BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales · Charity number 1126707

Details

Other names	BURLINGTON BAPTIST CHURCH
Status	Registered
Legal form	Previously excepted
Registered	2008-11-13
Register	View on the Charity Commission register

Contact

Address	Burlington Baptist Church London Road Ipswich IP1 2EZ
Phone	01473259571
Email	administrator@burlington.church
Website	burlington.church

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: The principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The church provides instruction for all age groups in the Christian faith and holds public Christian worship.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** BURLINGTON IPSWICH
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£222,191	£220,648	-	-
2023-10-31	£293,662	£265,774	-	-
2022-10-31	£298,969	£327,644	-	-
2021-10-31	£248,950	£239,680	-	-
2020-10-31	£258,717	£241,037	-	-

Trustees

Name	Role	Appointed
Alice Speedie		2017-03-21
Christopher James Hewson		2020-10-20
Christopher Simon Lacey		2024-02-13
Henry Matter		2023-11-05
Jane Sarah Hewson		2020-10-20
Nathan Andrew Luetchford		2020-10-20
Paul James Timothy Boulton		2020-10-20
Rebecca Elizabeth Garland		2020-10-20
Rev Claire Earl		2016-04-18
Rev SIMON HARRIS		

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BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales - Charity number 1126707

Accounts

Charity Registration Number 1126707

Burlington Baptist Church Ipswich

Trustees' Report and End of Year Financial Statements
Year Ending October 31st 2024

Statutory Information

Registered Address

London Road

Ipswich

Suffolk

IP1 2EZ

Charity Registration Number 1126707

Managing Trustees

The Revd Simon Harris (Senior Minister)
The Revd Claire Earl (Minister)
Mr Jonathan Chalmers (Treasurer) (until February 2024)
Mr Chris Lacey (Treasurer) (from February 2024)
Miss Alice Speedie (Secretary)
Mrs Rebecca Garland
Mr Nathan Luetchford
Mrs Jane Hewson
Mr Chris Hewson
Mr Paul Boulton
Mr Henry Matter (from November 2023)

Holding Trustee

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot, Oxfordshire, OX11 8RT

Directors
Timothy Chowns
Robert English
Christopher Hanning
Andrew Hawksworth
The Revd Joseph Lennox
John Levick
The Rev Ann Chesworth
Karen Martindale
Olusegun Obidipe
Mohan Pandian
Jeremy Ponsford
Michael Southcombe
Timothy Walker
Graham Ward
Peter Walls
Peter Welch

John Jones
H Becket
D Miller
K Kaneen

Bankers

Barclays Bank PLC

1 Princes Street

Ipswich

Suffolk

IP1 1PB

CAF Bank Ltd

Kings Hill

25 Kings Hill Avenue

West Malling, Kent

ME19 4JQ

Independent Examiner

Vincent Chandler FCA FCCA

Moore Green Chartered Accountants

22, Friars Street, Sudbury, Suffolk CO10 2AA

Annual Report for 2023-24

The trustees present their Annual Report and financial statements for the year ended 31st October 2024.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

Charitable Objectives

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational structure and decision-making processes

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity. In line with Baptist Union new and amended clauses ratified by the Charity Commission, the Constitution was updated in September 2021 following approval by the Church Meeting and Trustees to provide for virtual and hybrid church meetings.

Public Benefit

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website.
- Open access activities for children eg. Tiddlywinks, youth, and young adults eg Duke of Edinburgh Award Scheme, sewing café, those in need in Ipswich eg Elevenses, Open Door Christmas Day meal.

- Support for publicly accessible mission activities locally eg Inspire, CYM; nationally eg Home Mission; and internationally eg BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan) and Happy Home (Kenya).

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believer's Baptism or by affirmation. This year we have witnessed one baptism and have a membership of 145. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule.

Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years).

The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the church's objectives are being fulfilled. Vision/Strategy meetings are held at least twice a year and include the wider staff team.

Church Meeting

A meeting of church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members' Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year.

The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviour we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the European General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Objectives and activities

Core activities

In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship (celebration). Usually, one main service at 10.45am and age-appropriate teaching for children and young people. The service is recorded and made available online via our website and podcast service (primarily Apple & Spotify), which extends our reach across the UK and abroad.
- Bring and share lunches after Sunday celebration at least twice a year, and hot refreshments served weekly.
- Provision of a variety of groups and services developing community (termed Burlington Communities). These include:
  - Small groups for friendship and Christian support and learning
  - Wholehearted course exploring inner healing through prayer
  - Ring of Fire (men's group)
  - Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community, eg A Time to Sew and Elevenses.
  - Refugee, Asylum Seeking and Migration Support – seeing to support Ukranians in the town and arranging summer day trips to various places in Suffolk.
  - Songwriting group.

Additionally, we provide:

- Extra teaching through various courses eg Alpha.
- Extra opportunities for learning and friendship for children and young people eg 8-11 and Emerge, Youth Drop-in evenings, worship events, Children's & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches in our locality, eg holding combined celebration services and sharing the journey of the Daniel Fast for three weeks each January. We are also involved with Together for Ipswich, which is a collective of approximately 80 churches from several denominations working collaboratively and in partnership with the Council and local agencies to bring about change in the town. Several church members hold key volunteer roles with Together for Ipswich.
- Links to the wider Christian community to provide additional public services eg, Inspire Christian Counselling, CAP (Christians Against Poverty), Route 2 Freedom (support for those caught up in addiction) and various initiatives supporting Ukrainian families in Ipswich.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. Our harvest thanksgiving offering enables us to provide food parcels to those in need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs.

- Christian weddings, dedications, baptisms and funerals.
- Internship opportunities for 18-25-year-olds.

Our Senior Minister has been involved in speaking at Christian conferences in the UK and overseas, teaching groups of Baptist ministers online, and offering peer to peer support to other church leaders. In this General Election year, propsective MPs were invited to a Sunday service to answer questions and share their vision for Ipswich.

Charitable giving

The church has generally given at least 15% of its regular sources of income to other Christian charities. However, due to the continued cost-of-living situation and a reduction in our income, this has remained at 5%. This percentage is reviewed regularly.

Each Christmas we hold a retiring offering for Happy Home in Kenya which supports and provides accommodation and education to orphaned children and youths.

The church has continued to develop longer term partnerships with some mission partners, including the Path to Victory Project in Kyrgyzstan, Transforming Lives for Good (UK) and Kintsugi Hope (UK).

A full list of the charities that we have support during this period is contained in the notes to the financial statements.

Safeguarding children and vulnerable adults

The church operates systems to ensure that all Church Members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the church.

Use of premises

Many church-led activities take place in the Church Centre. This facility, and Burlington Hall are also used for some local Council meetings, a regular NCT group, Adult Education Classes, a children's keyboard class, camera club, Brownies and sometimes a local theatre group.

Additionally, we host a range of community groups Including Karibu - African ladies group helping develop cooking and life skills as well as community and expanding their use of our facilities. They also run a Saturday school.

- Ipswich Community Media s also used by:
- Burlington Primary Care Trust hold various health clinics
- The local council to run voting centres for local & national elections.

The church has established policies to ensure that such hires come within the limitations of the Constitution and relevant laws.

The main Church Centre is approved for use by the Council as an emergency centre.

Community Hub

We have a long-held vision for converting the Burlington Hall into a Community Hub. Initial grant funding and donations were secured to proceed to pre-planning stage.

Grant funding bids continue to be pursued. Alongside this, partnerships continue to grow with Ipswich Borough Council and Suffolk County Council. A Walking and Cycling Hub was launched in partnership with the Council, with led walks and cyle rides held on alternate Saturday mornings. Once a month a bike doctor is available to carry out safety checks on bikes and repairs. This is a free service and open to the public.

There are opportunities to be involved in social prescribing with Burlington Primary Care. One of our members led a wreath-making class for their staff as part of their staff well-being programme. We have been approached to host a Tuesday brunch for their regular patients and this is scheduled to launch in November 2024.

Health and Safety

The Trustees bear full responsibility for this aspect of the life and work of the church and ensure that relevant health and safety training is provided for employees and volunteer leaders of most church groups. Food hygiene advice is also available to those involved in preparing food for consumption on the church premises.

Achievements and performance

The church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that the year covered by this report was again a positive one in the life of the church, and that it will be able to pursue its mission purposes in the future with renewed enthusiasm. We continued to work on starting, developing and maturing our communities through this year.

The Trustees acknowledge that the work of the church is highly dependent on those members who provide voluntary service in many areas. These include:

- leading and resourcing all of our activities
- providing music for services
- maintaining the property
- hospitality
- administration
- staffing the church activities mentioned in this report.

As well as a Senior Minister we also employ paid staff to take the burden of administrative work off volunteers, such as:

- a part-time Minister, supporting growth of various groups and Internships
- a part-time Finance Manager to assist the Treasurer
- the role of Operations Manager which included the organisation of maintenance, rentals and various administrative matters which might otherwise be undertaken by the Church Secretary ceased in November 2023. It was decided to promote the role of PA to the Senior Minister to Executive Assistant to the Senior Minister to encompass some, of the operational tasks.
- a paid post of Youth Team Leader to co-ordinate work with young people.

- other paid staff include a Property Support Worker and Room Hire Coordinator (ended in December 2023).

There have been fairly stable numbers attending the Sunday worship celebration although these are still lower than they were pre-Covid. While several members (and significant givers) have departed, predominantly through a change in circumstances, we have been encouraged by new people engaging with us regularly. Overall, we intuitively sense that our 'reach' into the wider community continues to be significant through the variety of community activities undertaken.

Support

We recognise that staff and key volunteers require a system of support and encouragement. These are principally provided by:

- Ministry Team meetings (3 per month, 2 offering support in faith and character development and one focused on operations and associated support).
- Line management meetings (monthly) with Senior Minister or other appropriate appointed Trustees.
- Support and Accountability Groups for community leaders (typically monthly).

Maintenance and upgrade of the premises

The actions from the last quinquennial review in 2024 are still actively being planned into the maintenance scheduled. Routine day-to-day maintenance of the church buildings and manse was supplemented by a one-off repair to the boundary wall caused by vandalism.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

The church premises continue to be secured by external dusk to dawn lighting, CCTV, an alarm system and use of SmartWater marking for key assets.

Financial review

Financial policies

The church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgets are matched to anticipated income based upon previous years and anticipated changes.

Financial guidelines have been approved by Members for the protection of the Church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate who may authorise payments, and what processes should be followed when purchasing goods or services.

The Treasurer is always a Trustee. The Finance Manager is a part-time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer.

The Finance Committee is a separate group and consists of at least five people (though the standing committee is currently depleted). The committee is formed of the Treasurer plus other Church Members, only one of whom may be a Trustee. The Finance Committee considers and advises the Trustees on financial issues. In particular, they discuss, and

amend, if necessary, the annual budget before it is presented to the Trustees' Meeting. The Church Meeting is responsible for approving the budget. Similarly, the annual accounts are reviewed by the Finance Committee prior to approval by the Trustees' Meeting, and are then received by the Church Meeting.

A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees multiple times per year.

The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants. The accountant who will carry this out is previously agreed by the Church Meeting.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses or anticipated deficits. The Reserves Policy is reviewed from time to time. Taking into account the Church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current minimum reserve level of, £33,547 may be too low. A level of three months expenditure, calculated across all non-restricted funds is considered prudent and our intention is to move towards that level.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the church's objectives. The reserves also represent the working balance of the church, particularly given the claiming of Gift Aid in arrears. During the course of this financial year the regular giving was lower than the budget, primarily through a drop in attendance and changes in personal circumstances including members re-locating out of the area. We also faced a lower than anticipated income from room hire. The finances were discussed at the October Church Meeting and members were invited to review their current giving to allow budgets to be drawn up for the following year.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

- Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the church. As well as holdings for internal organisations, the main Designated Funds are:
- **Legacy Fund**
  Any legacies received by the church, except where restricted, are held in the legacy fund as designated. The Trustees generally try to use this fund to provide something that enhances the church and can be clearly identified by the family of the donor. In 2021/22 this fund was used to pay part of the costs of the Sanctuary transformation including removal of pews to create an open, flexible space.

- **Repair and Renewal Fund**
  The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur, we would need to organise an appeal.
- **Sabbatical Fund**
  Our Ministers can take a sabbatical every seven years. The aim has been to increase this designated fund by £525 per Minister per year, to assist our Ministers with travel costs during their sabbaticals and to fund the additional preaching fees the church may need to pay during such a time.

