of Charitable Trustees.

OBJECTS OF THE CHARITY

The East Midland Baptist Association is a company limited by guarantee and a registered charity. Its objects are set out in the Memorandum and Articles of Association dated July 2014 and include provision as to:

- The promotion of Evangelical Christian religion in the East Midlands or elsewhere according to the principles and usage for the time being of Protestants of the Baptist Denomination and for the furtherance of such objects to hold religious, evangelical, educational, philanthropic, social or business meetings and generally to act as may from time to time be determined.

- Support or assist in supporting Ministers, Evangelists, Lay Pastors, Teachers, Missionaries and any of them and all or any Churches, Missions, Societies, Associations, Committees and Causes connected with the Baptist Denomination.

- Provide monies required for all or any of such purposes.

CHARITY ORGANISATION

The main decision-making body of the Association during the year was the Board of Directors (the Trustees), which was made up of those elected by the member churches plus the Regional Minister Team Leader and the Association Treasurer (both ex-officio) and one co-opted member.

The company has one wholly owned subsidiary, The East Midland Baptist Trust Company. The Directors of the Trust Company are appointed by the Board of the Association.

The Mission work amongst the churches is undertaken by the Association Company and the Custodian Trusteeship work being undertaken by the Trust Company.

OBJECTIVES AND ACTIVITIES

The objects of this charitable company are the advancement of the Christian faith, particularly across the East Midlands and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of The Baptist Union of Great Britain (BUGB).

The charitable company exists as a network of churches seeking to serve God's kingdom, led by the Holy Spirit, enabling all to do everything possible to fulfil God's apostolic mission and ministry within the communities in which they are placed. The charitable company believes that the local church is the primary way in which God's apostolic mission is fulfilled and as such, healthy churches are crucial to seeing God at work across the region. The trustees of the charitable company are committed to growing healthy churches through inspiring, equipping, caring, partnering and pioneering. These five priorities guide the work of the charitable company.

The principal activities of the charitable company are the employment of a Regional Ministry and administrative staff team and the organisation of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist churches and the communities they serve.

The charitable company is part of the family of Baptist organisations serving the needs of many of the Baptist churches in Great Britain, working particularly closely with the Baptist Union of Great Britain and BMS World Mission.

EMBTC Small Building Project Grants

The East Midland Baptist Trust Company (EMBTC) established the Small Building Project Grant fund to support EMBA churches in the maintenance, renewal and development of their church buildings. During 2023, EMBTC have awarded five Small Building Project Grants to assist with the following projects:

- **Buckminster Road Baptist Church, Leicester** – Refurbishment of three rooms for community use.
- **Central Baptist Church, Leicester –** Garden project.
- **Market Bosworth Free Church, Leicestershire –** Damp proofing course.
- **Melton Mowbray Baptist Church, Leicestershire –** Community Church Garden.
- **Swanwick Baptist Church, Derbyshire** – re-roofing, replacing entrance door, insulation and damp proofing.

EMBA Retired Baptist Ministers' Network (RBMN)

Around 90 Baptist Ministers have "retired" in the East Midlands.

A clear pattern for our Retired Ministers' Network has now emerged as some prefer to meet by Zoom only, some enjoy both Zoom and in-person gatherings, some engage only very occasionally, and some not at all. It has been good, in 2023, to see many of these Ministers, long or more recently retired, supporting our gatherings.

We will continue to facilitate further activities for this network.

EMBA Ministry Recognition Committee (MRC)

The Ministry Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

In 2023 we had the privilege of meeting with four individuals who were exploring a call to accredited ministry. One was exploring a call to be an accredited pastor, and three were exploring a call to be a fully accredited minister with the Baptist Union of Great Britain. Of these three, one was already undertaking training at College, one was looking to go to college in 2024, and one was a reinstatement to the accredited list following a return to the United Kingdom. The MRC were delighted to commend all four to the Baptist Union.

In November 2023, the EMBA joined with the Yorkshire Baptist Association and with St Hild College to host an online 'explore your call event' for individual's we are in the early stages of asking what God might be asking of them, and whether this might include some form of ministerial formation.

MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group.

Grants Group

In 2023, EMBA were able to continue to fund three Mission Grants and two Pioneer Mission Grants to support church and pioneer ministry and two EMBA ministers-in-training with Minister-in-Training Training Grants (MITTG).

In recent months, the Regional Team have undertaken a review of the mission grant and pioneer mission grant criteria, process and requirements. The outcome of the review has been the creation of a new Grant; a Mission Partnership Grant, available to help a Baptist Church, pioneering ministry or ecumenical partnership including Baptists, to engage effectively in mission by supporting a minister, minister in training, or other workers. At the heart of the Mission Partnership Grant (MPaG) is a more active approach involving genuine partnership between each grant recipient and the EMBA, mainly expressed through a Mission Accompanier (MA) who will journey with the ministry throughout the grant period. The grant aims to encourage and support a ministry to become thoroughly missional in nature, to foster accountability and also increase the likelihood of long-term financial sustainability.

Safeguarding

As followers of Christ we have a Gospel responsibility to ensure that we are giving of our very best to all those we welcome amongst us and that we do so within an atmosphere of safety and security. During the past year we have continued to see a high demand for safeguarding training and it has been encouraging to see several of our churches reaching out and seeking Association support with safeguarding policy and practice that have not previously. During the past year we have also sought to improve the safeguarding training booking process; the move to online bookings and payments using ChurchSuite having created a much easier and simpler administrative process for everyone. A total of 52 trainings were held during 2023 (32 Level Two trainings and 20 Level Three trainings) resulting in over 1000 ministers, leaders and church workers receiving training across our region! Further information about safeguarding trainings can be found on the EMBA website.

The Association was also delighted to announce the appointment of Mr Kenny Henry as our first paid Safeguarding Lead for the Association. Kenny joined the Regional Team and commenced this new role in November 2023. Initially, Kenny has focused on the safeguarding case file and assisting churches with safeguarding concerns but over the coming year, he will also be taking over all of the safeguarding administration.

During the year, we were pleased to be able to resource those in our churches who have taken on the role of Designated Person for Safeguarding (DPS). In July we were joined by Rachel Stone and Nicky Gibbard from the National Safeguarding Team who led a training day specifically for Church DPS's. The day was well attended and received significant positive feedback, with DPS's reporting feeling supported, encouraged and better equipped in their role going forward. The Association hope to provide an annual training day for DPS's with plans underway for another event in the Autumn of 2024.

EMBA Training

The Association continues to deliver a wide range of resources to help churches. These include the Re:imagine and Rooted programs. Re:imagine takes participating churches through a two-year learning and development process (meeting roughly every six months) and encourages leadership teams to reflect on areas of culture, leadership, discipleship and mission so that they are better equipped to engage with the communities they are part of and be kingdom focused churches.

While Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world.

There are plans to deliver the CPAS Growing Leaders Course, which aims to help develop emerging and existing leaders. This course focuses on the characteristics and skills of Christian leadership and combines teaching, mentoring and practical application.

EMBA Ministers' Conference

As in previous years, we continue to hold a Ministers Conference in February.

There is a growing sense among ministers that the conference is drawing them closer together and is a significant time for in their ministries. We encourage ministers and churches to invest in these days as a priority for challenging, refreshing, learning and enabling that will have an impact back home in our churches.

RESERVES POLICY

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies.

RISK REVIEW

A review of the major risks which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

TRUSTEES

The Trustees of the company during the year and at the date of this report were:

Moderator:	Rev David Harvey
Company Secretary:	Mrs Becky Nicholls (non-voting)
Treasurer: (ex officio)	Mr A Smallridge
Revd Mark Clay (ex officio)	Mrs Eleanor Cox
Revd Martin Hills	Mrs Kay McManus
Revd Matthew Jones	Revd Hannah Colk

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company 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 Association and of its excess or deficiency of income over expenditure for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

STATEMENT ON PUBLIC BENEFIT

Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Companies Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES (Continued)

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice and Reporting by Charities SORP 2019 (FRS102) in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES

Dated:.....

9 MAY 2024.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2023 which are set out on pages 12 to 19.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept, or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

Name A R R PRICE FCA Chartered Accountant

For and on behalf of ARR Price Limited
17 Newstead Grove
Nottingham
NG1 4GZ

Date: 9th May 2024

EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Designated Funds	Restricted Endowed Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
INCOME from						
Charitable activities						
BU Operational Funding		182,651	-	-	182,651	134,095
BU Home Mission Funding		-	-	-	0	119,668
Donations and legacies	2	-	-	-	0	7,954
Proceeds from Sale of Closed Churches		-	-	-	0	13,546
Ministers Conference		12,953	-	-	12,953	-
Preaching Contributions		3,184	-	-	3,184	3,320
Sundry Income		16,879	-	15	16,894	13,508
Investment Income		34,249	-	7,721	41,970	46,896
Rental Income		9,308	-	-	9,308	7,374
TOTAL INCOME		**259,224**	**-**	**7,736**	**266,960**	**346,361**
EXPENDITURE ON CHARITABLE ACTIVITIES						
Employment Costs		154,044	-	-	154,044	138,416
Manse Costs		26,098	-	-	26,098	25,116
Travel Costs		11,181	-	-	11,181	10,551
Training		11,077	-	-	11,077	9,744
Ministers Conference		11,745	-	-	11,745	-
Other Conferences, Committees and Meetings		4,314	-	-	4,314	2,795
Home Mission Grants	4	88,317	-	-	88,317	81,101
Grants and Donations	4	2,498	-	9,432	11,930	6,075
Church Relations		908	-	-	908	1,043
Office Costs Inc. Printing and Photocopying		4,665	-	-	4,665	3,876
Technology and Telephone		7,277	-	-	7,277	6,752
Insurance		1,868	-	-	1,868	1,654
Depreciation		9,345	-	-	9,345	9,017
Legal and Professional		12,249	-	-	12,249	7,467
Sundry Expenses		10,482	-	932	11,414	7,278
Subscriptions		2,244	-	-	2,244	1,993
Closed Church costs		1,615	-	-	1,615	1,740
Governance Costs						
Independent Examiner's Fee		1,644	-	-	1,644	1,330
Insurance		-	-	-	-	352
Finance Cost (Pension deficit)		-	-	-	-	511
TOTAL EXPENDITURE		**361,571**	**-**	**10,364**	**371,935**	**316,811**
Net Income/(Expenditure) for the year before other recognised gains		**(102,347)**	**-**	**(2,628)**	**(104,975)**	**29,549**
Transfers between funds		773,615	(773,615)	-	-	-
Other Recognised Losses on Investments		19,070	-	2,631	21,701	(104,270)
Actuarial gains/(losses) on defined Benefit Scheme		-	-	-	-	37,067
Net Income/(Expenditure) for the year and Net Movement in Funds	5	**690,338**	**(773,615)**	**3**	**(83,274)**	**(37,654)**
Balances at 1st January 2023		780,494	773,615	213,323	1,767,432	1,805,086
Balances at 31st December 2023	11-13	**1,470,832**	**-**	**213,326**	**1,684,158**	**1,767,432**

All of the Charity's activities are derived from continuing activities.

EAST MIDLAND BAPTIST ASSOCIATION
BALANCE SHEET AT 31ST DECEMBER 2023
Company Number 4302466

	Note	2023 £		2022 £	
Fixed Assets: Tangible Assets	6		5,334		11,420
Current Assets					
Debtors	7	623,038		1,746,081	
Cash on Deposit		1,007,365			
Cash at Bank		82,417		15,535	
		1,712,820		1,761,616	
Creditors					
Falling due within one year	8	(33,966)		(5,562)	
Net Current Assets			1,678,854		1,756,054
Total Assets Less Current Liabilities			1,684,188		1,767,474
Provisions for liabilities					
Defined Benefit Pension Scheme Deficit Liability	9		(30)		(42)
Net Assets			**1,684,158**		**1,767,432**
Funds					
Unrestricted:					
General	11		1,470,832		780,494
Designated	12		-		773,615
Restricted:	13		129,801		131,330
Endowed:	13		83,525		81,993
TOTAL CHARITY FUNDS			**1,684,158**		**1,767,432**

For the year ended 31st December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on 9/5/24 and are signed on their behalf by:-

R. I. Nicholls

R Nicholls:
Secretary

A D Smallridge

A D Smallridge
Treasurer

The notes on pages 12 to 19 form part of these accounts.

1. ACCOUNTING POLICIES

Constitution

The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Accounting Convention

The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland SORP 2019 (FRS102) and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS(102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis

The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Key assumptions and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Multi-employer defined benefit plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan.

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

- the sale values that will be achieved on disposal of residual investments;
- the costs of operating the DB plan until completion of the buy-out process;
- the costs of the buy-out process; and
- the cost of making any amendments to the DB plan to enable the buyout to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain. However, it is possible that if things turn out worse than anticipated that further funds will be needed from employers.

The Trustee and the Baptist Union have agreed that deficit reduction contributions will reduce to £1 per month until June 2026. Currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future. but cannot rule this out at this stage.

Consolidation

In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts

Income Recognition

Income from grants, donations and other voluntary income are recognised on a receivable basis. Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

1. ACCOUNTING POLICIES continued

Expenditure on Charitable Activities

Expenditure is included on an accruals basis inclusive of any VAT that cannot be recovered. Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist

Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.
Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets

The Charity is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Investment Policy

Investments are held in the name of the East Midland Baptist Trust Company Limited where they are shown at fair Value and managed by means of a mix of Gilt Edged Securities and high interest deposits so as to meet the ongoing needs of the Charity.

Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank

Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 12 months of the Balance Sheet date.

Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Fund Accounting

Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity.
Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.
Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.
Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments the Trustees have no power to convert it into income and apply it. Whereas, expendable endowments the Trustees do have this power. Expenditure that meets these criteria is charged to the appropriate fund.

Voluntary Assistance
The Charity has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

1.ACCOUNTING POLICIES continued

Pension Schemes
Multi-employer pension scheme

The Association is a member of a multi-employer scheme. Where it is not possible for the Association to obtain sufficient information to enable the Association to enable it to account for the plans as a defined benefit scheme, it accounts for the plan as a defined contribution scheme. Where the scheme is in deficit and where the association has agreed, with the scheme, to participate in a deficit funding arrangement the Association recognizes a liability for this obligation.

The amount recognized is the net present value of the contributions payable under the agreement relating to the deficit. The amount is expensed in the Statement of Financial Activities.

A liability for the agreed deficit funding has been provided in these accounts.

Defined contribution scheme
The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

2 DONATIONS & LEGACIES

	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Donations	-	-	-	1,500
Legacies	-	-	-	6,454
	-	-	-	7,954

3 EMPLOYEES AND TRUSTEES

Staff Costs	2023	2022
	£	£
Salaries	131,577	118,301
Employers NI	6,768	6,823
Pension Costs: Defined Pension Scheme	14,783	13,292
Other Costs (Council tax, water and accommodation)	26,326	25,116
	179,454	**163,532**

No employees have emoluments about £60,000. The average number of employees is 5.

Five Trustees were reimbursed expenses for travelling conferences and other expenses of £1,214 (2022: £6,109 number of trustees reimbursed was 5)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	£39,750
Employer Pension Contributions	£4,688
Manse	£4,677

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration if paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further is objects.