Living Wage

The church recognises that the mandatory minimum wage or the government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the real Living Wage are announced each November. Pay for all employees and Minister(s) is increased from 1st January each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the real Living Wage level set the previous November in which case the real Living Wage rate is used.

Risk assessment

The trustees have carried out or overseen relevant risk assessments and believe they have taken adequate steps to manage the risks identified.

Presentation currency

The presentation currency is £ sterling.

Signed following approval by the Trustees on 17 June 2025.



Alice Speedie

Church Secretary

Independent Examiner's Report to the Trustees of
Burlington Baptist Church Ipswich

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2024 which are set out on pages 13 to 30.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income does not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



Vincent Chandler FCA FCCA
Independent Examiner
Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

12 August 2025

Statement of Financial Activities

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds £	Prior year total funds £
Income and endowments from:							
Donations and legacies		174,000	1,214	13,648	—	188,862	250,531
Income from charitable activities		1,357	6,485	260	—	8,102	7,691
Investments		843	—	—	—	843	441
Other income		23,859	525	—	—	24,384	34,999
Total income	**2**	**200,059**	**8,224**	**13,908**	**—**	**222,191**	**293,663**
Expenditure on:							
Raising funds		—	—	90	—	90	—
Expenditure on charitable activities		193,019	17,476	9,039	—	219,534	265,775
Other expenditure		—	—	916	—	916	—
Total expenditure	**3**	**193,019**	**17,584**	**10,045**	**—**	**220,648**	**265,775**
Net income / (expenditure) resources before tran		**7,040**	**(9,360)**	**3,863**	**—**	**1,543**	**27,888**
Transfers	**12.2**						
Gross transfers between funds - in		1,973	7,020	—	—	8,993	55,672
Gross transfers between funds - out		(2,750)	(4,270)	(1,973)	—	(8,993)	(55,672)
Other recognised gains / losses							
Net movement in funds	**1:**	**6,263**	**(6,610)**	**1,890**	**—**	**1,543**	**27,888**
Reconciliation of funds							
Total funds brought forward		**27,284**	**98,247**	**1,553,641**	**—**	**1,679,172**	**1,651,283**
Total funds carried forward		**33,547**	**91,636**	**1,555,531**	**—**	**1,680,715**	**1,679,172**

There may be minor discrepancies in the totals if the pence are not being shown

Balance Sheet

As at: 31 October 2024

	Notes	General Fund	Designated Funds	Restricted Funds	Endowment Funds	At 31/10/2024	At 31/10/2023
						£	£
Fixed assets							
Tangible assets		—	22,330	1,538,906	—	1,561,236	1,566,995
Fixed assets	8	**—**	**22,330**	**1,538,906**	**—**	**1,561,236**	**1,566,995**
Current assets							
Debtors	9	12,784	2,271	240	—	15,295	16,105
Cash at bank and in hand	10	22,443	67,240	17,953	—	108,234	107,598
Current assets		**35,825**	**69,511**	**18,193**	**—**	**123,530**	**123,703**
Liabilities							
Creditors: Amounts falling due in one year	11	2,278	205	1,568	—	4,051	11,526
Net current assets less current liabilities		**33,547**	**69,307**	**16,625**	**—**	**119,479**	**112,177**
Total assets less current liabilities		**33,547**	**91,636**	**1,555,531**	**—**	**1,680,715**	**1,679,172**
Total net assets less liabilities		**33,547**	**91,636**	**1,555,531**	**—**	**1,680,715**	**1,679,172**

There may be minor discrepancies in the totals if the pence are not being shown

The financial statements were approved by the Board of Trustees on 17 June 2025 and were signed on behalf by:



Chris Lacey
Treasurer

Notes to the Financial Statements for the year ended 31 October 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have 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 and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.

Tangible fixed assets

Land and buildings, held by Burlington Baptists church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees considers that any depreciation charge would be insignificant.
Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist church is capitalized and depreciated on a straight-line basis at the following annual rates

- Fixtures, furniture & equipment 10%
- Computer equipment 25%

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds ran only be used for particular restricted purposes within the objects of the charity, Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INCOME & ENDOWMENTS

	Unrestricted £	Designated £	Restricted £	Endowment £	Total This year £	Total Last year £
Income and endowments						
Donations and legacies						
1101 - Offerings	145,210	—	105	—	145,315	163,956
1102 - Tax refunds	28,779	119	1,237	—	30,135	33,933
1103 - Grants	150	—	6,301	—	6,451	18,470
1104 - Gifts & Donations	(139)	1,095	6,004	—	6,960	34,173
1105 - Legacies	—	—	—	—	—	—
1106 - Church loan repayment appeal	—	—	—	—	—	—
1107 - Gift Day	—	—	—	—	—	—
Donations and legacies Totals	174,000	1,214	13,648	—	188,862	250,531
Income from charitable activities						
1301 - Church weekend	988	—	—	—	988	—
1302 - Other activities	369	6,485	260	—	7,114	7,691
1404 - Other fundraising events	—	—	—	—	—	—
Income from charitable activities	1,357	6,485	260	—	8,102	7,691
Investments						
1201 - Bank interest	843	—	—	—	843	441
Investments Totals	843	—	—	—	843	441
Other income						
1303 - Insurance Claim	—	—	—	—	—	—
1401 - Room hire	23,859	—	—	—	23,859	33,800
1402 - Sundry income	—	25	—	—	25	198
1403 - BT Matched funding	—	—	—	—	—	—
1405 - Intern Fees	—	500	—	—	500	1,000
1406 - Govt Job Retention Scheme	—	—	—	—	—	—
Other income Totals	23,859	525	—	—	24,384	34,999
Income and endowments Grand totals	200,059	8,224	13,908	—	222,191	293,663

There may be minor discrepancies in the totals if the pence are not being shown

3. EXPENDITURE

	Unrestricted £	Designated £	Restricted £	Endowment £	This year £	Last year
Raising funds						
2605 - Costs of Fundraising	—	—	90	—	90	—
Raising funds Totals	—	—	90	—	90	—
Expenditure on charitable activities						
2000 - Church weekend	—	—	—	—	—	2,150
2002 - Other activities	315	5,814	2,855	—	8,984	9,947
2100 - Ministry	1,278	1,532	—	—	2,810	1,500
2101 - Wages & salaries	113,975	—	—	—	113,975	143,853
2102 - Pensions	8,156	—	—	—	8,156	8,554
2103 - Training	1,786	—	—	—	1,786	2,869
2104 - Travel & Conference	1,554	426	151	—	2,131	1,933
2105 - Manse Expenses	5,872	—	—	—	5,872	6,349
2110 - Mission Giving	11,053	465	4,019	—	15,537	14,695
2111 - Outreach	—	133	—	—	133	446
2120 - Children's work	575	—	—	—	575	319
2122 - Catering costs	1,451	886	720	—	3,056	3,793
2130 - Pastoral	—	—	—	—	—	101
2300 - Resource materials	125	396	336	—	856	591
2301 - Equipment	276	40	566	—	881	3,150
2303 - Computer Software	2,351	—	144	—	2,495	2,522
2400 - Church Heat light & Water	16,107	—	—	—	16,107	14,946
2401 - Insurance	7,153	—	—	—	7,153	6,123
2402 - Cleaning Materials	1,464	—	—	—	1,464	1,421
2403 - Repairs and renewals	7,457	1,410	90	—	8,957	21,082
2406 - Flowers	—	—	160	—	160	391
2408 - Halls Heat and Light & Water	3,322	—	—	—	3,322	2,766
2410 - Manse repair & maintenance	160	—	—	—	160	1,058
2411 - Manse Insurance	595	—	—	—	595	136
2412 - Caretaker costs	112	—	—	—	112	—
2600 - Printing stationery and advertising	718	16	—	—	733	1,272
2601 - Telephone & Broadband	2,306	—	—	—	2,306	1,866
2602 - Subscriptions	2,834	383	—	—	3,216	2,631
2603 - Bank charges	169	—	—	—	169	280
2604 - Sundry expenses	669	326	—	—	995	306
2800 - Depreciation	—	5,759	—	—	5,759	7,424
2900 - Independent Examination	1,190	—	—	—	1,190	1,302
Expenditure on charitable activities Totals	193,019	17,584	9,039	—	219,643	265,775
Other expenditure						
2502 - Community Hub	—	—	916	—	916	—
Other expenditure Totals	—	—	916	—	916	—
Expenditure Grand totals	193,019	17,584	10,045	—	220,648	265,775

4. STAFF COSTS

Staff Costs	2023/24	2022/23
Gross Salaries*	£111,010	£139,405
Employers National Insurance**	£2,965	£4,499
Pensions***	£8,156	£17,194
	£122,131	£161,097

* Gross Salaries includes employee pension contributions
**Employer NI
*** Pensions includes employer pension contributions plus pension costs. No pension liability in 2023/24

The average monthly employees during the year was 5 (2022/23: 8)

No employee received emoluments in excess of £60,000

Two ministers act as Trustees and received remuneration including gross pensionable salary, payrolled benefits, housing allowance, Employer NI and Employer pension in 2023/24, as employees of Burlington Baptist church totalling £61,454 (2022/23 £ 59,668).

- Rev Simon Harris
- Rev Claire Earl

The ministers received benefits in respect of their services as Minister, including the provision to the Senior Minister, of manse accommodation owned by the church.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities in the period to which they relate.

Accrued holiday pay is not recognized in the financial statements as this is not considered to be a material component of total expenditure.

5. PENSIONS

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Broadstone Corporate Benefits Ltd. 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 Scheme members if 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 Limited. The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Pension Liabilities

The Baptist Pension scheme trustees estimate the Scheme's DB Plan has a surplus. The £1 per month contribution to the DB Plan ceased after the October contribution Burlington Baptist church no longer has any further responsibility towards the DB Plan.

The DB Plan benefits will shortly be transferred over to Just and members will shortly be provided with welcome packs and individual policies from them. This part of the process is known as moving to "buy-out". From that point Just will be responsible for the administration and payment of the DB Plan members' pensions.
Just will be legally responsible for paying the DB Plan benefits and the Scheme's Trustee will be discharged from any further responsibility in relation to the DB benefits of members and their beneficiaries.

The Trustee and the Baptist Union formally triggered the wind-up of the DB Plan with effect from 31 March 2024 and there are a number of tasks to complete before the DB Plan can be wound-up. We currently expect the wind-up of the DB Plan to be completed in the first half of 2025.

At the completion of the buy-out the Trustee's advisers estimate that the DB Plan will have around £7m of surplus assets. It was agreed between BUGB and the Scheme's Trustee that up to 50% of the surplus assets would be used to enhance members' benefits and the remainder would be transferred to the Scheme's Defined Contribution ('DC') Plan.

6. RELATED CHARITIES

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Grant Britain, and the Eastern Baptist Association which is charity number 1089795.
The church was registered as a charity on 11 November 2008, charity commission number 1126707.
The church made donations to the Baptist Union Home Mission scheme of £2,400 (2022/23: £168).

7. RELATED PARTY TRANSACTIONS

Five trustees received a total of £2,057 for reimbursed expenses (2022/23: Four Trustees, £2,248).

The aggregate amount of donations received from Trustees and related parties was £37,744 (2022/23: £54,930).