4 EXPENDITURE OF CHARITABLE ACTIVITIES

Home Mission Grants	2023	2022
	£	£
Home Mission Grants to Churches	**88,317**	81,101
Other Grants to Churches (restricted)	9,432	4,125
Other Grants to Individuals (designated)	-	1,950
	9,432	6,075

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

5 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2023	2022
	£	£
Independent Examiner's Fee	1,644	1,330
Depreciation	9,345	9,017
Profit on disposal of assets	-	-

6 TANGIABLE FIXED ASSETS

Computer and Office Equipment			£
At cost 01.01.23			47,090
Additions			3,259
Disposals			-
Cost 31.12.23			50,349
Depreciation	- at 01.01.23	35,670	
	- disposals	-	
	- for year	9,345	45,015
Net book value at 31.12.23			**5,334**

7 DEBTORS

	2023	2022
	£	£
Amounts owed by group undertakings		
Inter-company Account (Note 14)	594,301	1,745,011
Prepayments and accrued income	28,737	1,070
	623,038	**1,746,081**

8 CREDITORS - Amounts falling due within one year

	2023	2022
	£	£
Accruals for grants payable	8,833	-
Other creditors and accruals	8,856	2,762
Income in advance	12,745	-
Taxation and Social security	3,532	2,800
	33,966	**5,562**

9 PROVISION FOR LIABILITIES

	2023	2022
Defined Benefit Pension Scheme Deficit Liability	£	£
Balance Sheet Liability at 1st January 2023	42	42,006
Deficiency Contributions paid	(12)	(5,408)
Interest Cost	-	511
Change in Liability	-	(37,067)
Balance as at 31st December 2023	**30**	**42**

10 ANALYSIS OF NET ASSETS BY FUNDS

31st December 2023	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	5,334	-	5,334
Current Assets	1,499,494	213,326	1,712,820
Current Liabilities	(33,966)	-	(33,966)
Provisions for Liabilities	(30)	-	(30)
	1,470,832	**213,326**	**1,684,158**
31st December 2022			
Fixed Assets	11,420	-	11,420
Current Assets	1,552,861	208,755	1,761,616
Current Liabilities	(5,562)	-	(5,562)
Provisions for Liabilities	(42)	-	(42)
	1,558,677	**208,755**	**1,767,432**

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

11 UNRESTRICTED FUNDS

	Balance at 01.01.23	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.23
Unrestricted Funds	780,494	259,224	(361,571)	19,070	773,615	1,470,832

12 DESIGNATED FUNDS

		Balance at 01.01.23	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.23
		£	£	£			£
a	Pioneer Ministry Fund	175,573	-	-	-	(175,573)	-
b	Regional Ministry Fund	125,000	-	-	-	(125,000)	-
c	Pension Reserve Fund	473,042	-	-	-	(473,042)	-
		773,615	-	-	-	(773,615)	-

13 RESTRICTED AND ENDOWMENT FUNDS

		Balance at 01.01.23	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.23
Restricted		£	£	£	£		£
d	Benevolent Fund	87,451	3,154	(4,807)	1,075	-	86,873
e	Hunt Legacy	11,151	396	(932)	135	-	10,750
f	Thos Cooke Trust	14,585	502	(2,125)	171	-	13,133
g	Sutton in Ashfield	5,232	194	-	66	-	5,492
h	Leicester Ass	10,782	400	-	136	-	11,318
i	Peterborough Chaplaincy	484	18	-	6	-	508
j	Burton on Trent	1,645	61	-	21	-	1,727
		131,330	4,725	(7,864)	1,610	-	129,801
Endowments							
k	Hart Foundation	45,747	1,666	(2,500)	563	-	45,476
l	Midland/Pegg Fund	18,652	692	-	236	-	19,580
m	Round/Keywood Trust	12,048	447	-	152	-	12,647
n	Doric Trust	4,640	172	-	59	-	4,871
o	Knipton Trust	906	34	-	11	-	951
		81,993	3,011	(2,500)	1,021	-	83,525
TOTAL		213,323	7,736	(10,364)	2,631	-	213,326

Explanatory Notes

a The Pioneer Ministry Fund has been created to set aside resources for mission projects currently under consideration and those in the future (e.g. Church Planting).

b The Regional Ministry Fund has been created during the present uncertainty of future Association funding to contribute towards the potential budget deficit over the next 5 years.

c A fund to be used for churches who get into financial difficulty with their pension fund deficit or closed churches where the pension deficit is higher than their assets

The above designated funds are no longer needed and have been transferred back into general funds.

d The Benevolent Fund is used to relieve financial distress amongst Baptist Ministers and/or their dependants in the event of incapacity or death.

13 RESTRICTED AND ENDOWMENT FUNDS (Continued)

e The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.

f The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.

g The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.

h Leicester Association Fund - This represents the residual funds of the Association to be used to support the ministry in Leicester.

i The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.

j The Burton on Trent Fund is to assist young people to attend Baptist events.

k The income from the Hart Foundation supports the education of Baptist Association area.

l The Midland/Pegg Trusts provide grants for those in theological training.

m/n/o The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

14 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incorporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £1,757,668 (2022: £2,861,557) liabilities are £595,302 (2022: £1,748,402) with total net funds £1,162,366 (2022: £1,113,155). Total income amounts to £65,064 (2022: £33,869) and expenditure of £40,564 (2022 £28,260) with net gains on investments of £24,711 (2022:Loss £119,586) resulting in a surplus for the year of £49,211 (2022: Deficit £113,977).

Beneficial ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2023 £	2022 £
Property at Cost	408,250	408,250
Deposits and Investments	186,052	1,336,761
	594,302	**1,745,011**

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the year, it received grants from the BUGB as follows:

	2023 £	2022 £
BUGB Operational Funding	**182,651**	**134,095**
Home Mission Funding	**-**	**119,668**
	182,651	**253,763**

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2022:£2,160)

15 **Pensions (Continued)**

Baptist Pension scheme - Defined Benefit Plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

the sale values that will be achieved on disposal of residual investments;

the costs of operating the DB plan until completion of the buy out process;

the costs of the buy-out process; and

the cost of making any amendments to the DB plan to enable the buy-out to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain. However, it is possible that if things turn out worse than anticipated that further funds will be needed from employers.

The Trustee and the Baptist Union have agreed that deficit reduction contributions will reduce to £1 per month until June 2026. Currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future. but cannot rule this out at this stage.

EAST MIDLAND BAPTIST ASSOCIATION

England & Wales - Charity number 1094457

Accounts



East Midland Baptist Association

ANNUAL REVIEW AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

A review of our life together as an Association of Baptist Churches in the East Midlands

Registered Charity Number: 1094457
Registered Company Number: 4302466
Registered Office: EMBA Office, c/o West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF

Contents

EMBA Staff Team....3
EMBA Board of Directors....3
Report of the EMBA Directors....4
East Midland Baptist Trust Company (EMBTC)....6
EMBTC Small Building Project Grants....7
Rooted....7
Re:imagine....8
EMBA Children, Young People and Families (CYF)....8
EMBA Ministry Recognition Committee (MRC)....9
Grants Group....9
Safeguarding....10
EMBA Associates for Training: Revd Elaine Burrows and Revd Nick Swanson....11
Gracious Conversations Series....12
EMBA Ministers' Conference....12
Refresh (EMBA women conference)....13
EMBA Retired Baptist Ministers' Network (RBMN)....13
BUEN: Baptist Union Environment Network....15
Welcome to new EMBA ministers....16
Welcome to new churches....16
Ministerial Recognition....16
Finance review....17
Making donations....17
EMBA Working Groups....18
Contacting the Association Team....19-20
Statement of Trustees Responsibilities and Statement of Public Benefit....21
Independent Examiner's Report....22
Statement of Financial Activities....23
Balance Sheet....24
Notes to the Financial Statements....25-32

EMBA Staff Team

Administration

Mrs Becky Nicholls – Admin Lead and PA to Regional Team Leader

Mrs Gill McNab – Admin Assistant

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Revd Dr Nick Ashton

Revd Mike Fegredo

EMBA Board of Directors

EX-OFFICIO MEMBERS		
Regional Team Leader:	Revd Mark Clay	
Treasurer:	Mr Andy Smallridge	Melton Mowbray BC, Leics
ELECTED MEMBERS		
Moderator:	Revd David Harvey	Belper BC, Derbys
	Revd Hannah Colk	Robert Hall Memorial BC, Leics
	Mrs Ellie Cox	Oadby BC, Leics
	Revd Sam Hackett	Ruddington BC, Notts
	Revd Martin Hills	Oundle BC, Peterborough
	Revd Matt Jones	Westdale Lane BC, Notts
	Mrs Kay McManus	New Day BC, Morton, Lincs
	VACANCY	
CO-OPTED MEMBERS		
	NONE	
NON-VOTING MEMBER		
Company Secretary:	Mrs Becky Nicholls	

At the 2023 AGM there will be two vacancies on the EMBA board of Directors.

Report of the EMBA Directors

Objectives and Activities

The objects of this charitable company are the advancement of the Christian faith, particularly across the East Midlands and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of the Baptist Union of Great Britain (BUGB).

The charitable company exists as a network of churches seeking to serve God's kingdom, led by the Holy Spirit, enabling all to do everything possible to fulfil God's apostolic mission and ministry within the communities in which they are placed. The charitable company believe that the local church is the primary way in which God's apostolic mission is fulfilled and as such, healthy churches are crucial to seeing God at work across the region. The trustees of the charitable company are committed to growing healthy churches through inspiring, equipping, pioneering, caring and partnering. These five priorities guide the work of the charitable company.

The principle activities of the charitable company are the employment of a Regional Ministry and administrative staff team and the organisation of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist churches and the communities they serve.

The charitable company is part of the family of Baptist organisations serving the needs of many of the Baptist churches in Great Britain, working particularly closely with the Baptist Union of Great Britain and BMS World Mission.

Achievements and Performance

At the AGM held at Queensberry BC on 25 June 2022, we paid tribute to John Brewster and David Howe both standing down as Directors having served the Association for the maximum allowed three consecutive terms. Mrs Kay McManus was elected following a period as a co-opted Director, and I was re-elected for my third and final term. Most of our meetings are now held in person. Revd Sam Hackett will be leaving us this July to take up a post as a Chaplain at Bristol University.

At the AGM, the gathered churches approved the appointment of Andy Smallridge as the new Association Treasurer. Thanks were expressed to Tim Jackson standing down after many years as Association Treasurer. Tim will continue to act as Treasurer to the East Midland Baptist Trust Company (EMBTC). It was also good to welcome several new ministers to the Association and to give the right hand of fellowship to ministers to celebrate their accreditation.

Those present at the AGM were informed that proposed changes to the Articles of Association would be formally presented to the 2023 AGM. The key points were outlined, and questions invited. Delegates were informed that there would be a period of consultation with all the churches including an on-line Q&A session. This consultation was completed during January 2023. The Directors have considered the results of consultation and are bringing the revised Articles to this AGM for adoption.

Notwithstanding the increased use of digital communications and decision making, the Association recognises the vital importance of creating opportunities for churches to gather for worship, to hear inspiring speakers, and to share experiences and fellowship. This will be in addition to the many gatherings associated with training for ministers and church leaders.

The Strategic Review of the Association continues with detailed consideration of how best to support churches and pioneers and chaplains in missional thinking and activities, balancing the many things we would like to do against the reality of diminishing giving to Home Mission nationally, which affects the amount of income the Association receives. The Directors and Staff Team continue to look for innovative ways to engage with and draw on the skills and experience of Regional Associates, ministers, church leaders, and the many retired ministers in our region. We are grateful for all the work done on a voluntary basis by so many. We are always keen to hear from those who have a passion to see God's Kingdom grow and have some skills and time available. Please contact any of the Directors or Regional Ministers.

The Directors express sincere thanks to the Staff Team. Mark Clay, Mike Fegredo and Nick Ashton do a fantastic job as Regional Ministers under a lot of pressure to meet the many challenges of their roles. The Staff Team continues to pursue improvements in communications and back-office systems. It has been good to have Gill McNab supporting Becky in the Admin Team, Sarah Fegredo giving valuable consultancy support on Office 365 and ChurchSuite, Hannah Fleming-Hill acting as Communications Lead, and Irene doing our bookkeeping and supporting the Treasurers.

The Directors encourage you to pray for the Staff Team on a regular basis.





Revd David Harvey
Moderator of the EMBA board of Directors

East Midland Baptist Trust Company (EMBTC)

Purpose Statement

The East Midland Baptist Trust Company (EMBTC) primarily acts as 'Custodian Trustee' for many EMBA churches. In addition, it has responsibility for advising congregations on property related matters; the maintenance of burial grounds arising from 'closed' churches; and the consideration of Small Building Project Grant (SBPG) applications from EMBA churches.

Achievements and Performance

The last year has been relatively uneventful for the EMBTC. The unchanged Board has met regularly both virtually and in person. All matters have been conducted expeditiously and efficiently. We are grateful to our own Becky Nicholls and Sally Spicer and Tim Chowns of the Baptist Union Corporation for their support.

The Board has continued to support the churches of the Association with regard to property and legal matters related to Trust deeds and to applications for BUC loans, as well as assisting those churches which are closing to resolve legal and financial matters, a sad but necessary task. We are grateful to the BUC staff at Didcot for their unstinting support but we were sad to say farewell to the CEO, Richard Wilson, as he moves to another mission. Listed church buildings present challenges from time to time and we have been well supported by the BU Listed Buildings team.

Some Associations have passed all their trustee work to the BUC while others, including ourselves, maintain a Trust Company although we contract with the BUC to undertake the practical and legal work. As EMBTC Moderator, I sit on the BUC Board and also participate in meetings with other Trust company secretaries. Both these activities are invaluable in providing early warning on changes in the law relevant to our churches.

There are a number of issues developing around Charity law, rental property, equality and gender matters as well as the continuing problems associated with Social and Heritage Asset listings. The Board intends to keep abreast of all these issues and bring you notification at an early stage.

The eligibility rules of the small building project grants scheme have been revised to focus on smaller projects rather than supplements to larger schemes. Gary Anderson is always happy for churches considering an application to contact him for advice before making a submission. The Board continues a review of our procedures and the scope of what we undertake as a Trust body. We continue to see a small number of churches take their property out of Trust with EMBTC as they have become CIOs and expect that to increase in the future.

The EMBTC remains on a firm financial foundation and we look forward to supporting the churches in 2023-4. Our prayer is that the resources we hold and the expertise available may be used by the churches of the East Midlands to grow the Kingdom in new and imaginative ways to God's glory.

Dr Chris Hanning (EMBTC Moderator)

EMBTC Small Building Project Grants

The East Midland Baptist Trust Company (EMBTC) established the Small Building Project Grant fund to support EMBA churches in the maintenance, renewal and development of their church buildings.

Over the past year, EMBTC have awarded two Small Building Project Grants to assist with the following projects:

- **Chesterfield Baptist Church, Derbyshire** – lift repair, additional car parking and floor levelling.
- **Mountsorrel Baptist Church, Leicestershire** – new upstairs toilet facilities.

After the year end, a further three Small Building Grants have been awarded for the following projects :

- **Buckminster Road Baptist Church, Leicester** – Refurbishment of three rooms for community use.
- **Central Baptist Church, Leicester** – Garden project.
- **Swanwick Baptist Church, Derbyshire** – re-roofing, replacing entrance door, insulation and damp proofing.

Rooted

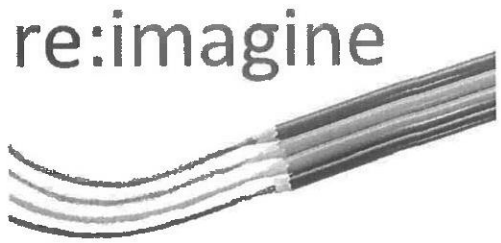
Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world. Themed days (usually three) are held each year that provide an opportunity to reflect theologically and practically on a particular aspect of ministry. The day is broadly aimed at either Ministers and Pastors (Rooted for Ministers), wider church leadership teams, including ministers and pastors (Rooted for Leaders), or open to everyone (Rooted for Everyone). We aim to make the days as practical as possible with subjects covered that stimulate our thinking in mission and ministry.

Sadly in 2022, two of the days (May and November) had to be cancelled as the numbers did not make the events viable. In early March 2023, we held our first Rooted for 2023. Corin Pilling, UK Director for Sanctuary Mental Health Ministries, UK, joined us and led a day for ministers on ministerial sustainability and well-being.

All sessions are delivered free of charge to EMBA churches, although donations are always welcome to offset costs. We are always happy to receive suggestions for topics or themes to be explored.

Re:imagine

Our second cohort of Re:imagine started in March 2022, and we have just held the third of four sessions encouraging five church leadership teams on their missional journey.

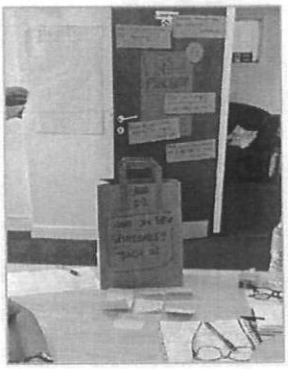


Re:imagine takes participating churches through a two-year learning and development process and encourages leadership teams to reflect on areas of culture, leadership, discipleship and mission so that they are better equipped to engage with the communities they are part of and be kingdom focused churches.