8. FIXED ASSETS

	Church Premises	Manse	Church Centre	Fixtures, Fittings & Equipment	Total
	Restricted funds	Restricted funds	Restricted Funds	Designated funds	
Cost					
At 31st Oct 2023	£200,000	£189,669	£1,149,237	£275,495	£1,814,401
Additions					
Disposals					
Revaluation					
At 31st Oct 2024	£200,000	£189,669	£1,149,237	£275,495	£1,814,401
Depreciation					
At 31st Oct 2023				£247,407	£247,407
Charge for the year				£5,759	£5,759
At 31st Oct 2024				£253,166	£253,166
Net book value					
At 31st Oct 2023	£200,000	£189,669	£1,149,237	£28,088	£1,566,994
At 31st Oct 2024	£200,000	£189,669	£1,149,237	£22,329	£1,561,235

9. CURRENT ASSETS – DEBTORS

Class and nominal code	General £	Designated £	Restricted £	Endowment £	Total £	Last year £
Current assets - Debtors						
GIFTAID : Gift Aid Refund receivable	13,216	8	240	—	13,464	11,294
PREPAY : Prepayments	(504)	504	—	—	(0)	(0)
Z05 : Accounts Receivable	22	—	—	—	22	3,008
Z06 : Prepayments	51	—	1,760	—	1,810	1,804
Total	12,784	512	2,000	—	15,295	16,105

10. CASH AT BANK AND IN HAND

Class and nominal code	General £	Designated £	Restricted £	Endowment £	Total £	Last year £
Current assets - Cash at bank and in hand						
6501 : Barclays Account	(2,894)	(9,317)	15,773	—	3,562	13,036
6502 : Barclays Premium	12,956	4,380	—	—	17,336	5,059
6503 : CAF Account	47,558	12,072	2,073	—	61,703	64,433
6503 : CAF Account	—	(28)	—	—	(28)	(28)
6504 : Contact Cash	—	28	—	—	28	28
6510 : ElevensesF4TS Cash	—	—	103	—	103	53
6514 : Flower Cash	0	—	—	—	0	25
6517 : Ladies Fellowship Current	—	0	—	—	0	0
6523 : Time to Sew Cash	(128)	324	5	—	201	259
6526 : Tiddlywinks Cash	—	25	—	—	25	36
6530 : CAF Gold (General)	(35,476)	59,706	—	—	24,230	23,632
6531 : Scottish widows (General)	1,026	—	—	—	1,026	1,016
6532 : First Steps Cash	—	50	—	—	50	50
6590 : Cash in hand	(1)	—	—	—	(1)	(1)
Total	23,041	67,240	17,953	—	108,234	107,598

11. LIABILITIES – CREDITORS

Class and nominal code	General £	Designated £	Restricted £	Endowment £	Total £	Last year £
Liabilities - Agency accounts						
6699 : Agency collections	—	—	246	—	246	24
Total	—	—	246	—	246	24

Class and nominal code	General £	Designated £	Restricted £	Endowment £	Total £	Last year £
Liabilities - Creditors: Amounts falling due in one year						
CREDITORS : Other Creditors	513	—	169	—	682	5,016
Z04 : Accounts Payable	1,765	205	1,154	—	3,123	6,487
Total	2,278	205	1,322	—	3,805	11,503

12. MOVEMENT IN FUNDS

12.1 Purpose and Restriction of Funds

Restricted Funds	Purpose	Restriction
BMS - BMS	Setup to receive church member donations to add to church mission giving to BMS	Funds can only be used for the stated purpose
CENTRE - Church Centre Reserve	Fixed assets fund for the church centre building	Funds can only be used for the stated purpose
CHILDREN - Childrens Work	Donations from church members for childrens work at Burlington	Funds can only be used for the stated purpose
COMMHUB – Community Hub	Community Hub development project	Funds can only be used for the stated purpose
CYCLEHUB – Walkong and Cycling Hub	Suffolk county council grant funded project	Funds can only be used for the stated purpose
DUKE - Duke of Edinburgh	Donations from church members for activities of the DofE group	Funds can only be used for the stated purpose
ETERNITY - Eternity	Donations from church members for youth work at Burlington	Funds can only be used for the stated purpose
F4TS11SES - Feet for the Street/Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
FLOWER - Flowers	Donations to be used for church flowers	Funds can only be used for the stated purpose
FORMNETWORK – FORM Network	Funds for running the FORM Network	Funds can only be used for the stated purpose
H4I - Heart For Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)	Funds can only be used for the stated purpose
HAPPY - Happy Homes	Donations received from church member to add to church mission giving to Happy Home (Kenya)	Funds can only be used for the stated purpose
HOME - Home Mission	Donations received from church members to add to church mission giving to EBA	Funds can only be used for the stated purpose
IMPACT - Impact	Donations for the activities of the missional community that visits local hostel	Funds can only be used for the stated purpose
OPEN - Open Door	Donations for the activities of the missional providing meal at Christmas	Funds can only be used for the stated purpose
PERSPECT - Perspectives	Donations received from church members to add to church mission giving to Perspectives	Funds can only be used for the stated purpose
PROP - Property Reserve	Fixed asset fund - Church building	Funds can only be used for the stated purpose
RUTH - Project Ruth	Donations received from church members to add to church mission giving to Project Ruth	Funds can only be used for the stated purpose
SANCTUARY – Sanctuary Refurb	Sanctuary refurbishment fund	Funds can only be used for the stated purpose
SCCTOURS – SCC Suffolk Tour	Grant funded project to run tours for Ukrainian Refugees.	Funds can only be used for the stated purpose
SpecGifts - Special Gifts	Proceeds from special collections to add to church mission giving to various charities	Funds can only be used for the stated purpose
TEAR - Tear Fund	Donations received from church members to add to church mission giving to Tear Fund	Funds can only be used for the stated purpose
TeaAndToast – Tea and Toast	Grant funds for community project	Funds can only be used for the stated purpose

12.2 Fund Transfers

Transfers between fund classes	Description	£
Transferred from General funds to Designated funds	Transfer £600 from General fund to DofE fund for Duke of Edinburgh license fee Transfer £1100 from General fund to Eternity fund for church youth group activities Transfer £1050 from General funds to Sabatical fund	£2,750
Transfer between Designated funds	Transfer £4270 from Sanctuary to New projects an no longer required to offset deficit in the Sanctuary restricted fund	4,270
Transfer General to Restricted funds	-	0
Transfers from Restricted to General fund	Transfer £1972.72 from CycleHub fund to General fund to cover church admin and overhead costs of the walking and cycle hub project	£1,973
Transfer from Restricted funds to Designated		0

12.3 Fund Movements

Fund and type	Fund balances brought forward £	Incoming Resources £	Outgoing Resources £	Transfers £		Fund balances carried forward £
Unrestricted						
General - General fund	27,284	200,059	193,019	(777)	—	33,547
Sub-totals	**27,284**	**200,059**	**193,019**	**(777)**	**—**	**33,547**
Designated						
CHAT - Coffee and Chat	2,423	—	—	—	—	2,423
CHURCHWE - Church Weekend	—	163	—	—	—	163
DUKE - Duke of Edinburgh	292	220	861	600	—	251
EQUIP - Equipment	1,115	75	236	—	—	954
ETERNITY - Eternity	781	4,293	5,687	1,100	—	487
FIXTURES - Fixtures Furniture and Equipment Reserve	28,089	—	5,759	—	—	22,330
IMPACT - Impact	252	—	131	—	—	121
INTERN - Intern Fund	4,694	500	636	—	—	4,558
LEGACY - Legacy	—	1,000	—	—	—	1,000
Mission - Mission Giving	182	—	—	—	—	182
NEW - New Projects	32,130	—	—	4,270	—	36,400
REPAIRS - Repairs & Renewals	15,719	—	1,410	—	—	14,309
SABBAT - Sabbatical	6,619	—	1,624	1,050	—	6,045
SANCTUARY - Sanctuary Refurb Fund	5,045	100	—	(4,270)	—	875
TIDDLY - Tiddlywinks	351	411	374	—	—	389
TIME - A Time to Sew	554	1,461	866	—	—	1,149
Sub-totals	**98,247**	**8,224**	**17,584**	**2,750**	**—**	**91,636**

There may be minor discrepancies in the totals if the pence are not being shown

Fund and type	Fund balances brought forward £	Incoming Resources £	Outgoing Resources £	Transfers £		Fund balances carried forward £
Restricted						
BMS - BMS	1	189	—	—	—	190
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	1,149,237
CHILDREN - Childrens Work	348	—	—	—	—	348
COMMHUB - COMMUNITY HUB	10,518	2,342	180	—	—	12,680
CYCLEHUB - Cycling and Walking Hub	—	4,301	2,329	(1,973)	—	—
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	25
ETERNITY - Eternity	15	—	—	—	—	15
F4TS11SES - Feet for the Street/Elevenses	1,501	207	632	—	—	1,076
FLOWER - Flowers	—	760	495	—	—	265
FORMNETWOR - FORM Network	1,677	—	144	—	—	1,533
H4I - Heart For Ipswich	250	—	—	—	—	250
HAPPY - Happy Homes	113	399	508	—	—	5
HOME - Home Mission	1	189	190	—	—	—
IMPACT - Impact	837	—	—	—	—	837
OPEN - Open Door	(96)	63	88	—	—	(122)
PROJECTOR - PROJECTOR	1	—	—	—	—	1
PROP - Property Reserve	389,669	—	—	—	—	389,669
RUTH - Project Ruth	283	—	283	—	—	—
SANCTUARY - Sanctuary Refurb Fund	(5,000)	4,125	—	—	—	(875)
SCCTOURS - SCC SUFFOLK TOUR	2,462	—	1,992	—	—	470
SpecGifts - Special Gifts	1,750	1,090	2,790	—	—	50
TEAR - Tear Fund	5	244	249	—	—	—
TFIMoveOn - TFI Move On	44	—	44	—	—	—
TeaAndToas - Tea & Toast	—	—	123	—	—	(123)
Sub-totals	**1,553,641**	**13,908**	**10,045**	**(1,973)**	**—**	**1,555,531**

There may be minor discrepancies in the totals if the pence are not being shown

Note: The Sanctuary Refurb Fund was established to receive donations in response to an appeal for a capital refurbishment project. The expenditure on the project exceeded income, however, there are active pledges of donations which we are still to receive into this fund. The deficit in this fund will reduce by these donations but in the meantime is offset by funds transferred from New Projects into a designated Sanctuary Refurbishment fund.

13. GRANT MAKING

Analysis of grants paid (included in Mission Giving under Costs of Charitable Activities in Note 3)

Analysis	Grants to Institutions (£)	Grants to Individuals (£)	Support Costs (£)	Total (£)	2022/23
Amankan eje	-	2,999		2,999	-
Beam	600			600	98
BMS	600			600	414
BugB EBA Home Mission	2590			2590	168
CYM	600			600	546
Happy Homes Kenya	1112			1112	388
Harnhill	240			240	98
CAP debt Centre (Hope Church)	-			-	3740
Inspire Christian Counselling	600			600	542
Irina Trofimov	-	1,225		1,225	1624
Kintsugi Hope	600			600	540
Oasis Language School	600			600	-
Perspectives	(96)			(96)	542
Project Ruth	1482			1482	1622
Route to Freedom	1375			1375	1501
TLG (ST Matthews Church)	300			300	600
Tearfund	249			249	350
TWAM	20			20	50
Move On grants to Ukrainian refugees	-			-	1,364
Community grant	-			-	30
Mission on the Move	400			400	200
Other	40			40	-
Unallocated	-				477
Total	**11,312**	**4,224**		**15,536**	**14,695**

14. Comparative figures are provided in the following two reports for the SOFA and movement in funds for 2022/23

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2022 to 31 October 2023

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Donations and legacies		207,711.47	1,631.41	41,188.57	—	250,531.45	259,900.50
Income from charitable activities		149.24	7,173.02	368.99	—	7,691.25	7,211.40
Investments		441.36	—	—	—	441.36	57.89
Other income		33,969.90	29.00	1,000.00	—	34,998.90	31,799.69
Total income	**2**	**242,271.97**	**8,833.43**	**42,557.56**	**—**	**293,662.96**	**298,969.48**
Expenditure on:							
Expenditure on charitable activities		220,560.37	19,746.17	25,468.01	—	265,774.55	327,357.33
Other expenditure		—	—	—	—	—	287.00
Total expenditure	**3**	**220,560.37**	**19,746.17**	**25,468.01**	**—**	**265,774.55**	**327,644.33**
Gains / losses on investment assets		—	—	—	—	—	20,563.54
Net income / (expenditure) resources before trans		**21,711.60**	**(10,912.74)**	**17,089.55**	**—**	**27,888.41**	**(8,111.31)**
Transfers	***13***						
Gross transfers between funds - in		200.00	28,302.78	27,168.80	—	55,671.58	107,045.12
Gross transfers between funds - out		(21,910.78)	(33,760.80)	—	—	(55,671.58)	(107,045.12)
Net movement in funds		**0.82**	**(16,370.76)**	**44,258.35**	**—**	**27,888.41**	**(8,111.31)**
Reconciliation of funds							
Total funds brought forward		**27,283.28**	**114,617.71**	**1,509,382.38**	**—**	**1,651,283.37**	**1,659,394.68**
Total funds carried forward		**27,284.10**	**98,246.95**	**1,553,640.73**	**—**	**1,679,171.78**	**1,651,283.37**