There is one more session for this Re:imagine cohort that takes place in October 2023. We will then be looking to see if a third cohort will be viable starting at some point in 2024! So, if your church would be interested in joining, or you would simply like to find out a bit more information about what is involved, please speak to your regional minister, contact the EMBA Office or visit the EMBA website.

EMBA Children, Young People and Families (CYF)

The last year has seen CYF activity in a number of areas:



The Spiritual Child Training day in Grantham – July 2022
This was a day of training run by Revd Clare Hooper of Bristol Baptist College in partnership with Grantham Baptist Church. We were encouraged to think about the spiritual lives of the children and young people we work with, and not only how we can support them, but what we can learn from children. More than fifteen people attended.

Representing EMBA at the National CYF Round Table in November 2022, and March 2023.

- ***November 2022*** – The Good Childhood Report 2022. Published annually by the Children's Society this report highlights the challenges to children's wellbeing. The 2022 report headline was "Our Good Childhood report 2022 has revealed a deeply concerning continuing decline in children's wellbeing. We talked about what that might mean for the work happening in our churches in the light of Matt 5:1-12, noting that "The orientation in the Beatitudes is towards those who don't have power." We noted that "The church really is well-placed to continue to support children and young people, not least by being a safe place where they can be themselves and to have fun!" https://www.childrenssociety.org.uk/information/professionals/resources/good-childhood-report-2022

- ***March 2023*** – Reflecting with Stephen Elmes (Minister at Bookham Baptist Church) about the current consultation on human sexuality and how we can work with young people and children in this area. We noted a range of thoughts from young people on this issue and pondered how we can ensure their voices are heard in church and that young people struggling in this area are loved and support by their church families.

As well as the work described above, I am also regularly contacted by individual churches seeking advice about aspects of their ministry to children and young people including:

- Challenges of recruiting youth and children's workers
- Approaches to children's and youth work in post-COVID times
- Queries about best practice

Revd Sarah Fegredo, EMBA CYF Associate

EMBA Ministry Recognition Committee (MRC)

The Ministry Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

Since the last AGM, the EMBA have held three MRC's and all three candidates were commended to the Baptist Union of Great Britain.

In addition, we also have two candidates who are exploring accredited ministry and preparing to go through the ministerial recognition process. Please do pray for them that they would know God's leading at this time.

MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group.

Grants Group

Whilst we recognise that the last few years have been financially challenging for many of our churches, we continue to give thanks to God for his generous provision and the faithful giving of many of our EMBA churches to Home Mission. Your generous giving as churches and individuals continues to support the ongoing work of our Baptist Family nationally, regionally and locally. In 2023, EMBA are continuing to fund three Mission Grants and two Pioneer Mission Grants.

Two years ago, a new 'Minister in Training' (MIT) training grant was created to provide funding for those in EMBA churches who are preparing to train for Accredited Baptist Ministry, regardless of specialism. EMBA are delighted to now currently be supporting two EMBA ministers-in-training with an MITTG grant.

Our thanks go to all members of the EMBA Grants Group who give of their time to review a considerable amount of paperwork for each and every grant application submitted and carefully discern the grant to be awarded. The Regional Team are appreciative of the time commitment given and for the insights and reflections of the wider group. We especially want to thank both Revd Ellie Ake and Revd Sam Hackett for their contribution and service on the Grants Group as they move to new ministries outside of the EMBA. Please pray for the Team as they seek new group members.

Our sincere thanks also go to Mr Norman Lazonby who has faithfully served the Grants Group for many years, reviewing the accounts and finances of all applications from behind the scenes, or rather from bonnie Scotland! As Norman steps down from this role, we are grateful to Andy Smallridge (EMBA Treasurer) who has agreed to undertake the financial review of applications going forward. Further thanks are expressed to Revd Elaine Burrows and Revd Tony Haley who have acted as Home Mission visitors for a number of different churches over the years.

In recent months, the Regional Team have undertaken a review of the mission grant and pioneer mission grant criteria, process and requirements. The outcome of the review has been the creation of a new Grant; the Mission Partnership Grant available to help a Baptist Church, pioneering ministry or ecumenical partnership including Baptists, to engage effectively in mission by supporting a minister, minister in training, or other worker. The main focus for this person will be to lead the church/pioneer ministry forward in mission. At the heart of the Mission Partnership Grant (MPaG) is a more active approach involving genuine partnership between each grant recipient and the EMBA, mainly expressed through a Mission Accompanier (MA) who will journey with the ministry throughout the grant period. The grant aims to encourage and support a ministry to become thoroughly missional in nature, to foster accountability and also increase the likelihood of long term financial sustainability.

If as a church you are considering a new mission opportunity but finance is an issue, we would strongly encourage you to take a look at the different grants available on the EMBA website or talk to your Regional Minister.

Safeguarding

March 2022 saw a return to in-person church trainings following a year of online training in response to the Covid restrictions. As expected, the demand for training was incredibly high with a record total of 60 trainings being delivered during 2022 enabling over 1,200 leaders and church workers to be trained across our region!

As an Association we continue to be supported by a small but incredibly gifted team of safeguarding trainers without whom we simply could not deliver the volume of trainings we did last year and continue to do so in 2023. A massive thank you to our EMBA safeguarding team – you are all amazing!

Over the last twelve months we are delighted to have welcomed two new trainers to the team, Mrs Sarah Jones (Level 2 Trainer) and Revd Paul Muir (Level 2 and 3 Trainer) and Revd Sarah Fegredo who was already a Level 2 Trainer, undertook the additional training and is now a Level 3 trained trainer too. We are so grateful to Sarah, Paul and Sarah for being willing to give of their time and share their gifts and skills to support the work of the Association. Please continue to uphold our Safeguarding Team in your prayers. Please also pray for Alan Davies and Helen Parker, our EMBA Safeguarding Advisers who manage a significant caseload for the Association and give many hours offering support and advice to churches dealing with safeguarding concerns.

We are also very grateful to those in our churches who have taken on the role of Designated Person for Safeguarding (DPS). We recognise that the role bears significant responsibility and in response to training feedback we are delighted to have the National Safeguarding Team coming to the Association in July to lead a training day specifically for our DPS's. Our shared hope for the day is that our DPS's will feel supported and encouraged and more equipped in their role. For more information and to book your place please click here.

To assist with the ongoing administration of Safeguarding, Gill McNab (EMBA Administrative Assistant) is now supporting Becky Nicholls with the training administration. Furthermore, as and from May, churches will be able to book and pay for safeguarding trainings online via the EMBA website creating a quicker and more efficient administrative process for everyone. Further information about safeguarding trainings and resources can be found in the safeguarding section on the EMBA website.

We are always looking to increase our pool of EMBA 'Trained Trainers', especially people with professional experience in safeguarding. If you would be interested in serving the Association in this way, please contact Becky Nicholls (EMBA Admin Lead).

EMBA Associates for Training: Revd Elaine Burrows and Revd Nick Swanson

Nick and Elaine continue to serve the EMBA as Associate Trainers, working alongside the Regional Ministers in delivering training across the region.

This past year Elaine has delivered a bespoke course for one of our Association Churches as they moved into a Pastoral Vacancy. This incorporated Leadership Training for the Deacons and training for the wider congregation, 'Preparing for Fruitfulness in a Pastoral Vacancy' covering topics of transition and change, being Church and developing leaders.

As part of the EMBA's 'Gracious Conversations Series' held in March / April both Elaine and Nick led two of the training sessions – 'Facilitating Fruitful Conversation' and 'Church Conversations - practical models'.

Going forward there are plans to deliver the CPAS Growing Leaders Course, which aims to help develop emerging and existing leaders. This course focuses on the characteristics and skills of Christian leadership and combines teaching, mentoring and practical application.

There is also the potential to deliver the popular Pastoral Care course again. This has been revised to reflect the significant impact of the Pandemic on pastoral care, along with an additional session on Mental Health.

Please get in touch with Nick and Elaine to enquire about training courses or to discuss any specific training needs you have.

Gracious Conversations Series

During the past year the EMBA has run a number of training courses aiming to educate, train, equip and inspire our churches. Significantly in the spring we ran a series of courses entitled Gracious Conversations. This series of three events was provided to help our churches and ministers to think through the issues of human sexuality in a biblical, theological, missiological and pastoral way and was prompted by the BU consultation.

The events were well attended and characterised by a clear demonstration of grace and willingness to wrestle with the issues raised.

EMBA Ministers' Conference



I think most would agree that this year's EMBA Ministers' Conference was a "wonderful, inspiring, challenging and encouraging time together".

Our keynote speaker Revd Dr Kate Coleman challenged us to transform leadership from a personal, missional, systemic and global perspective. Revd Sam Dunn and team led us wonderfully in sung worship as we celebrated God at work across the Association. So many people contributed to our time together in special ways, a highlight being Revd Ingrid Shelley sharing stories from her chaplaincy in prisons and hospice care, seeing God's light pouring through the broken cracks of lives in very dark places.

There is a growing sense among ministers that the conference is drawing us closer together and is a significant time for us in our ministries. Let me encourage ministers and churches to invest in these days as a priority for challenging, refreshing, learning and enabling that will have an impact back home in our churches.



Revd Gill Isterling (Conference Coordinator)

Refresh (Women's Conference)



We have had two encouraging and inspiring days this year; one in October 2022 at Springwell, Whetstone Baptist church with Helen Roberts speaking. It was a day of encouragement and inspiration, Bible teaching and worship along with prayer and opportunities to respond to God. Around 145 women gathered from churches across the association and beyond.

Our second conference was on March 11th 2023 at Mansfield Baptist church; around 130 women gathered from around 35 churches. Rosie Bunker a church leader in Nottingham spoke on the subject of shame and focussed on Genesis 3 and Dianne Tidball spoke on a renewed mind from Romans 12:1-2. There was interactive prayer with salt, honey and owls; a group Bible study on "taking every thought captive to Christ" from Colossians as well as the regular 'warm up' and the fantastic Refresh worship leaders, Kate, Rachel and Sarah. Many women received prayer and we were encouraged by how the use of Scripture prophetically spoke movingly to many women and their particular situations.



We are grateful to God for the leading of his Spirit. Many women encountered him and were refreshed in following Jesus and living lives honouring him.

Revd Dianne Tidball (Refresh Coordinator)

EMBA Retired Baptist Ministers' Network (RBMN)

In 2022 four main gatherings took place. In April the then President of The Baptist Union, the Revd Geoff Colmer was to have joined us via ZOOM during Lent to reflect on his Presidential theme - Rhythms of Grace. An unexpected recall to hospital, however, meant that we found ourselves instead listening to Geoff via a YouTube video. His reflections on finding God at

unexpected times, and in sometimes unusual places, led to some good discussion in breakout groups, followed by a time of prayer together. In June we held our first post-Covid in person meeting – and what a splendid occasion it was. It was wonderful to welcome back to the EMBA David and Janet Coffey. The Revd Dr David Coffey, was well known to us all, having served as General Secretary of our Baptist Union for fifteen years prior to becoming President of the Baptist World Alliance 2005-2010. Over 40 of us gathered to hear him. His first session, which can be accessed via the EMBA website, was A Pastoral Reading of John 11. After a splendid buffet lunch, kindly provided for us all by the EMBA, David, in his second session, shared some fascinating anecdotes drawn from six decades of ministry. Now in his early 80s, David's voice and message were as clear and strong - and appreciated - as ever.



In September our RBMN planning group meeting was held - again in person – at the EMBA Offices, with some retired Ministers from across the Region. All of us had agreed to try to develop more local gatherings of Retired Ministers here in the EMBA over the next two years or so. Updates were heard / received from Revd Ron Day (Rutland and Leicestershire), Revd Clive Doubleday (Peterborough), Revd Arderne Gillies (Nottinghamshire 1), Revd Dick Prior (Nottinghamshire 2), Revd Nic Hasnip (Lincolnshire), and Revd Jane Webb (Derbyshire). The importance of drawing in only Retired Ministers who want to opt in in to such gatherings was emphasised. Finally in 2022 we continued our pattern of gifting an agreed book, upon request, to Retired Ministers for discussion during our Advent gathering. This year the book was Dane Ortlund's Surprised by Jesus – Subversive Grace in the Four Gospels. As Ortlund explains: '...each of the four gospel accounts in the Bible uniquely gives us a Jesus who turns upside down our intuitive anticipation of who he is and how following him works.' After an introduction to, and review of, the book we shared our reflections on it in breakout groups before ending our morning gathering in prayer together.

In 2023 three RBMN events are – again - anticipated in addition to the more local meetings. 1) A Lent Gathering – ' Lent and Dissent' - led by Revd Dr Sally Nelson (St Hild's) on Thursday 30 March 2023, 10-11.45am via Zoom. 2) A Summer Gathering with Revd Prof. Philip McCormack (Principal of Spurgeon's College) – Tuesday 13 June 2023, 10-3pm, in-person. 3) An Advent Book focus – December 7th 2023 10-11.45am via Zoom.

Around 80 Baptist Ministers have "retired" in the East Midlands. In 2022 it has become clear that a pattern is emerging across the RBMN. Some of us prefer to meet by ZOOM only, some enjoy both ZOOM and in person gatherings, some will engage only very occasionally, and some not at all. It has been good, then, to witness a growing number committing to these gatherings and, it seems, clearly valuing them. It is also pleasing to note that what we are developing here in the EMBA is proving to be such a helpful new model for meaningful engagement between a Regional Association Ministry Team and RBMs. Finally, I wish to

reiterate that the Network would not be happening at all without the active affirmation and support of Mark Clay, his PA Becky Nicholls, and the EMBA team. We remain grateful to them all for this.

Revd Michael I Bochenski (EMBA – RBMN Coordinator)

BUEN: Baptist Union Environment Network

The latest IPCC report delivers a 'final warning' on the climate crisis, saying 'act now, or it's too late'. Tom Rivett-Carnac, a former UN adviser who worked on the 2015 Paris climate agreement, says 'We need to use all platforms and angles that we can to realise the unique nature of this moment, and the privilege to be here and have the chance to make a difference.' This is the attitude BUEN is encouraging churches to take.

Over the past year the Midlands hub of BUEN has been working across EMBA, HEBA and nationally to support churches to care for God's creation. Since its launch in 2021, the BUEN Midlands network has now grown to around 80 people representing over 45 churches in the midlands. From amplifying campaigns like JPIT's 'Net Zero in my Neighbourhood' and Tearfund's 'Time to Deliver', to sharing ideas and expertise between churches, the network has been raising awareness of what churches can practically do to respond to the climate crisis and why it is part of our God-given mission to do so. Fixing solar panels to buildings, leading Climate Sunday services, putting on litter picks, setting up community gardens, partnering with local government and MPs to influence new policies, petitioning and tree planting – these are just some of the actions churches in EMBA have taken.

In July 2022 EMBA led a national Zoom event showcasing the variety of eco-efforts in churches from all parts of the country, with 8 guest speakers from different associations and BMS, and 40 churches represented by over 60 attendees. Topics included community energy generation projects, A Rocha's 'Eco Church' award, BMS' sustainability work in Peru and putting on a local eco festival.

Look out for BUEN at the 2023 Baptist Assembly where we will be presenting. We have more exciting plans for 2023, and we can also help your church if you are looking for a speaker on creation care or thinking about running an event or church service about climate change. Sign up on the EMBA website for updates from the BUEN Midlands network so you don't miss out on events, resources or news.

Rachel Third (Coordinator and EMBA Rep for BUEN Midlands)

Welcome to new EMBA ministers

Those in ministry who we have welcomed into the Association over the last year are:

Doug Atherton (Eastwood BC, Notts)

Robert Foster (Belper BC, Derbys)

Jason Griffiths (Grimsby BC, Lincs)

Robert Holmes (Cross Hills BC, Bagworth, Leics)

Natalie Hughes (Thomas Helwys BC, Notts)

Rob McGibbon (Grantham BC, Lincs)

Michael Peat (Loughborough BC, Leics)

Daniel Pollin (Lincoln BC, Lincs)

Karen Smilley (Spalding BC, Lincs)

Welcome to new churches

We are delighted to have welcomed **Christ Victory Baptist Church, Nottingham** into membership of the Association and Baptist Union.