Movement in Funds 2022/23

Burlington Baptist Church

Fund movement by type
Selected period: 01 November 2022 to 31 October 2023

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Unrestricted							
General - General fund	27,283.28	242,271.97	220,560.37	(21,710.78)	—	—	27,284.10
Sub-totals	**27,283.28**	**242,271.97**	**220,560.37**	**(21,710.78)**	—	—	**27,284.10**
Designated							
CHAT - Coffee and Chat	2,423.00	—	—	—	—	—	2,423.00
CHURCHWE - Church Weekend	294.78	382.43	950.00	272.79	—	—	—
DUCKLINGS - Singing Ducklings	30.92	—	30.92	—	—	—	—
DUKE - Duke of Edinburgh	(1.57)	53.48	359.70	600.00	—	—	292.21
EQUIP - Equipment	—	1,114.98	—	—	—	—	1,114.98
ETERNITY - Eternity	1,040.89	4,914.94	6,274.69	1,100.00	—	—	781.14
FIXTURES - Fixtures	34,934.85	—	7,423.93	577.99	—	—	28,088.91
Furniture and Equipment Reserve							
IMPACT - Impact	251.90	—	—	—	—	—	251.90
INTERN - Intern Fund	5,082.37	—	388.54	—	—	—	4,693.83
Mission - Mission Giving	182.28	—	—	—	—	—	182.28
NEW - New Projects	13,428.05	—	—	18,702.00	—	—	32,130.05
REPAIRS - Repairs & Renewals	12,272.07	—	2,552.88	6,000.00	—	—	15,719.19
SABBAT - Sabbatical	5,568.95	—	—	1,050.00	—	—	6,618.95
SANCTUARY - Sanctuary Refurb Fund	38,555.80	50.00	—	(33,560.80)	—	—	5,045.00
TIDDLY - Tiddlywinks	368.91	448.00	465.54	—	—	—	351.37
TIME - A Time to Sew	184.51	1,869.60	1,299.97	(200.00)	—	—	554.14
Sub-totals	**114,617.71**	**8,833.43**	**19,746.17**	**(5,458.02)**	—	—	**98,246.95**

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Restricted							
BMS - BMS	18.75	150.00	168.00	—	—	—	0.75
CENTRE - Church Centre Reserve	1,149,237.31	—	—	—	—	—	1,149,237.31
CHILDREN - Childrens Work	348.44	—	—	—	—	—	348.44
COMMHUB - COMMUNITY HUB	3,750.60	20,229.80	13,462.38	—	—	—	10,518.02
EBACOYEAR - EBA Church of the Year	25.00	—	—	—	—	—	25.00
ETERNITY - Eternity	15.23	—	—	—	—	—	15.23
F4TS11SES - Feet for the Street/Elevenses	1,702.57	433.99	635.88	—	—	—	1,500.68
FLOWER - Flowers	25.43	230.00	255.43	—	—	—	—
FORMNETWOR - FORM Network	1,480.80	1,000.00	803.88	—	—	—	1,676.92
H4I - Heart For Ipswich	250.00	—	—	—	—	—	250.00
HAPPY - Happy Homes	—	427.18	313.76	—	—	—	113.42
HOME - Home Mission	18.75	150.00	168.00	—	—	—	0.75
IMPACT - Impact	837.19	—	—	—	—	—	837.19
OPEN - Open Door	219.87	30.00	345.98	—	—	—	(96.11)
PROJECTOR - PROJECTOR	0.97	—	—	—	—	—	0.97
PROP - Property Reserve	389,669.00	—	—	—	—	—	389,669.00
RUTH - Project Ruth	282.86	—	—	—	—	—	282.86
SANCTUARY - Sanctuary Refurb Fund	(38,555.39)	6,386.59	—	27,168.80	—	—	(5,000.00)
SCCTOURS - SCC SUFFOLK TOUR	—	8,470.00	6,008.22	—	—	—	2,461.78
SpecGifts - Special Gifts	—	1,750.00	—	—	—	—	1,750.00
TEAR - Tear Fund	55.00	300.00	350.00	—	—	—	5.00
TFIMoveOn - TFI Move On	—	3,000.00	2,956.48	—	—	—	43.52
Sub-totals	**1,509,382.38**	**42,557.56**	**25,468.01**	**27,168.80**	—	—	**1,553,640.73**

15. INDEPENDENT EXAMINATION FEES

	2023/24 £	2022/23 £
Independent Examiner's Fee	1,290	1,200

BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales - Charity number 1126707

Accounts

Charity Registration Number 1126707

Burlington Baptist Church Ipswich

Trustees' Report and End of Year Financial Statements
Year Ending October 31st 2023

Statutory Information

Registered Address

London Road

Ipswich

Suffolk

IP1 2EZ

Charity Registration Number 1126707

Managing Trustees

The Revd Simon Harris (Senior Minister)
The Revd Claire Earl (Minister)
Mr Jonathan Chalmers (Treasurer) (until February 2024)
Mr Chris Lacey (Treasurer) (from February 2024)
Miss Alice Speedie (Secretary)
Mrs Rebecca Willson (until October 2023)
Mrs Rebecca Garland
Mr Nathan Luetchford
Mrs Jane Hewson
Mr Chris Hewson
Mr Paul Boulton
Mr Henry Matter (from November 2023)

Holding Trustee

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot, Oxfordshire, OX11 8RT

Directors
Timothy Chowns
Caroline Sanderson
Robert English
Christopher Hanning
Andrew Hawksworth
The Revd Joseph Lennox
John Levick
The Revd Christopher Lewis
The Rev Ann Chesworth
Karen Martindale
Olusegun Obidipe
Mohan Pandian
Jeremy Ponsford
Michael Southcombe
Timothy Walker

Graham Ward
Peter Walls
Peter Welch
John Jones

Bankers

Barclays Bank PLC
1 Princes Street
Ipswich
Suffolk
IP1 1PB

CAF Bank Ltd
Kings Hill
25 Kings Hill Avenue
West Malling, Kent
ME19 4JQ

Independent Examiner

Vincent Chandler FCA FCCA
Moore Green Chartered Accountants
22, Friars Street, Sudbury, Suffolk CO10 2AA

Annual Report for 2022-23

The trustees present their Annual Report and financial statements for the year ended 31st October 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

Charitable Objectives

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational structure and decision-making processes

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity. In line with Baptist Union new and amended clauses ratified by the Charity Commission, the Constitution was updated in September 2021 following approval by the Church Meeting and Trustees to provide for virtual and hybrid church meetings.

Public Benefit

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website.
- Open access activities for children eg. Tiddlywinks, youth, and young adults eg Duke of Edinburgh Award Scheme, sewing café, those in need in Ipswich eg Elevenses, Open Door Christmas Day meal.

- Support for publicly accessible mission activities locally eg Inspire, CYM, nationally eg Home Mission and internationally eg BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan) and Happy Home (Kenya).

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believer's Baptism or by affirmation. This year we have witnessed one baptism and now have a membership of 148. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule however the review was delayed due to Covid and the drop in membership reflects the changes in commitment and attendance in churches experienced across the UK as per a survey conducted by the Evangelical Alliance.

Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years).

The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the church's objectives are being fulfilled. Vision/Strategy meetings are held at least twice a year and include the wider staff team.

Church Meeting

A meeting of church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members' Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year.

The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviour we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the European General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Objectives and activities

Core activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship (celebration). Usually, one main service at 10.45am and age-appropriate teaching for children and young people. The service is recorded and made available online via our website and YouTube channel, which extends our reach across the UK and abroad.
- Provision of a variety of groups and services developing community (termed Burlington Communities). These include:
  - Small groups for friendship and Christian support and learning
  - Wellbeing courses following Kintsugi Hope material
  - Wholehearted course exploring inner healing through prayer
  - Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community, eg A Time to Sew, Elevenses and Impact.

Additionally, we provide:

- Extra teaching through various courses eg Start course and Alpha.
- Extra opportunities for learning and friendship for children and young people eg 8-11 and Emerge, Lego Church, Children's & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches in our locality, eg holding combined celebration services and sharing the journey of the Daniel Fast for three weeks each January. We are also involved with Together for Ipswich, which is a collective of approximately 80 churches from several denominations working collaboratively and in partnership with the Council and local agencies to bring about change in the town. Several church members hold key volunteer roles with Together for Ipswich.
- Links to the wider Christian community to provide additional public services eg, Inspire Christian Counselling, CAP (Christians Against Poverty) and various initiatives supporting Ukrainian families in Ipswich.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. Our harvest thanksgiving offering enables us to provide food parcels to those in need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs.
- Christian weddings, dedications, baptisms and funerals.
- Internship opportunities for 18-25-year-olds.

Our Senior Minister has been involved in speaking at Christian conferences in the UK and overseas, teaching groups of Baptist ministers online, and offering peer to peer support to other church leaders.

Charitable giving

The church has generally given at least 15% of its regular sources of income to other Christian charities. However, due to the cost-of-living crisis and a reduction in our income, this has been reduced to 5%. This percentage is reviewed regularly.

The main charities we donate to are:

- BMS World Mission
- Baptist Union of Great Britain Home Mission
- Project Ruth School in Romania
- Path to Victory (Kyrgyzstan)
- Route to Freedom, Ipswich
- Christian Youth Ministries, Ipswich
- Christians Against Poverty, Ipswich
- Inspire Christian Counselling, Ipswich
- Kintsugi Hope, UK

Each Christmas we hold a retiring offering for Happy Home in Kenya which supports and provides accommodation and education to orphaned children and youths.

The church has continued to develop longer term partnerships with some mission partners, including the Path to Victory Project in Kyrgyzstan, Transforming Lives for Good (UK) and Kintsugi Hope (UK).

A full list of the charities that we have support during this period is contained in the notes to the financial statements.

Safeguarding children and vulnerable adults

The church operates systems to ensure that all Church Members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the church.

Use of premises

Many church-led activities take place in the Church Centre. This facility is also used for some local Council meetings, a regular NCT group, Adult Education Classes, CSCS classes, a children's keyboard class, camera club, Brownies and sometimes a local theatre group.

The Church Hall is used by a range of community groups. As well as being designated as a voting centre for local and national elections, it also facilitates:

- A breakfast and after-school club run by Alpha Nurseries operates daily in term time from the halls. They also run holiday clubs.
- Karibu – African ladies group helping develop cooking and life skills as well as community and expanding their use of our facilities. They also run a Saturday school.
- Ipswich Community Media
- A local theatre group

- Burlington Primary Care

The church has established policies to ensure that such hires come within the limitations of the Constitution and relevant laws.

The main Church Centre is approved for use by the Council as an emergency centre.

Community Hub

We have a long-held vision for converting the Church Hall into a Community Hub. Initial grant funding and donations were secured to proceed to stage 1 of the project which involved the appointment of architects and measurements to be made to ascertain a guide cost of the project. Several drawings were proposed and discussed at length with the Trustees until one plan was deemed the most appropriate and this was taken to the Church Meeting for further discussion with the architects in attendance. There was a unanimous agreement to progress with the proposal to pre-planning stage, which was granted.

Grant funding bids continue to be pursued. Alongside this, partnerships have been growing with Ipswich Borough Council, Suffolk County Council and Burlington Primary Care. One of our members has arranged a wreath-making class for the staff of Burlington Primary Care as part of their staff well-being programme for their staff, which is scheduled for December.

Health and Safety

The church, mindful that the Trustees bear full responsibility for this aspect of the life and work of the church, has appointed a Health and Safety Officer to advise the Trustees. This is currently the Operations Manager who ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups. Food hygiene advice is also available to those involved in preparing food for consumption on the church premises.

Achievements and performance

The church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that the year covered by this report was again a positive one in the life of the church, and that it will be able to pursue its mission purposes in the future with renewed enthusiasm. We continued to work on starting, developing and maturing missional communities through this year.

The Trustees acknowledge that the work of the church is highly dependent on those members who provide voluntary service in many areas. These include:

- heading up the children's activities in the church
- providing music for services
- maintaining the property
- catering
- administration
- staffing the church activities mentioned in this report.

As well as a Senior Minister we also employ paid staff to take the burden of administrative work off volunteers, such as:

- a part-time Minister, supporting growth of various groups and Internships
- a part-time Finance Manager to assist the Treasurer
- a full-time Operations Manager to take on the organisation of maintenance, rentals and various administrative matters which might otherwise be undertaken by the Church Secretary.
- a paid post of Youth Team Leader to co-ordinate work with young people. This post was vacated at the end of August 2023 and a decision on re-employing is still to be made.
- other paid staff include a Property Support Worker, Room Hire Coordinator and PA to the Senior Minister.

There have been fairly stable numbers attending the Sunday worship celebration although these are lower than they were pre-Covid. There has been the encouragement of new people joining us regularly. Overall, we intuitively sense that our ‘reach’ into the wider community continues to be significant through the variety of community activities undertaken.