Ministerial Recognition

Fully Accredited Baptist Minister (FAM)

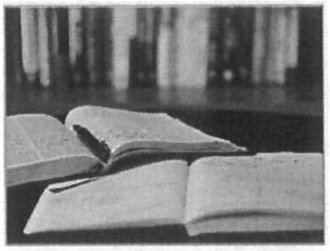
Having successfully completed their Newly Accredited Minister (NAM) studies the following ministers now transfer to the Fully Accredited Baptist Minister list:

Revd Christopher Brown (Market Harborough BC, Leics)

Revd Leigh Greenwood (Stoneygate BC, Leics)

Revd Susy Insley (Hospital Chaplain)

Revd Simon Robinson (Watnall Road BC, Notts)



National Recognition as a Pastor (NRPa)

Pastor Liz Connelly (Pastor at Barlestone BC, Leicestershire)

Finance review

Last year Home Mission Giving nationally was down over 14% on 2021 following a much smaller decrease the year before.

This decrease means that the Association has had a £31,623 clawback. In the short term, the Association has reserves to draw on; a position that's not sustainable long-term and not all Associations have the luxury of reserves.

For quite some time there has been the general expectation across the Baptist family that churches give 5% of their income towards the work of Home Mission. We know times are difficult and this has led some churches to reduce their giving in this area. However, we would gently encourage Ministers and Churches to review their giving to Home Mission so that we can continue to support them in their mission, can continue to offer grants, fund new pioneering initiatives and offer training and advice.

Making donations

Where possible, if donations could be made by bank transfer or standing order this would be greatly appreciated and aid administrative processes.

To Home Mission

If you wish to send a cheque payment, please make the cheque payable to 'EMBA Home Mission' and send FAO Jack Liquorish, c/o EMBA Office, West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

All other donations to EMBA should be sent:

FAO Irene Milburn (EMBA Bookkeeper) c/o EMBA Office, West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Please make the cheque payable to 'EMBA General A/C' and attach a covering note explaining what the payment is for.

Finance review

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For quite some time there has been the general expectation across the Baptist family that churches give 5% of their income towards the work of Home Mission. We know times are difficult and this has led some churches to reduce their giving in this area. However, we would gently encourage Ministers and Churches to review their giving to Home Mission so that we can continue to support them in their mission, can continue to offer grants, fund new pioneering initiatives and offer training and advice.

Reserves policy

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies.

Risk review

A review of the major risks which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

Making donations

Where possible, if donations could be made by bank transfer or standing order this would be greatly appreciated and aid administrative processes.

To Home Mission

If you wish to send a cheque payment, please make the cheque payable to 'EMBA Home Mission' and send FAO Jack Liquorish, c/o EMBA Office, West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

All other donations to EMBA should be sent:

FAO Irene Milburn (EMBA Bookkeeper) c/o EMBA Office, West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Please make the cheque payable to 'EMBA General A/C' and attach a covering note explaining what the payment is for.

EMBA Working Groups

East Midland Baptist Trust Company (EMBTC)

Chris Hanning (Moderator), Tim Jackson (EMBTC Treasurer), Gary Anderson

Grants Group

Ellie Ake, Sam Hackett, Sue Hensby, Graham Watkins

Ministerial Recognition Committee (MRC)

Colin Bowden, Ellie Cockbill, Christine Cook, Gert Glasius, Jon Grant, Chandra Morbey, Richard Nicholls

Ministers' Conference Planning Group

Gill Isterling (Coordinator), Tom Cox (Treasurer), Rashell Beya, Christopher Brown, Sam Dunn, Sarah Fegredo, Jon Grant

Refresh (Women Conference)

Dianne Tidball (Coordinator), Vivienne Edwards, Sarah Liquorish, Linda Patel

Retired Baptist Ministers' Network (RBMN) Planning Team

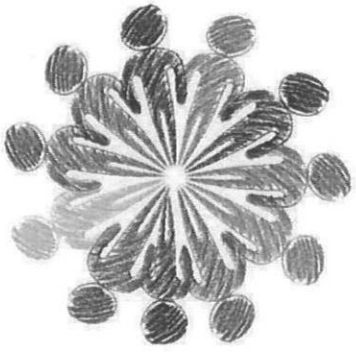
Michael Bochenski (Coordinator), Ron Day, Clive Doubleday, Arderne Gillies, Nic Hasnip, Dick Prior, Jane Webb

Safeguarding Team

Dave Bedford, Clare Blain, Elaine Burrows, Alan Davies, Sarah Fegredo, Sarah Jones, Malcolm Grimley, Kenny Henry, Paul Muir, Helen Parker, Amanda Tasker

And to all who support the work of the Association

THANK YOU



Contacting the Association Team

EMBA Staff Team

Admin Lead and PA to RTL

Mrs Becky Nicholls Tel: 07763 401 793 Email: becky.nicholls@embaptists.org.uk

Admin Assistant

Mrs Gill McNab Tel: 07483 119 627 Email: gill.mcnab@embaptists.org.uk

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Tel: 07975 863 772 Email: mark.clay@embaptists.org.uk

Revd Dr Nick Ashton

Tel: 07399 660 047 Email: nick.ashton@embaptists.org.uk

Revd Mike Fegredo

Tel: 07972 350 242 Email: mike.fegredo@embaptists.org.uk

Wider EMBA Team

Communications Lead: Mrs Hannah Fleming-Hill

Email: hannahfleminghill@embaptists.org.uk

EMBA Treasurer: Mr Andy Smallridge

Email: andy.smallridge@embaptists.org.uk

Bookkeeper: Ms Irene Milburn

Email: irene.milburn@embaptists.org.uk

EMBTC Treasurer: Mr Tim Jackson

Email: tim.jackson@embaptists.org.uk

Data Protection Officer: Mr Garry Clewlow

Email: garry.clewlow@embaptists.org.uk

Home Mission Administrator: Mr Jack Liquorish

Email: jack.liquorish@embaptists.org.uk

Settlement Administrator: Mrs Julie Lazonby

Email: julie.lazonby@embaptists.org.uk

EMBA Associates

People recognised and endorsed by the Association in offering specific skills and experience to the churches of the EMBA (largely in a voluntary capacity) thereby expanding the capacity of the Regional Team.

Children, Young People and Families (CYF): Revd Sarah Fegredo

Church Development: Revd Graham Dunn

Ministerial Development: Revd Nick Swanson

Pioneering Support: Revd Sue Steer

Spiritual Accompaniment: Revd Stephen Ibbotson

Training: Revd Elaine Burrows and Revd Nick Swanson

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company 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 Association and of its excess or deficiency of income over expenditure for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

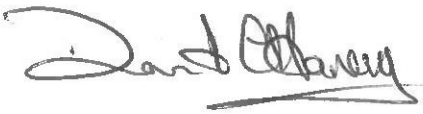
Statement on Public Benefit
Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

The Trustees have had regard to Charity Commission guidance on public benefit.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Companies Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice and Reporting by Charities SORP 2019 (FRS102) in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES



Revd David Harvey

Dated: 10/9/2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2022 which are set out on pages 23 to 32.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept, or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

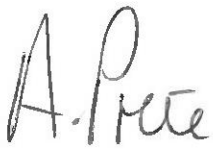
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act ; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

Name A R R PRICE FCA Chartered Accountant



For and on behalf of ARR Price Limited
17 Newstead Grove
Nottingham
NG1 4GZ

Date 19.9.2023

EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022
(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Designated Funds	Restricted Endowed Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£ (As restated)
INCOME from						
Charitable activities						
BU Operational Funding		134,095	-	-	134,095	110,889
BU Home Mission Funding		119,668	-	-	119,668	96,900
Donations and legacies	2	3,727		4,227	7,954	-
Proceeds from Sale of Closed Churches		13,546	-	-	13,546	67,430
Preaching Contributions		3,320	-	-	3,320	1,240
Sundry Income		13,227	-	281	13,508	1,477
Investment Income		39,185	-	7,711	46,896	42,902
Rental Income		7,374	-	-	7,374	8,323
TOTAL INCOME		**334,142**	**-**	**12,219**	**346,361**	**329,161**
EXPENDITURE ON CHARITABLE ACTIVITIES						
Employment Costs		138,416	-	-	138,416	143,676
Manse Costs		25,116	-	-	25,116	21,906
Travel Costs		10,551	-	-	10,551	4,891
Training		9,744	-	-	9,744	2,211
Conferences, Committees and Meetings		2,795	-	-	2,795	3,991
Home Mission Grants	4	81,101	-	-	81,101	79,291
Grants and Donations	4	-	1,950	4,125	6,075	3,075
Church Relations		1,043	-	-	1,043	1,038
Printing and Photocopying		3,876	-	-	3,876	4,282
Technology and Telephone		6,752	-	-	6,752	6,743
Insurance		1,654	-	-	1,654	1,832
Depreciation		9,017	-	-	9,017	7,780
Legal and Professional		7,467	-	-	7,467	4,176
Sundry Expenses		7,278	-	-	7,278	1,741
Subscriptions		1,993	-	-	1,993	1,553
Closed Church costs		1,740	-	-	1,740	1,333
Governance Costs						
Independent Examiner's Fee		1,330	-	-	1,330	996
Insurance		352	-	-	352	320
Finance Cost (Pension deficit)		511	-	-	511	355
TOTAL EXPENDITURE		**310,736**	**1,950**	**4,125**	**316,811**	**291,190**
Net Income/(Expenditure) for the year before other recognised gains		23,405	(1,950)	8,094	29,549	37,971
Other Recognised Losses on Investments		(91,367)	-	(12,903)	(104,270)	51,597
Actuarial gains/(losses) on defined Benefit Scheme		37,067	-	-	37,067	1,061
Net Income/(Expenditure) for the year and Net Movement in Funds	5	(30,895)	(1,950)	(4,809)	(37,654)	90,629
Balances at 1st January 2022		811,389	775,565	218,132	1,805,086	1,714,457
Balances at 31st December 2022	11-13	**780,494**	**773,615**	**213,323**	**1,767,432**	**1,805,086**

All of the Charity's activities are derived from continuing activites.

EAST MIDLAND BAPTIST ASSOCIATION
BALANCE SHEET AT 31ST DECEMBER 2022

Company Number 4302466

	Note	2022 £		2021 £	
Fixed Assets: Tangible Assets	6		11,420		15,763
Current Assets					
Debtors	7	1,746,081		1,817,912	
Cash at Bank		15,535		19,174	
		1,761,616		1,837,086	
Creditors					
Falling due within one year	8	(5,562)		(5,757)	
Net Current Assets			1,756,054		1,831,329
Total Assets Less Current Liabilities			1,767,474		1,847,092
Provisions for liabilities					
Defined Benefit Pension Scheme Deficit Liability	9		(42)		(42,006)
Net Assets			**1,767,432**		**1,805,086**
Funds					
Unresticted:					
General	11		780,494		811,389
Designated	12		773,615		775,565
Restricted:	13		131,330		132,636
Endowed:	13		81,993		85,496
TOTAL CHARITY FUNDS			**1,767,432**		**1,805,086**

For the year ended 31st December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilites for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisons of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on and are signed on their behalf by:-

R. L. Nicholls

R Nicholls:
Secretary

A D Smallridge

A D Smallridge
Treasurer

19/9/23

The notes on pages 13 to 20 form part of these accounts.

1. ACCOUNTING POLICIES

Constitution
The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Accounting Convention
The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland SORP 2019 (FRS102) and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS(102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis
The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Key assumptions and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Multi-employer defined benefit plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan.

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

- the sale values that will be achieved on disposal of residual investments;
- the costs of operating the DB plan until completion of the buy-out process;
- the costs of the buy-out process; and
- the cost of making any amendments to the DB plan to enable the buyout to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain. However, it is possible that if things turn out worse than anticipated that further funds will be needed from employers.

The Trustee and the Baptist Union have agreed that deficit reduction contributions will reduce to £1 per month until June 2026. Currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future. but cannot rule this out at this stage.

Consolidation
In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts

Income Recognition
Income from grants, donations and other voluntary income are recognised on a receivable basis. Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

1. ACCOUNTING POLICIES continued

Expenditure on Charitable Activities
Expenditure is included on an accruals basis inclusive of any VAT that cannot be recovered. Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist

Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.
Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets
The company is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Investment Policy
Investments are held in the name of the East Midland Baptist Trust Company Limited where they are shown at fair Value and managed by means of a mix of Gilt Edged Securities and high interest deposits so as to meet the ongoing needs of the company.

Debtors
Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank
Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 12 months of the Balance Sheet date.

Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Fund Accounting
Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity.
Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.
Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.
Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments the Trustees have no power to convert it into income and apply it. Whereas, expendable endowments the Trustees do have this power.

Expenditure that meets these criteria is charged to the appropriate fund

Voluntary Assistance
The company has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

1.ACCOUNTING POLICIES continued

Pension Schemes

Multi-employer pension scheme

The Association is a member of a multi-employer scheme. Where it is not possible for the Association to obtain sufficient information to enable the Association to enable it to account for the plans as a defined benefit scheme, it accounts for the plan as a defined contribution scheme. Where the scheme is in deficit and where the association has agreed, with the scheme, to participate in a deficit funding arrangement the Association recognizes a liability for this obligation.

The amount recognized is the net present value of the contributions payable under the agreement relating to the deficit. The amount is expensed in the Statement of Financial Activities.

A liability for the agreed deficit funding has been provided in these accounts.

Defined contribution scheme

The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

2 DONATIONS & LEGACIES

	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Donations	500	1,000	1,500	-
Legacies	3,227	3,227	6,454	-
	3,727	4,227	7,954	-

3 EMPLOYEES AND TRUSTEES

Staff Costs	2022	2021
	£	£
Salaries	118,301	122,863
Employers NI	6,823	7,219
Pension Costs: Defined Pension Scheme	13,292	13,596
Other Costs (council tax,water and accommodation)	25,116	21,906
	163,532	165,584

No employees have emoluments about £60,000. The average number of employees is 5.

Four Trustees were reimbursed expenses for travelling conferences and other expenses of £6,109 (2021: £3,225 number of trustees reimbursed was 5)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	£37,125
Employer Pension Contributions	£4,361
Sabatical costs	£1,785

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration if paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further is objects.

4 EXPENDITURE OF CHARITABLE ACTIVITIES

Home Mission Grants	2022	2021
	£	£
Home Mission Grants to Churches	81,101	79,291
Other Grants to Churches (restricted)	4,125	1,125
Other Grants to Individuals (designated)	1,950	1,950
	6,075	3,075

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

5 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2022	2021
	£	£
Independent Examiner's Fee	1,330	996
Depreciation	9,017	8,580
Profit on disposal of assets	-	(800)

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2022

6 TANGIABLE FIXED ASSETS

Computer and Office Equipment			£
At cost 01.01.22			42,416
Additions			4,674
Disposals			-
Cost 31.12.22			47,090
Depreciation	- at 01.01.22	26,653	
	- disposals	-	
	- for year	9,017	35,670
Net book value at 31.12.22			**11,420**

7 DEBTORS

	2022	2021
	£	£
Amounts owed by group undetrtakings		
Inter-company Account (Note 13)	1,745,011	1,817,912
Prepayments	1,070	-
	1,746,081	1,817,912

8 CREDITORS - Amounts falling due within one year

	2022	2021
	£	£
Other creditors and accruals	2,762	3,027
Taxation and Social security	2,800	2,730
	5,562	5,757

9 PROVISION FOR LIABILITIES

	2022	2021
Defined Benefit Pension Scheme Deficit Liability	£	£
Balance Sheet Liabilty at 1st January 2022	42,006	51,827
Deficiency Contributions paid	(5,408)	(9,115)
Interest Cost	511	355
Change in Liability	(37,067)	(1,061)
Balance as at 31st December 2022	**42**	42,006

10 ANALYSIS OF NET ASSETS BY FUNDS

	Unrestricted Funds	Restricted Funds	Total
31st December 2022	£	£	£
Fixed Assets	11,420	-	11,420
Current Assets	1,552,861	208,755	1,761,616
Current Liabilities	(5,562)	-	(5,562)
Provisions for Liabilities	(42)	-	(42)
	1,558,677	**208,755**	**1,767,432**
31st December 2021			
Fixed Assets	15,763	-	15,763
Current Assets	1,618,954	218,132	1,837,086
Current Liabilities	(5,757)	-	(5,757)
Provisions for Liabilities	(42,006)	-	(42,006)
	1,586,954	**218,132**	**1,805,086**

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2022

11 UNRESTRICTED FUNDS

	Balance at 01.01.22	Incoming Resources	Outgoing Resources	Unrealised Gains	Balance at 31.12.22
Unrestricted Funds	811,389	334,142	(310,736)	(54,300)	780,494

12 DESIGNATED FUNDS

		Balance at 01.01.22	Incoming Resources	Outgoing Resources	Balance at 31.12.22
		£	£	£	£
a	Pioneer Ministry Fund	177,523	-	(1,950)	175,573
b	Regional Ministry Fund	125,000	-	-	125,000
c	Pension Reserve Fund	473,042	-	-	473,042
		775,565	-	(1,950)	773,615

13 RESTRICTED AND ENDOWMENT FUNDS

		Balance at 01.01.22	Incoming Resources	Outgoing Resources	Unrealised Gains	Balance at 31.12.22
Restricted		£	£	£	£	£
d	Benevolent Fund	90,079	4,161	(1,500)	(5,289)	87,451
e	Hunt Legacy	7,907	3,901	-	(657)	11,151
f	Thos Cooke Trust	16,065	528	(1,125)	(883)	14,585
g	Sutton in Ashfield	5,359	189	-	(316)	5,232
h	Leicester Ass	11,044	390	-	(652)	10,782
i	Peterborough Chaplaincy	496	17	-	(29)	484
j	Burton on Trent	1,686	59	-	(100)	1,645
		132,636	9,245	(2,625)	(7,926)	131,330
Endowments						
k	Hart Foundation	48,367	1,664	(1,500)	(2,784)	45,747
l	Midland/Pegg Fund	19,106	674	-	(1,128)	18,652
m	Round/Keywood Trust	12,342	435	-	(729)	12,048
n	Doric Trust	4,753	168	-	(281)	4,640
o	Knipton Trust	928	33	-	(55)	906
		85,496	2,974	(1,500)	(4,977)	81,993
TOTAL		218,132	12,219	(4,125)	(12,903)	213,323

Explanatory Notes

a The Pioneer Ministry Fund has been created to set aside resources for mission projects currently under consideration and those in the future (e.g. Church Planting).

b The Regional Ministry Fund has been created during the present uncertainty of future Association funding to contribute towards the potential budget deficit over the next 5 years.

c A fund to be used for churches who get into financial difficulty with their pension fund deficit or closed churches where the pension deficit is higher than their assets

d The Benevolent Fund is used to relieve financial distress amongst Baptist Ministers and/or their dependants in the event of incapacity or death.

13 RESTRICTED AND ENDOWMENT FUNDS (Continued)

e The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.

f The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.

g The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.

h Leicester Association Fund - This respresents the residual funds of the Association to be used to support the ministry in Leicester.

i The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.

j The Burton on Trent Fund is to assist young people to attend Bapist events.

k The income from the Hart Foundation supports the education of Baptist Associaton area.

l The Midland/Pegg Trusts provide grants for those in theological training.

m/n/o The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

14 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incoporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £ 2,855,870 (2021: £3,249,476) liabilites are £1,748,406 (2021: £2,022,344) with total net funds £1,107,463 (2021: £1,227,132). Total income amounts to £28,181 (2021: £25,511) and expenditure of £28,263 (2021 £38,412) with net losses on investments of £119,586 (2021:Profit 59,176) resulting in a deficit for the year of £119,668 (2021: Surplus £46,275).

Benefical ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2022 £	2021 £
Property at Cost	408,250	408,250
Deposits and Investments	1,336,761	1,409,662
	1,745,011	**1,817,912**

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the the year, it received grants from the BUGB as follows:

	2022 £	2021 £
BUGB Operational Funding	**134,095**	**110,889**
Home Mission Funding	**119,668**	**96,900**
	253,763	**207,789**

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2020:£2,160)

15 Pensions (Continued)

Baptist Pension scheme - Defined Benefit Plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

the sale values that will be achieved on disposal of residual investments;

the costs of operating the DB plan until completion of the buy out process;

the costs of the buy-out process; and

the cost of making any amendments to the DB plan to enable the buy-out to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain. However, it is possible that if things turn out worse than anticpated that further funds will be needed from employers.

The Trustee and the Baptist Union have agreed that deficit reduction contributions will reduce to £1 per month until June 2026. Currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future. but cannot rule this out at this stage.

16 COMPARATIVE FIGURES

The comparative figure for the actuarial gain on defined benefit scheme of £1,061 is now shown as a seperate line on the SOFA rather than in included within employment costs.

EAST MIDLAND BAPTIST ASSOCIATION

England & Wales - Charity number 1094457

Accounts

EAST MIDLAND
BAPTIST ASSOCIATION

ANNUAL REPORT & ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

Company Registered Number: 4302466
Charity number 1094457

INDEX TO THE FINANCIAL STATEMENTS

	Page
Company Information	3
Annual Report of the Trustees	4 -9
Report of the Independent Examiner	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 - 20

COMPANY INFORMATION

COMPANY SECRETARY	Mrs R Nicholls
REGISTERED OFFICE	West Bridgford Baptist Church Melton Road West Bridgford Nottingham NG2 7NF
REGISTERED NUMBER	4302466
CHARITY NUMBER	1094457
INDEPENDENT EXAMINER	A R R Price FCA A R R Price Limited 17 Newstead Grove Nottingham NG1 4GZ
BANKERS	Lloyds TSB 43 Irongate Derby DE1 3FT

EAST MIDLAND BAPTIST ASSOCIATION
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2021

The Trustees present their report with the unaudited financial statements of the company for the year ended 31st December 2021.

PRINCIPAL ACTIVITY

The principal activity for the year under review was that of Charitable Trustees.

OBJECTS OF THE CHARITY

The East Midland Baptist Association is a company limited by guarantee and a registered charity. Its objects are set out in the Memorandum and Articles of Association dated July 2014 and include provision as to:

- The promotion of Evangelical Christian religion in the East Midlands or elsewhere according to the principles and usage for the time being of Protestants of the Baptist Denomination and for the furtherance of such objects to hold religious, evangelical, educational, philanthropic, social or business meetings and generally to act as may from time to time be determined.

- Support or assist in supporting Ministers, Evangelists, Lay Pastors, Teachers, Missionaries and any of them and all or any Churches, Missions, Societies, Associations, Committees and Causes connected with the Baptist Denomination.

- Provide monies required for all or any of such purposes.

CHARITY ORGANISATION

The main decision-making body of the Association during the year was the Board of Directors (the Trustees), which was made up of those elected by the member churches plus the Regional Minister Team Leader and the Association Treasurer (both ex-officio) and one co-opted member.

The company has one wholly owned subsidiary, The East Midland Baptist Trust Company. The Directors of the Trust Company are appointed by the Board of the Association.

The Mission work amongst the churches is undertaken by the Association Company and the Custodian Trusteeship work being undertaken by the Trust Company.

Objectives and Activities

The EMBTC Board managed one face to face meeting before the various lockdowns started. All our business this year has been by electronic communication and virtual meetings. Our long serving company secretary, Melvyn Gilmour, announced his retirement and we bade him a fond farewell in October. We are grateful for his service and wish him well in 'retirement'. We welcomed Tim Chowns as our Baptist Union Corporation (BUC) link person and are grateful for his service. The opportunity was taken to reallocate responsibilities within the Board with Chris Hanning picking up a number of areas, Becky Nicholls taking on some official roles and Gary Anderson taking on responsibilities of property matters.

The Board has continued to support the churches of the Association with regard to property and legal matters related to Trust deeds and to applications for BUC loans, as well as assisting those churches which are closing to resolve legal and financial matters, a sad but necessary task. Chris Hanning was appointed EMBTC representative on the BUC Board and has contributed to their work over the year. Some small grants were approved to support EMBA churches with property development.

The recently completed BUC project to digitise all Trust deeds, some of which date back 200 years or more, has facilitated our management of Trust matters. We resolved that those churches who are in Trust with the EMBTC but who are not in membership with the EMBA and BU should pay an annual fee for the privilege as we did not feel that it was right that they be subsidised by those churches that are in membership. This is being implemented.

The EMBTC remains on a firm financial foundation and we look forward to supporting the churches in 2021. Our prayer is that the release from lockdown will inspire churches to renew their sense of mission and we stand ready to support in practical ways.

EMBTC Small Building Project Grants

The East Midland Baptist Trust Company (EMBTC) established the Small Building Project Grant fund to support EMBA churches in the maintenance, renewal and development of their church buildings.
Over the past year, EMBTC have awarded three Small Building Project Grants to assist with the following projects: Newbold Verdon Baptist Church, Leicestershire – installation of a gas central heating system

- Stanground Baptist Church, Peterborough – refurbishment of the school room and creche
- West Bridgford Baptist Church, Nottinghamshire – refurbishment of the toilets

Rooted

Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world. Themed days (usually three) are held each year that provide an opportunity to reflect theologically and practically on a particular aspect of ministry. The day is broadly aimed at either Ministers and Pastors (Rooted for Ministers), wider church leadership teams, including ministers and pastors (Rooted for Leaders), or open to everyone (Rooted for Everyone).

We aim to make the days as practical as possible with subjects covered that stimulate our thinking in mission and ministry. Themes explored so far include creative discipleship, understanding cultural change, and engaging missionally with new housing estates. Our summer session in 2020 on Spiritual abuse had to be cancelled due to the lockdown but has been rescheduled to Saturday 19 June 2021 – more details to follow. In November 2020, ministers were joined by the Revd Simon Mattholie, CEO of Rural Ministries, who explored the theme of 'Guests: Not Hosts' and encouraged churches to reflect on the changing methods of outreach and models of mission.

All sessions are delivered free of charge to EMBA churches, although donations are always welcome to offset costs. We are always happy to receive suggestions for topics or themes to be explored.
Re:imagine

In September 2019 we launched Re:imagine and our first cohort consisted of 35 leaders representing seven churches across the EMBA.

Re:imagine takes participating churches through a two-year learning and development process and encourages leadership teams to reflect on areas of culture, leadership, discipleship and mission so that they are better equipped to engage with the communities they are part of and be kingdom focused churches.

Over the two-year period, leadership teams gather four times (roughly six months apart) together for input and reflection and are then encouraged to put into practice something of what they have been engaging with. The aim is to become more missional, outward focused churches with God's mission at the heart of what we do.

Our first cohort last physically met on Saturday 07 March 2020, a few weeks later lockdown measures were imposed that meant we could not physically meet for our September session, but met for a short period of time via Zoom.

We are committed to Re:imagine and have been working with a couple of other Baptist Associations to develop it further and make it even more accessible.

If your church would be interested in joining or would like to find out more about what is involved, please speak to your regional minister or contact the EMBA Office.

EMBA Children, Young People and Families (CYF)

It goes without saying that this has been a challenging year for everyone, and arguably children and young people have struggled in unique ways as they have grappled with home schooling, loss of social relationships and activities, loss of support networks for those struggling with physical and mental health, as well as illness and death looming large in their families and communities. This has meant the challenges for people working alongside them have grown and the opportunities for face-to-face contact have shrunk. Workers, both volunteers and paid, have risen to the challenge across the country and the EMBA is no exception: workers have done zoom youth groups; video messy church; learned how to do YouTube, Facebook Live, video editing, you name it; they have had a go at it. I know that workers have spent hours bagging up lovely resources to support children and young people in their faith, have walked around hand delivering them,

having doorstep conversations week in week out, have faithfully phoned, prayed without ceasing and loved endlessly.
I have offered as much support as I can through all the different phases of lockdown, both to individuals and to groups. During the first lockdown I offered a weekly zoom gathering to give anyone working with children and young people to come along for chat and prayer and that has been regularly attended. Currently it's running monthly and anyone is welcome. I have also signposted to resources using the EMBA CYF Facebook page. The national CYF Roundtable has also been active and offering support and resources – in fact this month sees the roll out of the Emotional Rollercoaster online training that has been offered to all thirteen associations in partnership with TLG. The EMBA event is on Monday 01 March – book early to avoid disappointment.
As well as supporting and praying for workers who are tired, sad, anxious, I have also been involved in conversations with churches asking questions about what we learn from these strange COVID times. What will discipling children and young people look like in the future? What are young people learning about God and themselves that we need to be thinking about? What can churches offer the young people in their local schools and wider community to help their wellbeing? What will the long-term impact of COVID be on this young generation, and how do we as the people of God respond. These are open questions that we will need creativity to respond to – if you would like to ponder them with me do get in touch.
Please pray for our children and young people, their families, and for those in our churches who are working with them, often exhausted themselves but committed to doing the best they can to support them. Pray for them often and send chocolate (or other appropriate gifts!) to keep them going and let them know that they are appreciated.

EMBA Retired Baptist Ministers' Network (RBMN)

Soon after my 'retirement', Mark Clay came over to talk through with me an issue that had been playing on his mind: how to make meaningful contact with the growing number of retired Baptist Ministers living in, or moving into, the East Midlands region. The aim was to develop a network that would help to make contact with those who had – between them - served the Union and its churches for many decades, and to help them feel a sense of belonging, even if loosely, with the EMBA family. As we reflected on the options three concerns were uppermost: (i) the local church retired Ministers attend should be their main place for receiving pastoral support, (ii) those still active in local church leadership and ministry (but not retired) must remain the Regional Team's main responsibility, and (iii) some kind of opt-in network, for retired Ministers who now live within the EMBA region, *would* be an improvement on the current situation.

By the beginning of 2020, then, plans were being developed to set up an EMBA Retired Baptist Ministers' Network (EMBA – RBMN). A two-year programme, in four venues, was envisaged, largely based in county groups. These would focus on a meal together, and on giving an opportunity to meet and spend time with each other and with at least one Regional Minister. Then COVID struck and changed, well, almost everything! After further reflection with Mark, and with his pa Becky, we decided on a different approach...for the time being. During Advent an opt-in Zoom meeting was held. In preparation for this, the EMBA agreed to purchase a gift copy of a recently released book by Paul Beasley-Murray: *Make the Most of Retirement* for any retired Minister in the region who requested a copy. Around 30 Ministers participated in the meeting, with apologies from others for whom that morning was not a suitable one. The Zoom gathering included a devotion from Mark, an extended review of Paul's book by myself, and EMBA news updates from Nick and Mike.

At the time of writing this brief AGM report, a consultation is underway seeking future patterns, if any, for the EMBA - RBMN. In 2021, given the continuing uncertainties around the pandemic, two online events are being considered. From 2022, please God and with a fair wind, it *may* then be possible to pick up again the initial idea of several networking meals together. More information will follow, once the responses to the consultation questionnaire are received and considered.

EMBA Ministry Recognition Committee (MRC)

The Ministry Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

In 2020, two MRC's were scheduled, one in March and one in October. Due to lockdown the March meeting was not able to take place physically but following BU guidelines we were able to take three candidates through an online process. Likewise, in October, we could not meet physically, but met with another candidate online. As in previous years we have collaborated with HEBA and have been grateful for some of their MRC members participating in our MRCs.

Currently we have three candidates who are preparing to attend our MRC later in the year – please do pray for them.

MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group.

Grants Group

Thanks to the generous giving of our EMBA churches to Home Mission, the Association have been able to fund four Mission Grants and three Pioneer Mission Grants for 2021, one of these being a new grant, to support ministry at Robert Hall Memorial Baptist Church in Leicester.
In 2020 a Mission Micro Grant was also awarded to Basford Road Baptist Church, Nottingham to assist with the costs of starting a Renew Café. To find out more about how to set up a Renew space in your church community, please visit www.renewwellbeing.org.uk
We are grateful to the members of our EMBA Grants Group who give of their time to review the grant applications received and help discern the level of grant to be awarded. We are also thankful for the wisdom and expertise of Mr Norman Lazonby, in reviewing the financial component of all applications received and to all those who support the Regional Team in assisting with grant review visits.
If as a church you are considering a new mission opportunity but finance is an issue, we would strongly encourage you to take a look at the different grants available on the Grants section of the EMBA website or talk to your Regional Minister.