Support

We recognise that staff and key volunteers require a system of support and encouragement. These are principally provided by:

- Ministry Team meetings (3 per month, 2 offering support in faith and character development and one focused on operations and associated support).
- Line management meetings (monthly) with Senior Minister or other appropriate appointed Trustees.
- Support and Accountability Groups for community leaders (typically monthly).

Maintenance and upgrade of the premises

The actions from the last quinquennial review in 17/18 are still actively being planned into the maintenance schedule. Routine day-to-day maintenance of the church buildings and manse was supplemented by a one-off cable repair to the lift in the Church Centre.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

The church premises continue to be secured by external dusk to dawn lighting, CCTV, an alarm system and use of SmartWater marking for key assets.

Financial review

Financial policies

The church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgets are matched to anticipated income based upon previous years and anticipated changes.

Financial guidelines have been approved by Members for the protection of the Church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate who may authorise payments at three levels of expenditure, and what processes should be followed when purchasing goods or services.

The Treasurer is always a Trustee. The Finance Manager is a part-time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer.

The Finance Committee is a separate group and consists of at least five people (though the standing committee is currently depleted). The committee is formed of the Treasurer plus other Church Members, only one of whom may be a Trustee. The Finance Committee considers and advises the Trustees on financial issues. In particular, they discuss, and amend, if necessary, the annual budget before it is presented to the Trustees' Meeting. The Church Meeting is responsible for approving the budget. Similarly, the annual accounts are reviewed by the Finance Committee prior to approval by the Trustees' Meeting, and are then received by the Church Meeting.

A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees at least four times per year.

The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants. The accountant who will carry this out is previously agreed by the Church Meeting.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses or anticipated deficits. The Reserves Policy is reviewed from time to time. Taking into account the Church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current level of reserves, £27,000 may be too low. A level of three months expenditure, calculated across all non-restricted funds is considered prudent and our intention is to move towards that level.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the church's objectives. The reserves also represent the working balance of the church, particularly given the claiming of Gift Aid in arrears. During the course of this financial year the regular giving was lower than the budget, primarily through a drop in attendance and changes in personal circumstances including members re-locating out of the area. We also faced a lower than anticipated income from room hire. The finances were discussed at the October Church Meeting and

members were invited to review their current giving to allow budgets to be drawn up for the following year. Towards the end of the financial year two members of staff resigned resulting in an over-recovery of the financial position against the budget. Given the ongoing anticipated deficit with a fully-staffed position it was agreed by Trustees that a staff review would be undertaken before re-hiring commenced.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

- Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the church. As well as holdings for internal organisations, the main Designated Funds are:

- **Legacy Fund**
  Any legacies received by the church, except where restricted, are held in the legacy fund as designated. The Trustees generally try to use this fund to provide something that enhances the church and can be clearly identified by the family of the donor. In 2021/22 this fund was used to pay part of the costs of the Sanctuary transformation including removal of pews to create an open, flexible space.

- **New Projects Fund**
  We have a designated New Projects Fund, which allows us to support new projects in respect of staff or buildings or outreach in advance of clear availability of funds. The New Projects Fund receives any surplus from the General fund. We anticipate using this fund to maintain operations whilst income recovers over the next few years.

- **Repair and Renewal Fund**
  The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur, we would need to organise an appeal.

- **Sabbatical Fund**
  Our Ministers can take a sabbatical every seven years. The aim has been to increase this designated fund by £525 per Minister per year, to assist our Ministers with travel costs during their sabbaticals and to fund the additional preaching fees the church may need to pay during such a time.

Living Wage

The church recognises that the mandatory minimum wage or the government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the real Living Wage are announced each November. Pay for all employees and Minister(s) is increased from 1st January each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the real Living Wage level set the previous November in which case the real Living Wage rate is used.

Risk assessment

The trustees have carried out or overseen relevant risk assessments and believe they have taken adequate steps to manage the risks identified.

Presentation currency

The presentation currency is £ sterling.

Signed following approval by the Trustees on 7 May 2024



Alice Speedie

Church Secretary

Independent Examiner's Report to the Trustees of Burlington Baptist Church Ipswich

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2023 which are set out on pages 13 to 32.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

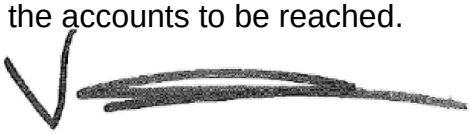
Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



Vincent Chandler FCA FCCA
Independent Examiner
Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

03.07.2024

Statement of Financial Activities

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2022 to 31 October 2023

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Donations and legacies		207,711.47	1,631.41	41,188.57	—	250,531.45	259,900.50
Income from charitable activities		149.24	7,173.02	368.99	—	7,691.25	7,211.40
Investments		441.36	—	—	—	441.36	57.89
Other income		33,969.90	29.00	1,000.00	—	34,998.90	31,799.69
Total income	**2**	**242,271.97**	**8,833.43**	**42,557.56**	**—**	**293,662.96**	**298,969.48**
Expenditure on:							
Expenditure on charitable activities		220,560.37	19,746.17	25,468.01	—	265,774.55	327,357.33
Other expenditure		—	—	—	—	—	287.00
Total expenditure	**3**	**220,560.37**	**19,746.17**	**25,468.01**	**—**	**265,774.55**	**327,644.33**
Gains / losses on investment assets		—	—	—	—	—	20,563.54
Net income / (expenditure) resources before trans		**21,711.60**	**(10,912.74)**	**17,089.55**	**—**	**27,888.41**	**(8,111.31)**
Transfers	***13***						
Gross transfers between funds - in		200.00	28,302.78	27,168.80	—	55,671.58	107,045.12
Gross transfers between funds - out		(21,910.78)	(33,760.80)	—	—	(55,671.58)	(107,045.12)
Net movement in funds		**0.82**	**(16,370.76)**	**44,258.35**	**—**	**27,888.41**	**(8,111.31)**
Reconciliation of funds							
Total funds brought forward		**27,283.28**	**114,617.71**	**1,509,382.38**	**—**	**1,651,283.37**	**1,659,394.68**
Total funds carried forward		**27,284.10**	**98,246.95**	**1,553,640.73**	**—**	**1,679,171.78**	**1,651,283.37**

Balance Sheet

Burlington Baptist Church

Balance sheet (Separate funds)

As at: 31 October 2023

	Notes	General Fund	Designated Funds	Restricted	Endowmen	At 31/10/2023 £	At 31/10/2022 £
Fixed assets							
Tangible assets		—	28,088.91	1,538,906.00	—	1,566,994.91	1,573,840.85
Fixed assets	**8**	**—**	**28,088.91**	**1,538,906.00**	**—**	**1,566,994.91**	**1,573,840.85**
Current assets							
Debtors		14,780.30	669.84	655	—	16,105.14	38,117.33
Cash at bank and in hand		23,147.22	69,488.20	14,962.56	—	107,597.98	52,743.79
Current assets		**37,927.52**	**70,158.04**	**15,617.56**	**—**	**123,703.12**	**90,861.12**
Liabilities	**12**						
Creditors: Amounts falling due in one year		10,643.42	—	882.83	—	11,526.25	13,418.60
Net current assets less current liabilities		**27,284.10**	**70,158.04**	**14,734.73**	**—**	**112,176.87**	**77,442.52**
Total assets less current liabilities		**27,284.10**	**98,246.95**	**1,553,640.73**	**—**	**1,679,171.78**	**1,651,283.37**
Total net assets less liabilities		**27,284.10**	**98,246.95**	**1,553,640.73**	**—**	**1,679,171.78**	**1,651,283.37**

The financial statements were approved by the Board of Trustees on 7 May 2024 and were signed on behalf by:



Christopher Lacey

Church Treasurer

Notes to the Financial Statements for the year ended 31 October 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have 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 and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.

Tangible fixed assets

Land and buildings, held by Burlington Baptists church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees considers that any depreciation charge would be insignificant.
Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist church is capitalized and depreciated on a straight-line basis at the following annual rates

- Fixtures, furniture & equipment 10%
- Computer equipment 25%

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds ran only be used for particular restricted purposes within the objects of the charity, Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INCOME & ENDOWMENTS

Analysis of income and expenditure
Selected period: 01 November 2022 to 31 October 2023

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1101 - Offerings	163,431.07	—	525.00	—	163,956.07	169,676.81
1102 - Tax refunds	30,962.46	69.44	2,900.91	—	33,932.81	42,134.64
1103 - Grants	—	—	18,470.00	—	18,470.00	1,000.00
1104 - Gifts & Donations	13,317.94	1,561.97	19,292.66	—	34,172.57	47,089.05
Donations and legacies Totals	207,711.47	1,631.41	41,188.57	—	250,531.45	259,900.50
Income from charitable activities						
1302 - Other activities	149.24	7,173.02	368.99	—	7,691.25	7,211.40
Income from charitable activities Totals	149.24	7,173.02	368.99	—	7,691.25	7,211.40
Investments						
1201 - Bank interest	441.36	—	—	—	441.36	57.89
Investments Totals	441.36	—	—	—	441.36	57.89
Other income						
1303 - Insurance Claim	—	—	—	—	—	4,648.56
1401 - Room hire	33,800.49	—	—	—	33,800.49	26,441.92
1402 - Sundry income	169.41	29.00	—	—	198.41	209.21
1405 - Intern Fees	—	—	1,000.00	—	1,000.00	500.00
Other income Totals	33,969.90	29.00	1,000.00	—	34,998.90	31,799.69
Income and endowments Grand totals	242,271.97	8,833.43	42,557.56	—	293,662.96	298,969.48

3. EXPENDITURE

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure						
Expenditure on charitable activities						
2000 - Church weekend	—	2,150.00	—	—	2,150.00	1,633.00
2002 - Other activities	—	3,961.72	5,985.26	—	9,946.98	4,979.09
2100 - Ministry	966.37	233.35	300	—	1,499.72	1,853.91
2101 - Wages & salaries	143,852.89	—	—	—	143,852.89	127,534.99
2102 - Pensions	8,554.08	—	—	—	8,554.08	7,917.74
2103 - Training	2,868.53	—	—	—	2,868.53	3,169.74
2104 - Travel & Conference	1,320.60	612.74	—	—	1,933.34	1,909.96
2105 - Manse Expenses	6,348.65	—	—	—	6,348.65	4,752.69
2110 - Mission Giving	12,100.89	230	2,363.99	—	14,694.88	44,844.92
2111 - Outreach	—	—	445.81	—	445.81	—
2120 - Children's work	318.96	—	—	—	318.96	753.9
2122 - Catering costs	1,443.17	1,367.47	981.86	—	3,792.50	4,625.61
2130 - Pastoral	—	101.21	—	—	101.21	—
2300 - Resource materials	239.35	351.51	—	—	590.86	504.05
2301 - Equipment	1,438.30	182.04	1,529.40	—	3,149.74	1,223.68
2303 - Computer Software	2,378.51	—	143.88	—	2,522.39	2,177.40
2400 - Church Heat light & Water	14,946.20	—	—	—	14,946.20	11,731.58
2401 - Insurance	6,123.28	—	—	—	6,123.28	6,509.26
2402 - Cleaning Materials	1,420.99	—	—	—	1,420.99	1,555.68
2403 - Repairs and renewals	5,067.16	2,552.88	13,462.38	—	21,082.42	73,538.55
2406 - Flowers	135.62	—	255.43	—	391.05	845.57
2408 - Halls Heat and Light & Water	2,766.40	—	—	—	2,766.40	4,539.37
2410 - Manse repair & maintenance	1,057.91	—	—	—	1,057.91	4,549.38
2411 - Manse Insurance	136.09	—	—	—	136.09	308
2600 - Printing stationery and advertising	1,271.52	—	—	—	1,271.52	863.25
2601 - Telephone & Broadband	1,865.75	—	—	—	1,865.75	1,622.99
2602 - Subscriptions	2,270.94	359.7	—	—	2,630.64	4,104.78
2603 - Bank charges	279.76	—	—	—	279.76	267
2604 - Sundry expenses	86.45	219.62	—	—	306.07	306.88
2607 - DBS Checks	—	—	—	—	—	89
2800 - Depreciation	—	7,423.93	—	—	7,423.93	7,345.36
2900 - Independent Examination	1,302.00	—	—	—	1,302.00	1,300.00
Expenditure on charitable activities Totals	220,560.37	19,746.17	25,468.01	—	265,774.55	327,357.33
Other expenditure						
2701 - Pension Deficit Interest	—	—	—	—	—	287
Other expenditure Totals	—	—	—	—	—	287
Expenditure Grand totals	220,560.37	19,746.17	25,468.01	—	265,774.55	327,644.33

4. STAFF COSTS

Staff Costs	2021/22	2020/21
Gross Salaries*	£139,405	£124,757
Employers National Insurance**	£4,499	£2,778
Pensions***	£17,194	(£8,778)
	£161,097	£118,757

* Gross Salaries includes employee pension contributions less Statutory Adoption Pay less Employer NI Allowance less EE NI refund - includes £68.93 tax refund recorded in error in 21/22
**Employer NI - includes £7.20 NI refund overstated in 21/22
*** Pension costs include employer pension contributions plus deficit payments and interest arising from the deficit, less an adjustment of the liability (see Note 5 Pensions and Note 9 Gains & Losses).

The average monthly employees during the year was 8 (2021/22: 8)

No employee received emoluments in excess of £60,000

Two ministers act as Trustees and received remuneration including gross pensionable salary, payrolled benefits, housing allowance, Employer NI and Employer pension in 2022/23, as employees of Burlington Baptist church totalling £59,668 (2021/22 £ 58,896).

- Rev Simon Harris
- Rev Claire Earl

The ministers received benefits in respect of their services as Minister, including the provision to the Senior Minister, of manse accommodation owned by the church.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities in the period to which they relate.

Accrued holiday pay is not recognized in the financial statements as this is not considered to be a material component of total expenditure.

5. PENSIONS

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Broadstone Corporate

Benefits Ltd. 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 Scheme members if 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 Limited. The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution 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	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

§ Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long-term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

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

*The agreed Revised Schedule of Contributions for that date was confirmed and agreed in December 2023 with the Pension Actuaries and the Pension Regulator that **there is now no longer a deficit**, and so no pension provision is required.

Recovery Plan

At the end of June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the Defined Benefit ('DB') Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to just £1 per month from August 2022. See www.baptist.org.uk/pensions for more details.

DB Plan finances and risk exposure

As things currently stand, it is expected that the trustees of the scheme that the existing DB Plan funds to be adequate and a relatively small surplus may emerge. Discussions over the use of surplus are ongoing but we cannot rule out the possibility of a shortfall. Deficit Recovery Contributions (DRCs) In light of the above uncertainties, the Trustee will continue to collect £1 per month from each employer so that the direct debit facility remains open should there be a significant change in circumstances. If there is a significant detrimental change, employers may be asked to increase their contributions. This requirement will cease when the buy-out completes and we move towards wind-up of the DB Plan.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 October 2023	31 October 2022
Balance sheet liability at year start	-	£23,851
Minus deficiency contributions paid	£0	(£3,575)
Interest cost (recognised in SoFA)	£0	£287
Remaining change to balance sheet liability* (recognised in SoFA)	£0	(£20,563)
Balance sheet liability at year end	-	-

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

A workplace pension scheme for all other employees is provided by NEST.
At 31 October 2023 there were four eligible job holders and one job holder with a right to opt in, enrolled into the work place pension scheme provided by NEST.

6. RELATED CHARITIES

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Grant Britain, and the Eastern Baptist Association which is charity number 1089795.
The church was registered as a charity on 11 November 2008, charity commission number 1126707.

The church made donations to the Baptist Union Home Mission scheme of £168 (2021/22: £7,139).

7. RELATED PARTY TRANSACTIONS

Four trustees received a total of £2,248 for reimbursed expenses (2021/22: Two Trustees, £1,860).

The aggregate amount of donations received from Trustees and related parties was £54,930 (2021/22: £58,828).

8. FIXED ASSETS

	Church Premises	Manse	Church Centre	Fixtures, Fittings & Equipment	Total
Cost					
At 31st Oct 2022	£200,000	£189,669	£1,149,237	£274,917	£1,813,823
Additions				£578	£578
Disposals					£0
Revaluation					£0
At 31st Oct 2023	£200,000	£189,669	£1,149,237	£275,495	£1,814,401
Depreciation					
At 31st Oct 2022				£239,983	£239,983
Charge for the year				£7,424	£7,424
At 31st Oct 2023				£247,407	£247,407
Net book value					
At 31st Oct 2022	£200,000	£189,669	£1,149,237	£34,934	£1,573,840
At 31st Oct 2023	£200,000	£189,669	£1,149,237	£28,088	£1,566,994

9. OTHER RECOGNIZED GAINS/LOSSES

	2022/23 £	2021/22 £
Re-measurement of multi-employer pension liability	-	20,564

10. CURRENT ASSETS – DEBTORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Debtors						
DEBTORS : Debtors	—	—	—	—	—	4,648.56
GIFTAID : Gift Aid Refund receivable	10,549.39	89.84	655	—	11,294.23	27,937.01
PREPAY : Prepayments	-504.2	504	—	—	-0.2	2,334.83
Z05 : Accounts Receivable	2,931.56	76	—	—	3,007.56	1,108.40
Z06 : Prepayments	1,803.55	—	—	—	1,803.55	2,088.53
Total	14,780.30	669.84	655	—	16,105.14	38,117.33

11. CASH AT BANK AND IN HAND

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Barclays Account	7,338.31	(9,835.94)	15,533.84	—	13,036.21	1,417.55
6502 : Barclays Premium	2,547.18	2,511.88	—	—	5,059.06	2,544.13
6503 : CAF Account	47,216.80	18,578.98	(1,391.10)	—	64,404.68	23,150.47
6504 : Contact Cash	—	28.29	—	—	28.29	28.29
6510 : ElevensesF4TS Cash	—	—	52.55	—	52.55	64.44
6514 : Flow er Cash	54.02	—	(28.59)	—	25.43	41.67
6515 : Impact Cash	—	27.49	(27.49)	—	—	28.40
6516 : Impact current account	—	(818.85)	818.85	—	—	873.19
6517 : Ladies Fellow ship Current	—	(0.02)	—	—	(0.02)	(0.02)
6523 : Time to Sew Cash	—	254.14	4.50	—	258.64	189.01
6526 : Tiddlyw inks Cash	—	36.35	—	—	36.35	53.89
6530 : CAF Gold (General)	(35,023.70)	58,655.88	—	—	23,632.18	23,289.89
6531 : Scottish w idow s (General)	1,015.62	—	—	—	1,015.62	1,013.89
6532 : First Steps Cash	—	50.00	—	—	50.00	50.00
6590 : Cash in hand	(1.01)	—	—	—	(1.01)	(1.01)
Total	23,147.22	69,488.20	14,962.56	—	107,597.98	52,743.79

12. LIABILITIES – CREDITORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Agency accounts						
6699 : Agency collections	—	—	23.64	—	23.64	—
Total	—	—	23.64	—	23.64	—
Liabilities - Creditors: Amounts falling due in one year						
BU : Baptist Union Loan Corporation	—	—	(0.31)	—	(0.31)	(0.31)
CREDITORS : Other Creditors	4,842.09	—	173.50	—	5,015.59	10,398.52
Z04 : Accounts Payable	5,801.33	—	686.00	—	6,487.33	3,020.39
Total	10,643.42	—	859.19	—	11,502.61	13,418.60

13. MOVEMENT IN FUNDS

Purpose and Restriction of Funds

Designated	Purpose	Restriction
AVFUND - Worship AV Fund	Audio Visual equipment	None
CHURCHWE – Church Weekend	Funds for the church weekend.	None
DUCKLINGS – Singing Ducklings	Activities of the Singing Ducklings community group now closed.	None
DUKE - Duke of Edinburgh	Duke of Edinburgh group activities	None
EQUIP - Equipment	Equipment expenditure - now closed	None
ETERNITY - Eternity	Activities of the Emerge youth group	None
FIXTURES - Fixtures Furniture and Equipment Reserve	Furniture and equipment fixed assets	None
IMPACT - Impact	Activities of Impact missional community	None
INTERN - Intern Fund	Activities of the Internship Programme	None
CHAT – Coffee & Chat	Activities of the coffee & chat group which has replaced Ladies fellowship and lunch club missional communities	None
LEGACY - Legacy	Funds given in memory of deceased for use for specific projects	None
LUNCH - Lunch Club	Activities of the Lunch Club missional community – now closed	None
Mission - Mission Giving	Mission giving, part of the tithe	None
NEW - New Projects	new projects in respect of staff or buildings or outreach	None
REPAIRS - Repairs & Renewals	For maintenance and repair of church buildings	None
SABBAT - Sabbatical	assist our ministers with travel costs during their sabbaticals and to fund the additional preaching fees	None
SAX - Saxceptional	Activities of the Saxceptional mission community Now closed	None
TIDDLY – Tiddlywinks	Activites of the Tiddlywinks missional community	None
TIME – A Time to Sew	Activities of the Time to Sew missional community	None
Zpension – Pension reserves	Represents the Pension Liability	None

Restricted Funds	Purpose	Restriction
BMS - BMS	Setup to receive church member donations to add to church mission giving to BMS	Funds can only be used for the stated purpose
CENTRE - Church Centre Reserve	Fixed assets fund for the church centre building	Funds can only be used for the stated purpose
CHILDREN - Childrens Work	Donations from church members for childrens work at Burlington	Funds can only be used for the stated purpose
COMMHUB – Community Hub	Community Hub development project	Funds can only be used for the stated purpose
DUKE - Duke of Edinburgh	Donations from church members for activities of the DofE group	Funds can only be used for the stated purpose
ETERNITY - Eternity	Donations from church members for youth work at Burlington	Funds can only be used for the stated purpose
F4TS11SES - Feet for the Street/Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
FLOWER - Flowers	Donations to be used for church flowers	Funds can only be used for the stated purpose
H4I - Heart For Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)	Funds can only be used for the stated purpose

HAPPY - Happy Homes	Donations received from church member to add to church mission giving to Happy Home (Kenya)	Funds can only be used for the stated purpose
HOME - Home Mission	Donations received from church members to add to church mission giving to EBA	Funds can only be used for the stated purpose
IMPACT - Impact	Donations for the activities of the missional community that visits local hostel	Funds can only be used for the stated purpose
OPEN - Open Door	Donations for the activities of the missional providing meal at Christmas	Funds can only be used for the stated purpose
PERSPECT - Perspectives	Donations received from church members to add to church mission giving to Perspectives	Funds can only be used for the stated purpose
PROJECTOR - PROJECTOR	Donations in response to an appeal for a projector now closed	Funds can only be used for the stated purpose
PROP - Property Reserve	Fixed asset fund - Church building	Funds can only be used for the stated purpose
RUTH - Project Ruth	Donations received from church members to add to church mission giving to Project Ruth	Funds can only be used for the stated purpose
SANCTUARY – Sanctuary Refurb	Sanctuary refurbishment fund	Funds can only be used for the stated purpose
SPURSE - Samaritans Purse	Donations received from church members to add to church mission giving to Samaritans Purse	Funds can only be used for the stated purpose
SpecGifts - Special Gifts	Proceeds from special collections to add to church mission giving to various charities	Funds can only be used for the stated purpose
TEAR - Tear Fund	Donations received from church members to add to church mission giving to Tear Fund	Funds can only be used for the stated purpose

Fund Transfers

Transfers between fund classes	**Description**	£
Transferred from General funds to Designated funds	Transfer from General to Church Weekend fund to cover deficit. £273 Transfer £600 to Duke of Edinburgh fund for DofE license Transfer £1100 to Eternity for youth work Transfer £578 to Fixtures for purchase of capital equipment Transfer £6000 to Repair fund for planned maintenance and repairs Transfer £1050 to Sabbatical fund.	9,601
Transfer between Designated funds	Transfer £6392 from Sanctuary fund to New Projects as pledges pay off some of the deficit	6,392
Transfer General to Restricted funds		0
Transfer from Designated funds to General fund	Transfer £200 donation from Time to sew to General funds	200
Transfers from Designated to Restricted	Transfer £27,169 from Sanctuary fund to Sanctuary fund to cover the deficit on the Sanctuary fund	27,169
Transfer from Restricted funds to Designated		0