Safeguarding

In the first quarter of 2020, we were able to deliver five Level 2 trainings and one Level 3 training prior to the pandemic. All subsequent 'in-person' trainings then had to be cancelled for the remainder of 2020, creating a significant backlog. In response to the growing demand for training, together with the ongoing uncertainty as to when it will be safe to resume 'in-person' training, Baptists Together produced an Excellence in Safeguarding Update Film for church workers and leaders in our Baptist churches. In January 2021, the online training was rolled out to EMBA ministers, and to all EMBA churches with the help and support of church Designated Persons for Safeguarding (DPS's). The interim training has been well-received and assuming the positive uptake continues, it is hoped that the interim online training may help to ease the rush for training once 'in-person' training can resume.
As an Association we are supported by a very gifted and able Safeguarding Team, whose professional backgrounds provide significant knowledge and expertise in supporting EMBA churches. Mrs Helen Parker joined the team as an Adviser in the Autumn of 2020, having served as a safeguarding trainer for many years. We were also delighted to welcome back Mr Ed Ronayne as an Adviser at the start of 2021 after a period of ill health. Together with Mr Alan Davies, Helen and Ed manage the Association safeguarding cases alongside the Regional Ministers who provide pastoral support to churches.
We would also like to thank our team of safeguarding trainers who, despite the difficulties of the past year, have continued to journey with us as an Association. We would ask for your continued prayers for our Advisers and Trainers in the coming year as they receive 'refresher training' and seek to respond to the high demand for training and advice going forward.
Further information about safeguarding in the Association can be found via the EMBA website.

EMBA Associates for Training: Revd Elaine Burrows and Revd Nick Swanson

Nick and Elaine were appointed as EMBA Associate trainers in April 2020. They had already developed and delivered training courses for the EMBA and were keen to use their experience, gifts and skills to further develop this aspect of association life. In this new role they work alongside the Regional Ministers in delivering training across the region.
Whilst current restrictions due to Covid have had an impact on running in-person training, Nick and Elaine delivered an online course 'Making Disciples in Small Groups' in October. This course ran over two Saturdays via zoom and was well attended. There are plans in place to both repeat this course and the Pastoral Care course, 'Encircled in Care', which they initially ran in autumn 2019.
Additional courses under discussion include the CPAS Growing Leaders Course and a course entitled 'Building Healthy Communities'; the leaders' course is designed for anyone who is leading or could potentially lead a church ministry; it has also been a foundation course for those serving in church leadership or contemplating full-time ministry; the training on building healthy communities majors on managing tensions within ourselves and how we might address issues of tension within our churches.

EMBA Ministers' Conference

We held our Ministers' Conference online this year; it was a bit of a leap into the unknown for the team, but the feedback so far has been very positive, accepting that it might have been longer. With hindsight, which is always a good thing, we could perhaps have managed more!
The event was held over two mornings with the addition of an optional webinar on digital mission led by Revd Tom MacDonald, Revd Ben Haldane and Hannah Fleming-Hill, which was excellent. Other contributions were also wonderful; we were blessed by Revd Rashell Beya who led our worship and our keynote speaker, Revd Dr Helen Paynter from Bristol Baptist College, who led us in a short meditation and sent us out to retreat on the first morning. This was followed by a meatier presentation the following morning and both sessions were an absolute feast; contextual, insightful and very challenging. Revd Mark Clay ended the conference leading us in a very moving communion.
We hope to be together again in-person next year, but for this year, as unusual and challenging as it was to do the conference online, it was also a blessing for around 100 ministers, pastors and chaplains of the EMBA. Thank you to all on the Ministers' Conference Team for getting out of the boat and treading into the unknown. Special thanks to Revd Dr Nick Ashton who managed the technology.

Home Mission

Home Mission giving for 2021 was £239,054 compared to £253,037 in 2020, an indication of our church's support for the wider Baptist family in these continuing difficult times.

RESERVES POLICY

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies.

RISK REVIEW

A review of the major risks which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

TRUSTEES

The Trustees of the company during the year and at the date of this report were:

Moderator:	Rev David Harvey
Company Secretary:	Mrs Becky Nicholls (non voting)
Treasurer: (ex officio)	Mr Tim Jackson
Revd Mark Clay (ex officio)	
Mrs Kay McManus	
Revd John Brewster	
Pastor David Howe	
Revd Hannah Colk	
Mrs Eleanor Cox	
Revd Samuel Hackett	
Revd Martin Hills	
Revd Matthew Jones	

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company 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 Association and of its excess or deficiency of income over expenditure for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

Statement on Public Benefit
Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Companies Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice and Reporting by Charities SORP 2019 (FRS102) in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES



David Harvey Dated: 25/6/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2021 which are set out on pages 12 to 21.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept, or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act ; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities(applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

Name A R R PRICE FCA Chartered Accountant



For and on behalf of ARR Price Limited
17 Newstead Grove
Nottingham
NG1 4GZ

Date 25th June 2022

EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021
(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Designated Funds	Restricted Endowed Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£	£
INCOME from						
Charitable activities						
BU Operational Funding		110,889	-	-	110,889	124,380
BU Home Mission Funding		96,900	-	-	96,900	110,000
Proceeds from Sale of Closed Churches		67,430	-	-	67,430	192,619
Preaching Contributions		1,240	-	-	1,240	1,584
Sundry Income		1,477	-	-	1,477	4,610
Investment Income		35,334	-	7,568	42,902	26,177
Rental Income		8,323	-	-	8,323	8,511
TOTAL INCOME		**321,593**	**-**	**7,568**	**329,161**	**467,881**
EXPENDITURE ON CHARITABLE ACTIVITIES						
Employment Costs		142,615	-	-	142,615	113,144
Manse Costs		21,906	-	-	21,906	24,685
Travel Costs		4,891	-	-	4,891	4,780
Training		2,211	-	-	2,211	2,587
Conferences, Committees and Meetings		3,922	-	69	3,991	6,221
Home Mission Grants	3	79,291	-	-	79,291	66,550
Grants and Donations	3	-	1,950	1,125	3,075	5,310
Church Relations		1,038	-	-	1,038	1,291
Printing and Photocopying		4,282	-	-	4,282	3,997
Postage and Telephone		6,743	-	-	6,743	5,812
Insurance		1,832	-	-	1,832	1,641
Depreciation		7,780	-	-	7,780	6,780
Legal and Professional		4,176	-	-	4,176	-
Sundry Expenses		1,741	-	-	1,741	1,183
Subscriptions		1,553	-	-	1,553	931
Closed Church costs		1,333	-	-	1,333	565
Governance Costs						
Independent Examiner's Fee		996	-	-	996	1,052
Insurance		320	-	-	320	-
Finance Cost (Pension deficit)		355	-	-	355	1,390
TOTAL EXPENDITURE		**286,985**	**1,950**	**1,194**	**290,129**	**247,919**
Net Income/(Expenditure) for the year before other recognised gains		34,608	(1,950)	6,374	39,032	219,962
Other Recognised Losses on Investments		42,026	-	9,571	51,597	(28,265)
Net Income/(Expenditure) for the year and Net Movement in Funds	4	76,634	(1,950)	15,945	90,629	191,697
Balances at 1st January 2021		734,755	777,515	202,187	1,714,457	1,522,760
Balances at 31st December 2021	10-12	**811,389**	**775,565**	**218,132**	**1,805,086**	**1,714,457**

All of the Charity's activities are derived from continuing activites.

	Note		2021 £		2020 £
Fixed Assets: Tangible Assets	5		15,763		15,849
Current Assets					
Debtors	6	1,817,912		1,723,723	
Cash at Bank		19,174		31,025	
		1,837,086		1,754,748	
Creditors					
Falling due within one year	7	(5,757)		(4,313)	
Net Current Assets			1,831,329		1,750,435
Total Assets Less Current Liabilities			1,847,092		1,766,284
Provisions for liabilities					
Defined Benefit Pension Scheme Deficit Liability	8		(42,006)		(51,827)
Net Assets			**1,805,086**		**1,714,457**
Funds					
Unresticted:					
General	10		811,389		734,755
Designated	11		775,565		777,515
Restricted:	12		132,636		123,391
Endowed:	12		85,496		78,796
TOTAL CHARITY FUNDS			**1,805,086**		**1,714,457**

For the year ended 31st December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilites for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisons of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on 25 JUNE 2022 and are signed on their behalf by:-

R.L. Nicholls

R Nicholls:
Secretary

T D Jackson:
Treasurer

The notes on pages 13 to 20 form part of these accounts.

1. ACCOUNTING POLICIES

Constitution
The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Accounting Convention
The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland SORP 2019 (FRS102) and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS(102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis
The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Consolidation
In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts

Income Recognition
Income from grants, donations and other voluntary income are recognised on a receivable basis. Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

Expenditure on Charitable Activities
Expenditure is included on an accruals basis inclusive of any VAT that cannot be recovered. Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.
Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets
The company is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Investment Policy
Investments are held in the name of the East Midland Baptist Trust Company Limited where they are shown at fair Value and managed by means of a mix of Gilt Edged Securities and high interest deposits so as to meet the ongoing needs of the company.

Debtors
Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

1.ACCOUNTING POLICIES continued

Cash at bank
Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 12 months of the Balance Sheet date.

Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Fund Accounting
Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity.
Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.
Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.
Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments the Trustees have no power to convert it into income and apply it. Whereas, expendable endowments the Trustees do have this power.

Expenditure that meets these criteria is charged to the appropriate fund

Voluntary Assistance
The company has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

Pension Schemes
Multi-employer pension scheme
The Association is a member of a multi-employer scheme. Where it is not possible for the Association to obtain sufficient information to enable the Association to enable it to account for the plans as a defined benefit scheme, it accounts for the plan as a defined contribution scheme. Where the scheme is in deficit and where the association has agreed, with the scheme, to participate in a deficit funding arrangement the Association recognizes a liability for this obligation. The amount recognized is the net present value of the contributions payable under the agreement relating to the deficit. The amount is expensed in the Statement of Financial Activities.

A liability for the agreed deficit funding has been provided in these accounts.

Defined contribution scheme
The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

2 EMPLOYEES AND TRUSTEES

Staff Costs	2021 £	2020 £
Salaries	122,863	120,539
Employers NI	7,219	6,978
Pension Costs		
Defined Contribution Scheme	13,596	13,560
Defined Benefit Scheme - Deficit Charge Change in Liability (Note8)	(1,061)	(27,935)
Other Costs (council tax,water and accommodation)	21,906	24,685
	164,523	**137,827**

No employees have emoluments about £60,000. The average number of employees is 5.

Five Trustees were reimbursed expenses for travelling conferences and other expenses of £3,225 (2020: £3,700 number of trustees reimbursed was 6)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	£36,750
Employer Pension Contributions	£4,303
Other costs	£2,667

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration if paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further is objects.

3 EXPENDITURE OF CHARITABLE ACTIVITIES

	2021	2020
Home Mission Grants	£	£
Home Mission Grants to Churches	79,291	66,550
Other Grants to Churches (restricted)	1,125	3,275
Other Grants to Individuals (designated)	1,950	1,930
	3,075	**5,205**

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

4 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2021	2020
	£	£
Independent Examiner's Fee	996	1,052
Depreciation	8,580	6,780
Profit on disposal of assets	(800)	-

5 TANGIABLE FIXED ASSETS

Computer and Office Equipment			£
At cost 01.01.21			38,986
Additions			8,494
Disposals			(5,065)
Cost 31.12.21			42,415
Depreciation	- at 01.01.21	23,137	
	- disposals	(5,065)	
	- for year	8,580	26,652
Net book value at 31.12.21			**15,763**

6 DEBTORS

	2021	2020
	£	£
Amounts owed by group undetrtakings Inter-company Account (Note 13)	1,817,912	1,723,723

7 CREDITORS - Amounts falling due within one year

	2021	2020
	£	£
Other creditors and accruals	3,027	1,516
Taxation and social security	2,730	2,797
	5,757	4,313

8 PROVISION FOR LIABILITIES

	2021	2020
Defined Benefit Pension Scheme Deficit Liability	£	£
Balance Sheet Liabilty at 1st January 2021	51,827	85,100
Deficiency Contributions paid	(9,115)	(6,727)
Interest Cost	355	1,390
Change in Liability	(1,061)	(27,936)
Balance as at 31st December 2021	**42,006**	**51,827**

9 ANALYSIS OF NET ASSETS BY FUNDS

	Unrestricted Funds	Restricted Funds	Total
31st December 2021	£	£	£
Fixed Assets	15,763	-	15,763
Current Assets	1,618,954	218,132	1,837,086
Current Liabilities	(5,757)	-	(5,757)
Provisions for Liabilities	(42,006)	-	(42,006)
	1,586,954	**218,132**	**1,805,086**
31st December 2020			
Fixed Assets	15,849	-	15,849
Current Assets	1,552,561	202,187	1,754,748
Current Liabilities	(4,313)	-	(4,313)
Provisions for Liabilities	(51,827)	-	(51,827)
	1,512,270	**202,187**	**1,714,457**

10 UNRESTRICTED FUNDS

	Balance at 01.01.21	Incoming Resources	Outgoing Resources	Unrealised Gains	Balance at 31.12.21
Unrestricted Funds	**734,755**	**321,593**	**(286,985)**	**42,026**	**811,389**

11 DESIGNATED FUNDS

		Balance at 01.01.21	Incoming Resources	Outgoing Resources	Balance at 31.12.21
		£	£	£	£
a	Pioneer Ministry Fund	179,473	-	(1,950)	177,523
b	Regional Ministry Fund	125,000	-	-	125,000
c	Pension Reserve Fund	473,042	-	-	473,042
		777,515	**-**	**(1,950)**	**775,565**

12 RESTRICTED AND ENDOWMENT FUNDS

		Balance at 01.01.21	Incoming Resources	Outgoing Resources	Unrealised Gains	Balance at 31.12.21
Restricted		£	£	£	£	£
d	Benevolent Fund	83,049	3,104	-	3,926	90,079
e	Hunt Legacy	7,303	267	-	337	7,907
f	Thos Cooke Trust	15,921	560	(1,125)	709	16,065
g	Sutton in Ashfield	4,936	187	-	236	5,359
h	Leicester Ass	10,172	385	-	487	11,044
i	Peterborough Chaplaincy	457	17	-	22	496
j	Burton on Trent	1,553	59	-	74	1,686
		123,391	**4,579**	**(1,125)**	**5,791**	**132,636**
Endowments						
k	Hart Foundation	44,597	1,695	(69)	2,144	48,367
l	Midland/Pegg Fund	17,598	666	-	842	19,106
m	Round/Keywood Trust	11,368	430	-	544	12,342
n	Doric Trust	4,378	166	-	209	4,753
o	Knipton Trust	855	32	-	41	928
		78,796	**2,989**	**(69)**	**3,780**	**85,496**
TOTAL		**202,187**	**7,568**	**(1,194)**	**9,571**	**218,132**

Explanatory Notes

a The Pioneer Ministry Fund has been created to set aside resources for mission projects currently under consideration and those in the future (e.g. Church Planting).

b The Regional Ministry Fund has been created during the present uncertainty of future Association funding to contribute towards the potential budget deficit over the next 5 years.

c A fund to be used for churches who get into financial difficulty with their pension fund deficit or closed churches where the pension deficit is higher than their assets

d The Benevolent Fund is used to relieve financial distress amoungst Baptist Ministers and/or their dependants in the event of incapacity or death.

12 RESTRICTED AND ENDOWMENT FUNDS (Continued)

e The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.

f The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.

g The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.

h Leicester Association Fund - This respresents the residual funds of the Association to be used to support the ministry in Leicester.

i The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.

j The Burton on Trent Fund is to assist young people to attend Bapist events.

k The income from the Hart Foundation supports the education of Baptist Associaton area.

l The Midland/Pegg Trusts provide grants for those in theological training.

m/n/o The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

13 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incoporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £3,258,324 (2020: £2,915,764) liabilites are £2,022,344 (2020: £1,734,907) with total net funds £1,235,980 (2020: £1,180,857). Total income amounts to £34,359 (2020: £42,458) and expenditure of £38,412 (2020 £34,416) with net gains on investments of £59,176 (2020: Losses £32,417) resulting in a surplus for the year of £55,123 (2020: Deficit £24,375).

Benefical ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2021 £	2020 £
Property at Cost	408,250	408,250
Deposits and Investments	1,409,662	1,315,473
	1,817,912	**1,723,723**

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the the year, it received grants from the BUGB as follows:

	2021 £	2020 £
BUGB Operational Funding	**110,889**	**124,381**
Home Mission Funding	**96,900**	**110,000**
	207,789	**234,381**

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2020:£2,160)

14 Pensions

The Association is an employer participating in two pension schemes: The Baptist Pension Scheme ("BPS") and the Baptist Union Staff Pension Scheme ("BUSPS) The BPS and BUSPS are separate legal entities which are both administered by the Baptist Trustee (Baptist Pension Trust Limited).