Burlington Baptist Church

Fund movement by type
Selected period: 01 November 2022 to 31 October 2023

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Unrestricted							
General - General fund	27,283.28	242,271.97	220,560.37	(21,710.78)	—	—	27,284.10
Sub-totals	**27,283.28**	**242,271.97**	**220,560.37**	**(21,710.78)**	**—**	**—**	**27,284.10**
Designated							
CHAT - Coffee and Chat	2,423.00	—	—	—	—	—	2,423.00
CHURCHWE - Church Weekend	294.78	382.43	950.00	272.79	—	—	—
DUCKLINGS - Singing Ducklings	30.92	—	30.92	—	—	—	—
DUKE - Duke of Edinburgh	(1.57)	53.48	359.70	600.00	—	—	292.21
EQUIP - Equipment	—	1,114.98	—	—	—	—	1,114.98
ETERNITY - Eternity	1,040.89	4,914.94	6,274.69	1,100.00	—	—	781.14
FIXTURES - Fixtures Furniture and Equipment Reserve	34,934.85	—	7,423.93	577.99	—	—	28,088.91
IMPACT - Impact	251.90	—	—	—	—	—	251.90
INTERN - Intern Fund	5,082.37	—	388.54	—	—	—	4,693.83
Mission - Mission Giving	182.28	—	—	—	—	—	182.28
NEW - New Projects	13,428.05	—	—	18,702.00	—	—	32,130.05
REPAIRS - Repairs & Renewals	12,272.07	—	2,552.88	6,000.00	—	—	15,719.19
SABBAT - Sabbatical	5,568.95	—	—	1,050.00	—	—	6,618.95
SANCTUARY - Sanctuary Refurb Fund	38,555.80	50.00	—	(33,560.80)	—	—	5,045.00
TIDDLY - Tiddlywinks	368.91	448.00	465.54	—	—	—	351.37
TIME - A Time to Sew	184.51	1,869.60	1,299.97	(200.00)	—	—	554.14
Sub-totals	**114,617.71**	**8,833.43**	**19,746.17**	**(5,458.02)**	**—**	**—**	**98,246.95**

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Restricted							
BMS - BMS	18.75	150.00	168.00	—	—	—	0.75
CENTRE - Church Centre Reserve	1,149,237.31	—	—	—	—	—	1,149,237.31
CHILDREN - Childrens Work	348.44	—	—	—	—	—	348.44
COMMHUB - COMMUNITY HUB	3,750.60	20,229.80	13,462.38	—	—	—	10,518.02
EBACOYEAR - EBA Church of the Year	25.00	—	—	—	—	—	25.00
ETERNITY - Eternity	15.23	—	—	—	—	—	15.23
F4TS11SES - Feet for the Street/Elevenses	1,702.57	433.99	635.88	—	—	—	1,500.68
FLOWER - Flowers	25.43	230.00	255.43	—	—	—	—
FORMNETWOR - FORM Network	1,480.80	1,000.00	803.88	—	—	—	1,676.92
H4I - Heart For Ipswich	250.00	—	—	—	—	—	250.00
HAPPY - Happy Homes	—	427.18	313.76	—	—	—	113.42
HOME - Home Mission	18.75	150.00	168.00	—	—	—	0.75
IMPACT - Impact	837.19	—	—	—	—	—	837.19
OPEN - Open Door	219.87	30.00	345.98	—	—	—	(96.11)
PROJECTOR - PROJECTOR	0.97	—	—	—	—	—	0.97
PROP - Property Reserve	389,669.00	—	—	—	—	—	389,669.00
RUTH - Project Ruth	282.86	—	—	—	—	—	282.86
SANCTUARY - Sanctuary Refurb Fund	(38,555.39)	6,386.59	—	27,168.80	—	—	(5,000.00)
SCCTOURS - SCC SUFFOLK TOUR	—	8,470.00	6,008.22	—	—	—	2,461.78
SpecGifts - Special Gifts	—	1,750.00	—	—	—	—	1,750.00
TEAR - Tear Fund	55.00	300.00	350.00	—	—	—	5.00
TFIMoveOn - TFI Move On	—	3,000.00	2,956.48	—	—	—	43.52
Sub-totals	**1,509,382.38**	**42,557.56**	**25,468.01**	**27,168.80**	**—**	**—**	**1,553,640.73**

Note: The Sanctuary Refurb Fund was established to receive donations in response to an appeal for a capital refurbishment project. The expenditure on the project exceeded income, however, there are active pledges of donations which we are still to receive into this fund. The deficit in this fund will reduce by these donations but in the meantime is offset by funds transferred from New Projects into a designated Sanctuary Refurbishment fund.

14. GRANT MAKING

Analysis of grants paid (included in Mission Giving under Costs of Charitable Activities in Note 3)

Analysis	Grants to Institutions (£)	Grants to Individuals (£)	Support Costs (£)	Total (£)	2022/23
Beam	98			98	700
BMS	414			414	3,639
BugB EBA Home Mission	168			168	7,139
CYM	546			546	1,750
Happy Homes Kenya	388			388	697
Harnhill	98			98	700
CAP debt Centre (Hope Church)	3,740			3740	3,010
Inspire Christian Counselling	542			542	1,575
Irini Trofimov	-	1,624		1624	3,500
Kintsugi Hope	540			540	1,575
Oasis Language School	-			-	420
Perspectives	542			542	1,575
Project Ruth	1,622			1622	12,887
Route to Freedom	1,501			1501	1,505
TLG (ST Matthews Church)	600			600	700
Talitha Koum	-				450
Tearfund	350			350	803
TWAM	50			50	450
YMCA Trinity	-			-	269
Move On grants to Ukrainian refugees	-	1,364		1,364	-
Community grant	30			30	-
Mission on the Move	200			200	-
Unallocated	278			477	3,028
Total	**11,707**	**2,988**		**14,695**	**37,979**

15. Comparative figures are provided in the following two reports for the SOFA and movement in funds for 2021/22

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
D:>nations and legacies	202,935	1,995	54,971		259,901	225,523
Incorre from charitable activities	20	7,192			7,211	1,295
Investrrents	58				58	2
Other incorre	26,576	4,724	500		31,800	22,129
Total income	229,589	13,910	55,471		298,969	248,950
Expenditure on:						
Raising funds						
Expenditure on charitable activities	224,431	31,870	71,056		327,357	239,399
Other expenditure		287			287	281
Total expenditure	224,431	32,157	71,056		327,644	239,680
Net income/ (expenditure) resources before trans	5,158	(18,247)	(15,585)		(28,675)	9,270
Transfers						
Gross transfers between funds - in	15,388	91,656	1		107,045	25,508
Gross transfers between funds - out	(20,316)	(63,138)	(23,590)		(107,045)	(25,508)
Other recognised gains/ losses						
Gain/Losses on pension liability		20,564			20,564	(212)
Net movement in funds	230	30,835	(39,174)		(8,111)	9,058
Reconciliation offunds						
Total funds brought forward	27,054	83,783	1,548,558		1,659,395	1,650,337
Total funds carried forward	27,284	114,618	1,509,384		1,651,284	1,659,395

Movement in Funds 2021/22

Fund movement by type
Selected period: 01 November 2021 to 31 October 2022

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Unrestricted							
General - General fund	27,054	229,589	224,431	(4,929)			27,283
Sub-totals	**27,054**	**229,589**	**224,431**	**(4,929)**			**27,283**
Designated							
AVFUND - Worship AV Fund	234			**(234)**			
CHAT - Coffee and Chat	2,367	56					**2,423**
CHURCHWE- Church Weekend		1,855	2,951	1,391			295
DUCKLINGS - Singing Ducklings	376		345				31
DUKE- Duke of Edinburgh	(165)	714	2,180	1,629			(2)
EQUIP - Equiprrent	55			(55)			
EfERNI1Y - Bernity	1,437	4,923	5,020	(300)			1,041
FIXTURES - Fixtures Furniture and Equiprrent Reserve	16,031		7,345	26,249			34,935
IMPACT - Impact	252						252
INSPIRE- Inspire							
INTERN - Intern Fund	11,415		553	{5,779)			5,082
LEGACY - Legacy	12,224			(12,224)			
Mission - Mission Giving	181						182
NEW - New Projects	49,030			(35,602)			13,428
REPAIRS - Repairs & Renewals	13,161	4,649	11,537	6,000			12,272
SABBAT - Sabbatical	4,519			1,050			5,569
SANCTUARY- Sanctuary Refurb				38,556			38,556
Fr1nrl SAX - Saxceptional		50		(50)			
TIDDLY - Tiddlywinks	515	492	638				369
TIME - A Tirre to Sew	313	1,172	1,301				185
ZPension - Pension reserves	(28,162)		287	7,885		20,564	
Sub-totals	**83,783**	**13,910**	**32,157**	**28,518**		**20,564**	**114,618**

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Restricted							
BMS-BMS	23	135	139				19
CENTRE- Church Centre Reserve	1,149,237						1,149,237
CHILDREN - Childrens Work	648			{300)			348
COMMHUB- COMMUNITY HUB		3,751					3,751
DUKE - Duke of Edinburgh	(1)						
EBACOYEAR- EBA Church of the Year	25						25
ETERNITY - Bernity	13	30	28				15
F4TS11SES- Feet for the Street/Bevenses	2,347	122	766				1,703
FLOWER - Flowers		114	88				25
FORMNET\M)R - FORM Network		1,500	19				1,481
H4I - Heart For Ipswich	250						250
HAPPY - Happy Homes	(5)	212	207				
HOME- Home Mssion	23	135	139				19
IMPACT- Impact	1,220		383				837
OPEN - Open Dear	392		172				220
PROJECTOR- PROJECTOR							1
PROP - Property Reserve	389,669						389,669
RUTH - Project Ruth	5	9,665	9,387				283
SANCTUARY- Sanctuary Refurb	4,624	39,533	59,423	(23,289)			(38,555)
F11nrl TEAR- Tear Fund	85	275	305				55
Sub-totals	**1,548,558**	**55,471**	71,056	(23,589)			1,509,382
Totals	1,659,395	298,969	327,644			20,564	1,651,283

16. INDEPENDENT EXAMINATION FEES

	2022/23	2021/22
	£	£
Independent Examiner's Fee	1,200	1,300

BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales - Charity number 1126707

Accounts

Charity Registration Number 1126707

Burlington Baptist Church Ipswich

Trustees' Report and End of Year Financial Statements
Year Ending October 31st 2022

Statutory Information

Registered Address

London Road

Ipswich

Suffolk

IP1 2EZ

Charity Registration Number 1126707

Managing Trustees

The Revd Simon Harris (Senior Minister)
The Revd Claire Earl (Minister)
Mr Jonathan Chalmers (Treasurer)

Miss Alice Speedie (Secretary)
Mrs Rebecca Willson
Mrs Rebecca Garland
Mr Nathan Luetchford
Mrs Jane Hewson
Mr Chris Hewson
Mr Paul Boulton

Holding Trustee

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot, Oxfordshire, OX11 8RT

Directors
Timothy Walker (from 12th May 2023)
Timothy Chowns (from 6th Feb 2023)
Caroline Sanderson (from 3rd Feb 2023)
John English
Christopher Hanning
Andrew Hawksworth
The Revd Joseph Lennox
John Levick
The Revd Christopher Lewis
The Rev Ann Chesworth
Karen Martindale
Olusegun Obidipe
Jeremy Ponsford
Graham Powney (to 6th Mar 2022)
Michael Southcombe
Graham Ward
Peter Walls
Peter Welch

Richard Wilson

Bankers

Barclays Bank PLC
1 Princes Street
Ipswich
Suffolk
IP1 1PB

CAF Bank Ltd
Kings Hill
25 Kings Hill Avenue
West Malling, Kent
ME19 4JQ

Independent Examiner

Mrs Christine D Wade
Association of Chartered Certified Accountants
HastingsWade
58-60 Stowupland Road
Stowmarket
Suffolk
IP14 5AL

Annual Report for 2021-22

The trustees present their Annual Report and financial statements for the year ended 31 October 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of

Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

Charitable Objectives

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational structure and decision-making processes

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity. In line with Baptist Union new and amended clauses ratified by the Charity Commission, the Constitution was updated in September 2021 following approval by the Church Meeting and Trustees to provide for virtual and hybrid church meetings.

Public Benefit

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website.
- Open access activities for children e.g. Tiddlywinks, youth and young adults e.g .Duke of Edinburgh Award Scheme, older people e.g. Coffee and Chat, those in need in Ipswich e.g. Elevenses, Feet for the Street, Open Door Christmas Day meal (this was a takeaway in 2020 due to Covid-19 restrictions).
- Support for publicly accessible mission activities locally e.g. Inspire, CYM, nationally e.g. Home Mission and internationally e.g. BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan), and Happy Home (Kenya).

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believer's Baptism or by affirmation. This year we have witnessed one baptism (Covid restrictions has had an impact on baptisms) and now have a membership of 220. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule.

Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years).

The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the church's objectives are being fulfilled. Vision/Strategy meetings are held at least once a year and include the wider staff team.

Church Meeting

A meeting of church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members' Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year. Note that during the Covid-19 restrictions Church Meetings were held electronically for the purpose of strategy and budget approval. Acceptance of the budget and other decisions were made by a show of "electronic hands" on screen.