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

From January 2012, pension provision for the Ministers and some members of staff is being made through the Defined Contribution (DC) Plan within the BPS. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for BPS members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section of BPS pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1st January 2012 are provided through the Defined Benefit (DB) Plan within the BPS, or through the BUSPS. The main benefits were:

In the BPS, a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income; and

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925, and the BUSPS started in 1969. Both schemes were closed to future accrual of defined benefits on 31 December 2011.

Baptist Pension Scheme:Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of Financial Assumption	
RPI Price Inflation Assumption	3.2%pa
CPI Price Inflation Assumption	2.7%pa
Minimum Pensionable Income Increases (CPI plus 0.75% pa)	3.20%pa
Assumed Investment Returns	
Pre Retirement	2.95%pa
Post Retirement	1.70%pa
Deferred Pension Increases	
- Pre April 2009	3.20%pa
- Post April 2009	2.50%pa
Pension Increases	
- Main Scheme pension Pre April 2006	2.70%pa
- Main Scheme pension Post April 2006	2.00%pa

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

14 Pensions (Continued)

Recovery Plan

As a result of the valuations, in addition to the contributions to the DC Plan set out above, the following deficiency contributions were agreed:

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The liability is shown in note 8

15 GIFTS MADE BY CHURCHES IN RESPONSE TO APPEALS

	2021	2020
HOME MISSION	£239,054	£253,037

	2021	2020
BMS World Mission	£231,355	£268,618

EAST MIDLAND BAPTIST ASSOCIATION

England & Wales - Charity number 1094457

Accounts

EAST MIDLAND
BAPTIST ASSOCIATION
(A Company Limited by Guarantee)

ANNUAL REPORT & ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2020

Company Registered Number: 4302466
Charity number 1094457

INDEX TO THE FINANCIAL STATEMENTS

	Page
Company Information	3
Annual Report of the Trustees	4 -9
Report of the Independent Examiner	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 - 20

COMPANY INFORMATION

COMPANY SECRETARY	Mrs R Nicholls
REGISTERED OFFICE	*West Bridgford Baptist Church* Melton Road West Bridgford Nottingham NG2 7NF
REGISTERED NUMBER	4302466
CHARITY NUMBER	1094457
INDEPENDENT EXAMINER	A R R Price FCA A R R Price Limited 17 Newstead Grove Nottingham NG1 4GZ
BANKERS	Lloyds TSB 43 Irongate Derby DE1 3FT

EAST MIDLAND BAPTIST ASSOCIATION
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

The Trustees present their report with the unaudited financial statements of the company for the year ended 31st December 2020.

PRINCIPAL ACTIVITY

The principal activity for the year under review was that of Charitable Trustees.

OBJECTS OF THE CHARITY

The East Midland Baptist Association is a company limited by guarantee and a registered charity.Its objects are set out in the Memorandum and Articles of Association dated July 2014 and include provision as to:

- The promotion of Evangelical Christian religion in the East Midlands or elsewhere according to the principles and usage for the time being of Protestants of the Baptist Denomination and for the furtherance of such objects to hold religious, evangelical, educational, philanthropic, social or business meetings and generally to act as may from time to time be determined.
- Support or assist in supporting Ministers, Evangelists, Lay Pastors, Teachers, Missionaries and any of them and all or any Churches, Missions, Societies, Associations, Committees and Causes connected with the Baptist Denomination.
- Provide monies required for all or any of such purposes.

CHARITY ORGANISATION

The main decision-making body of the Association during the year was the Board of Directors (the Trustees), which was made up of those elected by the member churches plus the Regional Minister Team Leader and the Association Treasurer (both ex-officio) and one co-opted member.

The company has one wholly owned subsidiary, The East Midland Baptist Trust Company. The Directors of the Trust Company are appointed by the Board of the Association.

The Mission work amongst the churches is undertaken by the Association Company and the Custodian Trusteeship work being undertaken by the Trust Company.

EMBTC RebObjectives and Activities

The EMBTC Board managed one face to face meeting before the various lockdowns started. All our business this year has been by electronic communication and virtual meetings. Our long serving company secretary, Melvyn Gilmour, announced his retirement and we bade him a fond farewell in October. We are grateful for his service and wish him well in 'retirement'. We welcomed Tim Chowns as our Baptist Union Corporation (BUC) link person and are grateful for his service. The opportunity was taken to reallocate responsibilities within the Board with Chris Hanning picking up a number of areas, Becky Nicholls taking on some official roles and Gary Anderson taking on responsibilities of property matters.

The Board has continued to support the churches of the Association with regard to property and legal matters related to Trust deeds and to applications for BUC loans, as well as assisting those churches which are closing to resolve legal and financial matters, a sad but necessary task. Chris Hanning was appointed EMBTC representative on the BUC Board and has contributed to their work over the year. Some small grants were approved to support EMBA churches with property development.

The recently completed BUC project to digitise all Trust deeds, some of which date back 200 years or more, has facilitated our management of Trust matters. We resolved that those churches who are in Trust with the EMBTC but who are not in membership with the EMBA and BU should pay an annual fee for the privilege as we did not feel that it was right that they be subsidised by those churches that are in membership. This is being implemented.

The EMBTC remains on a firm financial foundation and we look forward to supporting the churches in 2021. Our prayer is that the release from lockdown will inspire churches to renew their sense of mission and we stand ready to support in practical ways.

EMBTC Small Building Project Grants

The East Midland Baptist Trust Company (EMBTC) established the Small Building Project Grant fund to support EMBA churches in the maintenance, renewal and development of their church buildings.
Over the past year, EMBTC have awarded three Small Building Project Grants to assist with the following projects: Newbold Verdon Baptist Church, Leicestershire – installation of a gas central heating system

- Stanground Baptist Church, Peterborough – refurbishment of the school room and creche
- West Bridgford Baptist Church, Nottinghamshire – refurbishment of the toilets

Rooted

Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world. Themed days (usually three) are held each year that provide an opportunity to reflect theologically and practically on a particular aspect of ministry. The day is broadly aimed at either Ministers and Pastors (Rooted for Ministers), wider church leadership teams, including ministers and pastors (Rooted for Leaders), or open to everyone (Rooted for Everyone).

We aim to make the days as practical as possible with subjects covered that stimulate our thinking in mission and ministry. Themes explored so far include creative discipleship, understanding cultural change, and engaging missionally with new housing estates. Our summer session in 2020 on Spiritual abuse had to be cancelled due to the lockdown but has been rescheduled to Saturday 19 June 2021 – more details to follow. In November 2020, ministers were joined by the Revd Simon Mattholie, CEO of Rural Ministries, who explored the theme of 'Guests: Not Hosts' and encouraged churches to reflect on the changing methods of outreach and models of mission.

All sessions are delivered free of charge to EMBA churches, although donations are always welcome to offset costs. We are always happy to receive suggestions for topics or themes to be explored.

Re:imagine

In September 2019 we launched Re:imagine and our first cohort consisted of 35 leaders representing seven churches across the EMBA.

Re:imagine takes participating churches through a two-year learning and development process and encourages leadership teams to reflect on areas of culture, leadership, discipleship and mission so that they are better equipped to engage with the communities they are part of and be kingdom focused churches.

Over the two-year period, leadership teams gather four times (roughly six months apart) together for input and reflection and are then encouraged to put into practice something of what they have been engaging with. The aim is to become more missional, outward focused churches with God's mission at the heart of what we do.

Our first cohort last physically met on Saturday 07 March 2020, a few weeks later lockdown measures were imposed that meant we could not physically meet for our September session, but met for a short period of time via Zoom.

We are committed to Re:imagine and have been working with a couple of other Baptist Associations to develop it further and make it even more accessible.

If your church would be interested in joining or would like to find out more about what is involved, please speak to your regional minister or contact the EMBA Office.

EMBA Children, Young People and Families (CYF)

It goes without saying that this has been a challenging year for everyone, and arguably children and young people have struggled in unique ways as they have grappled with home schooling, loss of social relationships and activities, loss of support networks for those struggling with physical and mental health, as well as illness and death looming large in their families and communities. This has meant the challenges for people working alongside them have grown and the opportunities for face-to-face contact have shrunk. Workers, both volunteers and paid, have risen to the challenge across the country and the EMBA is no exception: workers have done zoom youth groups; video messy church; learned how to do YouTube, Facebook Live, video editing, you name it; they have had a go at it. I know that workers have spent hours bagging up lovely resources to support children and young people in their faith, have walked around hand delivering them,

having doorstep conversations week in week out, have faithfully phoned, prayed without ceasing and loved endlessly.
I have offered as much support as I can through all the different phases of lockdown, both to individuals and to groups. During the first lockdown I offered a weekly zoom gathering to give anyone working with children and young people to come along for chat and prayer and that has been regularly attended. Currently it's running monthly and anyone is welcome. I have also signposted to resources using the EMBA CYF Facebook page. The national CYF Roundtable has also been active and offering support and resources – in fact this month sees the roll out of the Emotional Rollercoaster online training that has been offered to all thirteen associations in partnership with TLG. The EMBA event is on Monday 01 March – book early to avoid disappointment.
As well as supporting and praying for workers who are tired, sad, anxious, I have also been involved in conversations with churches asking questions about what we learn from these strange COVID times. What will discipling children and young people look like in the future? What are young people learning about God and themselves that we need to be thinking about? What can churches offer the young people in their local schools and wider community to help their wellbeing? What will the long-term impact of COVID be on this young generation, and how do we as the people of God respond. These are open questions that we will need creativity to respond to – if you would like to ponder them with me do get in touch.
Please pray for our children and young people, their families, and for those in our churches who are working with them, often exhausted themselves but committed to doing the best they can to support them. Pray for them often and send chocolate (or other appropriate gifts!) to keep them going and let them know that they are appreciated.

EMBA Retired Baptist Ministers' Network (RBMN)

Soon after my 'retirement', Mark Clay came over to talk through with me an issue that had been playing on his mind: how to make meaningful contact with the growing number of retired Baptist Ministers living in, or moving into, the East Midlands region. The aim was to develop a network that would help to make contact with those who had – between them - served the Union and its churches for many decades, and to help them feel a sense of belonging, even if loosely, with the EMBA family. As we reflected on the options three concerns were uppermost: (i) the local church retired Ministers attend should be their main place for receiving pastoral support, (ii) those still active in local church leadership and ministry (but not retired) must remain the Regional Team's main responsibility, and (iii) some kind of opt-in network, for retired Ministers who now live within the EMBA region, *would* be an improvement on the current situation.

By the beginning of 2020, then, plans were being developed to set up an EMBA Retired Baptist Ministers' Network (EMBA – RBMN). A two-year programme, in four venues, was envisaged, largely based in county groups. These would focus on a meal together, and on giving an opportunity to meet and spend time with each other and with at least one Regional Minister. Then COVID struck and changed, well, almost everything! After further reflection with Mark, and with his pa Becky, we decided on a different approach...for the time being. During Advent an opt-in Zoom meeting was held. In preparation for this, the EMBA agreed to purchase a gift copy of a recently released book by Paul Beasley-Murray: *Make the Most of Retirement* for any retired Minister in the region who requested a copy. Around 30 Ministers participated in the meeting, with apologies from others for whom that morning was not a suitable one. The Zoom gathering included a devotion from Mark, an extended review of Paul's book by myself, and EMBA news updates from Nick and Mike.

At the time of writing this brief AGM report, a consultation is underway seeking future patterns, if any, for the EMBA - RBMN. In 2021, given the continuing uncertainties around the pandemic, two online events are being considered. From 2022, please God and with a fair wind, it *may* then be possible to pick up again the initial idea of several networking meals together. More information will follow, once the responses to the consultation questionnaire are received and considered.

EMBA Ministry Recognition Committee (MRC)

The Ministry Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

In 2020, two MRC's were scheduled, one in March and one in October. Due to lockdown the March meeting was not able to take place physically but following BU guidelines we were able to take three candidates through an online process. Likewise, in October, we could not meet physically, but met with another candidate online. As in previous years we have collaborated with HEBA and have been grateful for some of their MRC members participating in our MRCs.

Currently we have three candidates who are preparing to attend our MRC later in the year – please do pray for them.

MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group.

Grants Group

Thanks to the generous giving of our EMBA churches to Home Mission, the Association have been able to fund four Mission Grants and three Pioneer Mission Grants for 2021, one of these being a new grant, to support ministry at Robert Hall Memorial Baptist Church in Leicester.
In 2020 a Mission Micro Grant was also awarded to Basford Road Baptist Church, Nottingham to assist with the costs of starting a Renew Café. To find out more about how to set up a Renew space in your church community, please visit www.renewwellbeing.org.uk
We are grateful to the members of our EMBA Grants Group who give of their time to review the grant applications received and help discern the level of grant to be awarded. We are also thankful for the wisdom and expertise of Mr Norman Lazonby, in reviewing the financial component of all applications received and to all those who support the Regional Team in assisting with grant review visits.
If as a church you are considering a new mission opportunity but finance is an issue, we would strongly encourage you to take a look at the different grants available on the Grants section of the EMBA website or talk to your Regional Minister.

Safeguarding

In the first quarter of 2020, we were able to deliver five Level 2 trainings and one Level 3 training prior to the pandemic. All subsequent 'in-person' trainings then had to be cancelled for the remainder of 2020, creating a significant backlog. In response to the growing demand for training, together with the ongoing uncertainty as to when it will be safe to resume 'in-person' training, Baptists Together produced an Excellence in Safeguarding Update Film for church workers and leaders in our Baptist churches. In January 2021, the online training was rolled out to EMBA ministers, and to all EMBA churches with the help and support of church Designated Persons for Safeguarding (DPS's). The interim training has been well-received and assuming the positive uptake continues, it is hoped that the interim online training may help to ease the rush for training once 'in-person' training can resume.
As an Association we are supported by a very gifted and able Safeguarding Team, whose professional backgrounds provide significant knowledge and expertise in supporting EMBA churches. Mrs Helen Parker joined the team as an Adviser in the Autumn of 2020, having served as a safeguarding trainer for many years. We were also delighted to welcome back Mr Ed Ronayne as an Adviser at the start of 2021 after a period of ill health. Together with Mr Alan Davies, Helen and Ed manage the Association safeguarding cases alongside the Regional Ministers who provide pastoral support to churches.
We would also like to thank our team of safeguarding trainers who, despite the difficulties of the past year, have continued to journey with us as an Association. We would ask for your continued prayers for our Advisers and Trainers in the coming year as they receive 'refresher training' and seek to respond to the high demand for training and advice going forward.
Further information about safeguarding in the Association can be found via the EMBA website.

EMBA Associates for Training: Revd Elaine Burrows and Revd Nick Swanson

Nick and Elaine were appointed as EMBA Associate trainers in April 2020. They had already developed and delivered training courses for the EMBA and were keen to use their experience, gifts and skills to further develop this aspect of association life. In this new role they work alongside the Regional Ministers in delivering training across the region.
Whilst current restrictions due to Covid have had an impact on running in-person training, Nick and Elaine delivered an online course 'Making Disciples in Small Groups' in October. This course ran over two Saturdays via zoom and was well attended. There are plans in place to both repeat this course and the Pastoral Care course, 'Encircled in Care', which they initially ran in autumn 2019.
Additional courses under discussion include the CPAS Growing Leaders Course and a course entitled 'Building Healthy Communities'; the leaders' course is designed for anyone who is leading or could potentially lead a church ministry; it has also been a foundation course for those serving in church leadership or contemplating full-time ministry; the training on building healthy communities majors on managing tensions within ourselves and how we might address issues of tension within our churches.

EMBA Ministers' Conference

We held our Ministers' Conference online this year; it was a bit of a leap into the unknown for the team, but the feedback so far has been very positive, accepting that it might have been longer. With hindsight, which is always a good thing, we could perhaps have managed more!
The event was held over two mornings with the addition of an optional webinar on digital mission led by Revd Tom MacDonald, Revd Ben Haldane and Hannah Fleming-Hill, which was excellent. Other contributions were also wonderful; we were blessed by Revd Rashell Beya who led our worship and our keynote speaker, Revd Dr Helen Paynter from Bristol Baptist College, who led us in a short meditation and sent us out to retreat on the first morning. This was followed by a meatier presentation the following morning and both sessions were an absolute feast; contextual, insightful and very challenging. Revd Mark Clay ended the conference leading us in a very moving communion.
We hope to be together again in-person next year, but for this year, as unusual and challenging as it was to do the conference online, it was also a blessing for around 100 ministers, pastors and chaplains of the EMBA. Thank you to all on the Ministers' Conference Team for getting out of the boat and treading into the unknown. Special thanks to Revd Dr Nick Ashton who managed the technology.

Home Mission

Home Mission giving for 2020 was £253,037 compared to £254,743 in 2019, a positive indication of our church's support for the wider Baptist family in these continuing difficult times.

RESERVES POLICY

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies, amounting to £75,000.

RISK REVIEW

A review of the major risks which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

TRUSTEES

The Trustees of the company during the year and at the date of this report were:

Moderator:	Revd David Harvey
Company Secretary:	Mr Melvyn Gilmour – resigned 1 October 2020
	Mrs Rebecca Nicholls - appointed 1 October 2020
Treasurer: (ex officio)	Mr Tim Jackson
Revd Mark Clay (ex officio)	
Mrs Kay McManus	
Revd John Brewster	
Pastor David Howe	
Revd Hannah Colk	Appointed 01.04.20
Mr Tim Jackson	Non-voting Trustee
Mrs Rebecca Nicholls	Non-voting Trustee.
Mrs Eleanor Cox	Appointed 01.04.20
Revd Samuel Hackett	Appointed 01.04.20
Revd Martin Hills	Appointed 01.04.20
Revd Matthew Jones	Appointed 01.04.20

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company 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 Association and of its excess or deficiency of income over expenditure for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements 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 the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

Statement on Public Benefit
Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Companies Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1st January 2015) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES

David Harvey Dated: 13th July 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2020 which are set out on pages 11 to 20.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept, or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS102).

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

Name A R R PRICE FCA
Institute of Chartered Accountants in England and Wales

A R Price

For and on behalf of ARR Price Limited
17 Newstead Grove
Nottingham
NG1 4GZ

Date 13th July 2021

EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2020
(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Designated Funds	Restricted Endowed Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£	£
INCOME from						
Charitable activities						
BU Operational Funding		124,380	-	-	124,380	130,925
BU Home Mission Funding		110,000	-	-	110,000	120,000
Income from Closed Churches		-	-	-	-	1,667
Proceeds from Sale of Closed Churches		11,965	180,654	-	192,619	139,688
Preaching Contributions		1,584	-	-	1,584	4,943
Sundry Income		3,610	1,000	-	4,610	14,149
Investment Income		22,090	-	4,087	26,177	24,448
Rental Income		8,511	-	-	8,511	5,905
TOTAL INCOME		**282,140**	**181,654**	**4,087**	**467,881**	**441,725**
EXPENDITURE ON CHARITABLE ACTIVITIES						
Employment Costs		113,144	-	-	113,144	143,656
Manse Costs		24,685	-	-	24,685	21,944
Travel Costs		4,780	-	-	4,780	14,453
Training		2,587	-	-	2,587	3,721
Conferences, Committees and Meetings		5,821	-	400	6,221	10,657
Home Mission Grants	3	66,550	-	-	66,550	79,611
Grants and Donations	3	105	1,930	3,275	5,310	6,254
Church Relations		1,291	-	-	1,291	1,341
Printing and Photocopying		3,997	-	-	3,997	4,744
Postage and Telephone		5,812	-	-	5,812	5,964
Insurance		1,641	-	-	1,641	1,530
Depreciation		6,780	-	-	6,780	6,973
Sundry Expenses		1,183	-	-	1,183	1,109
Subscriptions		931	-	-	931	847
Closed Church costs		565	-	-	565	1,465
Governance Costs						
Independent Examiner's Fee		1,052	-	-	1,052	948
Insurance		-	-	-	-	320
Finance Cost (Pension deficit)		1,390	-	-	1,390	2,508
TOTAL EXPENDITURE		**242,314**	**1,930**	**3,675**	**247,919**	**308,045**
Net Income/(Expenditure) for the year before other recognised gains		39,826	179,724	412	219,962	133,680
Other Recognised Losses on Investments		(22,825)	-	(5,440)	(28,265)	66,918
Net Income/(Expenditure) for the year and Net Movement in Funds	4	17,001	179,724	(5,028)	191,697	200,598
Balances at 1st January 2020		717,754	597,791	207,215	1,522,760	1,322,162
Balances at 31st December 2020	10-12	**734,755**	**777,515**	**202,187**	**1,714,457**	**1,522,760**

All of the Charity's activities are derived from continuing activites.

EAST MIDLAND BAPTIST ASSOCIATION
BALANCE SHEET AT 31ST DECEMBER 2020

Company Number 4302466

	Note	2020 £		2019 £	
Fixed Assets: Tangible Assets	5		15,849		21,615
Current Assets					
Debtors	6	1,723,723		1,567,381	
Cash at Bank		31,025		22,369	
		1,754,748		1,589,750	
Creditors					
Falling due within one year	7	(4,313)		(3,505)	
Net Current Assets			1,750,435		1,586,245
Total Assets Less Current Liabilities			1,766,284		1,607,860
Provisions for liabilities					
Defined Benefit Pension Scheme Deficit Liability	8		(51,827)		(85,100)
Net Assets			**1,714,457**		**1,522,760**
Funds					
Unresticted:					
General	10		734,755		717,754
Designated	11		777,515		597,791
Restricted:	12		123,391		127,487
Endowed:	12		78,796		79,728
TOTAL CHARITY FUNDS			**1,714,457**		**1,522,760**

For the year ended 31st December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilites for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisons of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on 13th July 2021 and are signed on their behalf by:-

Revd M Clay
Trustee

T D Jackson:
Treasurer

The notes on pages 11 to 18 form part of these accounts.

1. ACCOUNTING POLICIES

Constitution
The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF. The members of the company are the trustees named on page 8.In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Accounting Convention
The financial statements have been prepared under the historical cost convention in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)-Charities SORP FRS102 Section1A small entities and the Charities Act 2011 and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS(102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis
The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Consolidation
In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts

Income Recognition
Income from grants, donations and other voluntary income are recognised on a receivable basis. Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

Expenditure on Charitable Activities
Expenditure is included on an accruals basis inclusive of any VAT that cannot be recovered. Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.
Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets
The company is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Investment Policy
Investments are held in the name of the East Midland Baptist Trust Company Limited where they are shown at fair Value and managed by means of a mix of Gilt Edged Securities and high interest deposits so as to meet the ongoing needs of the company.

Debtors
Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

1.ACCOUNTING POLICIES continued

Cash at bank
Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 12 months of the Balance Sheet date.

Creditors and Provisions
Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally *recognised at their settlement amount.*

Fund Accounting
Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity.
Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.
Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.
Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments the Trustees have no power to convert it into income and apply it. Whereas, expendable endowments the Trustees do have this power.

Expenditure that meets these criteria is charged to the appropriate fund

Voluntary Assistance
The company has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

Pension Schemes
Multi-employer pension scheme
The Association is a member of a multi-employer scheme. Where it is not possible for the Association to obtain sufficient information to enable the Association to enable it to account for the plans as a defined benefit scheme, it accounts for the plan as a defined contribution scheme. Where the scheme is in deficit and where the association has agreed, with the scheme, to participate in a deficit funding arrangement the Association recognizes a liability for this obligation. The amount recognized is the net present value of the contributions payable under the agreement relating to the deficit. The amount is expensed in the Statement of Financial Activities.

A liability for the agreed deficit funding has been provided in these accounts.

Defined contribution scheme
The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

Accounting estimates and judgements
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Multi employer defined benefits scheme – The charity has an obligation to pay a deficit funding arrangement in respect of the Baptist Pension Scheme. The present value of the obligation depends on a number financial factors such as discount rates and minimum pensionable income rates. Management estimates these factors in determining the pension obligation provided for on the balance sheet.

2 EMPLOYEES AND TRUSTEES

Staff Costs	2020 £	2019 £
Salaries	120,539	119,039
Employers NI	6,978	7,759
Pension Costs		
Defined Contribution Scheme	13,560	13,462
Defined Benefit Scheme - Deficit Charge Change in Liability (Note8)	(27,935)	3,396
Other Costs (council tax,water and accommodation)	24,685	21,944
	137,827	165,600

There are no employees who have emoluments of more than £60,000. The average number of employees is 5 (2019:5)

Six Trustees were reimbursed expenses for travelling conferences and other expenses of £3,700 (2019: £8,664 number of trustees reimbursed was 6)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	£36,000
Employer Pension Contributions	£4,225
Other costs	£3,487

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration if paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further is objects.

3 EXPENDITURE OF CHARITABLE ACTIVITIES

Home Mission Grants	2020 £	2019 £
Home Mission Grants to Churches	66,550	79,611
Other Grants to Churches (restricted)	3,275	3,335
Other Grants to Individuals (designated)	1,930	1,900
	5,205	5,235

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

4 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2020 £	2019 £
Independent Examiner's Fee	1,052	948
Depreciation	6,780	6,972

5 TANGIABLE FIXED ASSETS

Computer and Office Equipment		£
At cost 01.01.20		37,972
Additions		1,014
Cost 31.12.20		38,986
Depreciation - at 01.01.20	16,357	
- for year	6,780	23,137
Net book value at 31.12.20		**15,849**
Net book value at 31.12.19		**21,615**

6 DEBTORS

	2020	2019
	£	£
Inter-company Account - East Midland Baptist Trust Company Ltd	**1,723,723**	**1,567,381**

7 CREDITORS - Amounts falling due within one year

	2020	2019
	£	£
Taxation and social security	2,797	2,546
Other creditors and accruals	1,516	959
	4,313	**3,505**

8 PROVISION FOR LIABILITIES

	2020	2019
Defined Benefit Pension Scheme Deficit Liability	£	£
Balance Sheet Liabilty at 1st January 2020	85,100	87,762
Deficiency Contributions paid	(6,727)	(8,566)
Interest Cost	1,390	2,508
Change in Liability	(27,936)	3,396
Balance as at 31st December 2020	**51,827**	**85,100**

9 ANALYSIS OF NET ASSETS BY FUNDS

	Unrestricted Funds	Restricted Funds	Total
31st December 2020	£	£	£
Fixed Assets	15,849	-	15,849
Current Assets	1,552,561	202,187	1,754,748
Current Liabilities	(4,313)	-	(4,313)
Provisions for Liabilities	(51,827)	-	(51,827)
	1,512,270	**202,187**	**1,714,457**
31st December 2019			
Fixed Assets	21,615	-	21,615
Current Assets	1,380,536	209,214	1,589,750
Current Liabilities	(3,505)	-	(3,505)
Provisions for Liabilities	(85,100)	-	(85,100)
	1,313,546	**209,214**	**1,522,760**

10 UNRESTRICTED FUNDS

	Balance at 01.01.20	Incoming Resources	Outgoing Resources	Unrealised Gains	Balance at 31.12.20
Unrestricted Funds	717,754	282,140	(242,314)	(22,825)	734,755

11 DESIGNATED FUNDS

		Balance at 01.01.20	Incoming Resources	Outgoing Resources	Balance at 31.12.20
		£	£	£	£
a	Pioneer Ministry Fund	180,403	1,000	(1,930)	179,473
b	Regional Ministry Fund	125,000	-	-	125,000
c	Pension Reserve Fund	292,388	180,654	-	473,042
		597,791	181,654	(1,930)	777,515

12 RESTRICTED AND ENDOWMENT FUNDS

		Balance at 01.01.20	Incoming Resources	Outgoing Resources	Unrealised Losses	Balance at 31.12.20
Restricted		£	£	£	£	£
d	Benevolent Fund	85,351	1,667	(1,750)	(2,219)	83,049
e	Hunt Legacy	7,750	145	(400)	(192)	7,303
f	Thos Cooke Trust	17,154	323	(1,125)	(431)	15,921
g	Sutton in Ashfield	4,969	100	-	(133)	4,936
h	Leicester Ass	10,240	207	-	(275)	10,172
i	Peterborough Chaplaincy	460	9	-	(12)	457
j	Burton on Trent	1,563	32	-	(42)	1,553
		127,487	2,483	(3,275)	(3,304)	123,391
Endowments						
k	Hart Foundation	45,299	910	(400)	(1,212)	44,597
l	Midland/Pegg Fund	17,717	357	-	(476)	17,598
m	Round/Keywood Trust	11,444	231	-	(307)	11,368
n	Doric Trust	4,407	89	-	(118)	4,378
o	Knipton Trust	861	17	-	(23)	855
		79,728	1,604	(400)	(2,136)	78,796
TOTAL		207,215	4,087	(3,675)	(5,440)	202,187

Explanatory Notes

a The Pioneer Ministry Fund has been created to set aside resources for mission projects currently under consideration and those in the future (e.g. Church Planting).

b The Regional Ministry Fund has been created during the present uncertainty of future Association funding to contribute towards the potential budget deficit over the next 5 years.

c A fund to be used for churches who get into financial difficulty with their pension fund deficit or closed churches where the pension deficit is higher than their assets

d The Benevolent Fund is used to relieve financial distress amoungst Baptist Ministers and/or their dependants in the event of incapacity or death.

12 RESTRICTED AND ENDOWMENT FUNDS (Continued)

e	The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.
f	The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.
g	The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.
h	Leicester Association Fund - This respresents the residual funds of the Association to be used to support the ministry in Leicester.
i	The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.
j	The Burton on Trent Fund is to assist young people to attend Bapist events.
k	The income from the Hart Foundation supports the education of Baptist Associaton area.
l	The Midland/Pegg Trusts provide grants for those in theological training.
m/n/o	The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

13 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incoporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £2,915,764 (2019: £2,881,033) liabilites are £1,734,907 (2019: £1,675,801) with total net funds £1,180,857 (2019: £1,205,232). Total income amounts to £42,458 (2019: £68,453) and expenditure of £34,416 (2019 £51,612) with net losses on investments of £32,417 (2019: Gains £76,749) resulting in a deficit for the year of £24,375 (2019: Surplus £93,590).

Benefical ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2020 £	2019 £
Property at Cost	408,250	408,250
Deposits and Investments	1,315,473	1,159,131
	1,723,723	1,567,381

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the the year, it received grants from the BUGB as follows:

	2020 £	2019 £
BUGB Operational Funding	124,381	130,295
Home Mission Funding	110,000	120,000
	234,381	250,295

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2019:£2,160)

14 PENSIONS

The Association is an employer participating in two pension schemes: The Baptist Pension Scheme ("BPS") and the Baptist Union Staff Pension Scheme ("BUSPS) The BPS and BUSPS are separate legal entities which are both administered by the Baptist Trustee (Baptist Pension Trust Limited).

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

From January 2012, pension provision for the Ministers and some members of staff is being made through the Defined Contribution (DC) Plan within the BPS. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for BPS members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section of BPS pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1st January 2012 are provided through the Defined Benefit (DB) Plan within the BPS, or through the BUSPS. The main benefits were:

In the BPS, a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income; and

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925, and the BUSPS started in 1969. Both schemes were closed to future accrual of defined benefits on 31 December 2011.

Baptist Pension Scheme:Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.
The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of Financial Assumption	
RPI Price Inflation Assumption	3.2%pa
CPI Price Inflation Assumption	2.7%pa
Minimum Pensionable Income Increases (CPI plus 0.75% pa)	3.20%pa
Assumed Investment Returns	
Pre Retirement	2.95%pa
Post Retirement	1.70%pa
Deferred Pension Increases	
- Pre April 2009	3.20%pa
- Post April 2009	2.50%pa
Pension Increases	
- Main Scheme pension Pre April 2006	2.70%pa
- Main Scheme pension Post April 2006	2.00%pa

14 PENSIONS (Continued)

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

Recovery Plan

As a result of the valuations, in addition to the contributions to the DC Plan set out above, the following deficiency contributions were agreed:

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The liability is shown in note 8

15 GIFTS MADE BY CHURCHES IN RESPONSE TO APPEALS

	2020	2019
HOME MISSION	£253,037	£254,743

	2020	2019
BMS World Mission	£268,618	£237,798