The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviour we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the European General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Objectives and activities

Core activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship (celebration). Usually, one main service at 10.45am with teaching made publicly available on our website, and age-appropriate teaching for children and young people. Where Covid-19 restrictions prevailed, a new shorter, in-person service was introduced – 'Word and Prayer' – which started at 9.30am to allow attendees to be back home in time for the main online celebration at

10.45am. The online celebration extended our reach across the UK and abroad. We have maintained a weekly online presence to cater for members who are unable or hesitant to attend our in-person service, and of course to reach a wider audience.

- Provision of a variety of groups and services developing community (termed "Burlington Communities"). Some of these groups have worked effectively online or in very small gatherings during the Covid-19 restrictions and some have become telephone-based support groups for mental and spiritual wellbeing:
    - Small groups for friendship and Christian support and learning
    - Wellbeing courses following Kintsugi Hope material
    - Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community, eg A Time to Sew, Elevenses
    - Organisational groups offering specific services to a group within the church community, eg Women's Fellowship and the wider public community eg Coffee and Chat

Additionally, we provide:

- Extra teaching through various courses eg Start course, Alpha, Cracking Communication.
- Extra opportunities for learning and friendship for children and young people eg 8-11 and Emerge, Lego Church (held online during Covid-restrictions), Children's & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches for mutual support eg four local churches growing in friendship and activity.
- Links to the wider Christian community to provide additional public services eg Ipswich Winter Night Shelter, Inspire, Perspectives and Christians Against Poverty.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. During the Covid-19 pandemic we have been delivering regular food to people we are aware of who are in significant need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs.
- Christian weddings and funerals.

Charitable giving

The church gives at least 15% of its regular sources of income to other Christian charities. The main ones are:

- BMS World Mission
- Baptist Union of Great Britain Home Mission
- Project Ruth School in Romania
- Path to Victory (Kyrgyzstan)
- Route to Freedom, Ipswich
- Christian Youth Ministries, Ipswich
- Christians Against Poverty, Ipswich

- Soul Edge (Canada and New Zealand)
- Inspire Christian Counselling, Ipswich
- Perspectives, Ipswich
- Kintsugi Hope, UK

The church has continued to develop longer term partnerships with some mission partners, including the Path to Victory Project in Kyrgyzstan, Transforming Lives for Good (UK) and Kintsugi Hope (UK)

A full list of the charities that we have support during this period is contained in the notes to the financial statements.

Safeguarding children and vulnerable adults

The church operates systems to ensure that all Church Members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the church.

Use of premises

Many church-led activities take place in the Church Centre. This facility is also used for some local Council meetings, a regular NCT group (pre-Covid-19 and when Covid-19 restrictions allowed), Adult Education Classes, CSCS classes, a children's keyboard class, camera club, and Brownies.

The Church Hall is used by a range of community groups eg:

- A breakfast and after-school club run by Alpha Nurseries operates daily in term time from the halls. They also run holiday clubs.
- Jujitsu self-defence classes
- Karibu – African ladies group helping develop cooking and life skills as well as community and expanding their use of our facilities. They have also received funding to provide dance classes and a Saturday school.
- A local theatre group.

The church has established policies to ensure that such hires come within the limitations of the Constitution and relevant laws.

The main Church Centre is approved for use by the Council as an emergency centre, it is used as a voting centre for local and national elections, and has been used as a Covid-19 vaccination centre.

Health and Safety

The church, mindful that the Trustees bear full responsibility for this aspect of the life and work of the church, has appointed a Health and Safety Officer to advise the Trustees. This is currently the Operations Manager who ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups. Food hygiene advice is also available to those involved in preparing food for consumption on the church premises.

Achievements and performance

The church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that the year covered by this report was again a positive one in the life of the church, and that it will be able to pursue its mission purposes in the future with renewed enthusiasm. We continued to work on starting, developing and maturing missional communities through this year.

The Trustees acknowledge that the work of the church is highly dependent on those members who provide voluntary service in many areas. These include:

- heading up the children's activities in the church
- providing music for services
- maintaining the property
- catering
- administration
- staffing the church activities mentioned in this report.

As well as a Senior Minister we also employ paid staff to take the burden of administrative work off volunteers, such as:

- a part-time Minister, supporting growth of various groups and Internships
- a part-time Finance Manager to assist the Treasurer
- a full-time Operations Manager to take on organisation of maintenance, rentals and various administrative matters which might otherwise be undertaken by the Church Secretary.
- a paid post of Youth Team Leader to co-ordinate work with young people.
- Other paid staff include a Property Support Worker, Room Hire Coordinator and PA to the Senior Minister.

There have been fairly stable numbers attending the Sunday worship celebration prior to Covid-19 restrictions. In-person attendance since restrictions were relaxed remain lower than pre-Covid levels, with some members choosing to participate online. There has been the encouragement of new people joining us regularly, some of whom found us online. Overall, we intuitively sense that our 'reach' into the wider community continues to be significant through the variety of community activities undertaken.

Support

We recognise that staff and key volunteers require a system of support and encouragement. These are principally provided by:

- Ministry Team meetings (3 per month, 2 offering support in faith and character development and one focused on operations and associated support)
- Line management meetings (monthly) with Senior Minister or other appropriate appointed Trustees
- Support and Accountability Groups for community leaders (typically monthly)

Maintenance and upgrade of the premises

The actions from the last quinquennial review in 17/18 are still actively being planned into the maintenance schedule. Routine day-to-day maintenance of the church buildings and manse was supplemented by some one-off projects eg replacement of the front and back door and removal of trees at the manse.

Following a fund-raising appeal, money was donated and pledged over a two/three year period which allowed work to commence on the refurbishment of the Sanctuary starting January 2022. The pews were removed and replaced with chairs to provide a more flexible, welcoming and comfortable space. A new central heating system was also installed to improve efficiency. We have held several café style services with good conversations taking place over coffee around tables. We have also been able to arrange seating to create a more intimate space for small funerals and weddings. A steam railway charity removed the pews to repurpose the wood for fitting out railway carriages. Much of the preparation and decorating was carried out by church members.

In this past year we have carried out repairs to the Church Hall including replacing the kitchen floor following a leak and general maintenance to the toilets. We have a long-held vision for converting the Church Hall into a Community Hub. Initial grant funding and donations have been secured to proceed to stage 1 of the project which would involve the appointment of architects and measurements to be made to ascertain a guide cost of the project.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

The church premises continue to be secured by external dusk to dawn lighting, CCTV, an alarm system and use of SmartWater marking for key assets.

Financial review

Financial policies

The church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees' and Church Meeting. Budgeted resources are controlled to match anticipated income based upon previous years and expected changes.

Financial guidelines have been approved by Members for the protection of the church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate who may authorise payments at three levels of expenditure, and what processes should be followed when purchasing goods or services.

The Treasurer is always a trustee but individual members of the Finance Team are not necessarily trustees, for instance volunteer Assistant Treasurers have been appointed from the membership to carry out specific roles. The Finance Manager is a part-time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer.

The Finance Committee is a separate group and consists of at least five people – the Treasurer plus other Church Members, only one of which may be a Trustee. The Finance Committee considers and advises the Trustees on financial issues. In particular, they discuss, and amend, if necessary, the annual budget before it is presented to the Trustees' Meeting. The Church Meeting is responsible for approving the budget. Similarly,

the annual accounts are reviewed by the Finance Committee prior to approval by the Trustees' Meeting, and are then received by the Church Meeting.

A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees at least four times per year.

The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses. The Reserves Policy is reviewed annually by the Trustees. Taking into account the church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current level of reserves, £27,000 may be too low. A level of three months expenditure, calculated across all non-restricted funds is considered prudent and our intention is to move towards that level.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the church's objectives. The reserves also represent the working balance of the church, particularly given the claiming of Gift Aid in arrears. During the course of this financial year the regular giving was lower than the budget, primarily through a drop in attendance post-Covid and also due to changes in personal circumstances, members re-locating out of the area, and a few deaths. We also faced a lower than anticipated income from room hire. The finances were discussed at the October Church Meeting and members were invited to review their current giving to allow budgets to be drawn up for the following year. The review was to conclude at the end of November 2022.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

- Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the church. As well as holdings for internal organisations, the main Designated Funds are:

- **Legacy Fund**
  Any legacies received by the church, except where restricted, are held in the legacy fund as designated. The Trustees generally try to use this fund to provide something that enhances the church and can be clearly identified by the family of the donor. In 2021/22 this fund was used to pay part of the costs of the Sanctuary transformation including removal of pews to create an open, flexible space.

- **New Projects Fund**
  We have a designated New Projects Fund, which allows us to support new projects in respect of staff or buildings or outreach in advance of clear availability of funds. The New Projects Fund receives any surplus from the General fund. In 2021/22, part of this fund was used to pay forward some of the costs of the Sanctuary transformation including removal of pews to create an open, flexible space. These

are expected to be repaid through pledges by members to support the transformation over the next two years. There were also unanticipated costs in the transformation which are not expected to be repaid and represent a cost to the fund. In 2022/23 and future years it is anticipated that part of this fund will be needed to support the deficit in annual operating income.

- **Repair and Renewal Fund**
  The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur, we would need to organise an appeal.
- **Sabbatical Fund**
  Our Ministers can take a sabbatical every seven years. The aim has been to increase this designated fund by £525 per Minister per year, to assist our Ministers with travel costs during their sabbaticals and to fund the additional preaching fees the church may need to pay during such a time.

Living Wage

The church recognises that the mandatory minimum wage or the government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the real Living Wage are announced each November. Pay for all employees and Minister(s) is increased from 1st January each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the real Living Wage level set the previous November in which case the real Living Wage rate is used.

Risk assessment

The trustees have carried out or overseen relevant risk assessments and believe they have taken adequate steps to manage the risks identified.

Presentation currency

The presentation currency is £ sterling.

Signed following approval by the Trustees on 18/8/23

Alice Speedie

Alice Speedie

Church Secretary

Independent Examiner's Report to the Trustees of Burlington Baptist Church Ipswich

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2022 which are set out on pages 13 to 32.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Christine D Wade

Mrs Christine D Wade
Association of Chartered Certified Accountants
HastingsWade
58-60 Stowupland Road
Stowmarket
Suffolk
IP14 5AL

24th August 2023

Statement of Financial Activities

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2021 to 31 October 2022

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:	***2***						
Donations and legacies		202,935	1,995	54,971	—	259,901	225,523
Income from charitable activities		20	7,192	—	—	7,211	1,295
Investments		58	—	—	—	58	2
Other income		26,576	4,724	500	—	31,800	22,129
Total income	**3**	**229,589**	**13,910**	**55,471**	**—**	**298,969**	**248,950**
Expenditure on:							
Raising funds		—	—	—	—	—	—
Expenditure on charitable activities		224,431	31,870	71,056	—	327,357	239,399
Other expenditure		—	287	—	—	287	281
Total expenditure		**224,431**	**32,157**	**71,056**	**—**	**327,644**	**239,680**
Net income / (expenditure) resources before trans		**5,158**	**(18,247)**	**(15,585)**	**—**	**(28,675)**	**9,270**
Transfers	***13***						
Gross transfers between funds - in		15,388	91,656	1	—	107,045	25,508
Gross transfers between funds - out		(20,316)	(63,138)	(23,590)	—	(107,045)	(25,508)
Other recognised gains / losses	***9***						
Gain/Losses on pension liability		—	20,564	—	—	20,564	(212)
Net movement in funds		**230**	**30,835**	**(39,174)**	**—**	**(8,111)**	**9,058**
Reconciliation of funds							
Total funds brought forward		**27,054**	**83,783**	**1,548,558**	**—**	**1,659,395**	**1,650,337**
Total funds carried forward		**27,284**	**114,618**	**1,509,384**	**—**	**1,651,284**	**1,659,395**

There may be minor discrepancies in the totals if the pence are not being shown

Balance Sheet

Burlington Baptist Church

Balance sheet (Separate funds)
As at: 31 October 2022

	Notes	General Fund	Designated Funds	Restricted	Endowment	At 31/10/2022 £	At 31/10/2021 £
Fixed assets	8						
Tangible assets			34,935	1,538,906	—	1,573,841	1,554,937
Fixed assets		**—**	**34,935**	**1,538,906**	**—**	**1,573,841**	**1,554,937**
Current assets							
Debtors	10	25,652	7,468	4,998	—	38,117	6,115
Cash at bank and in hand	11	14,877	72,215	(34,348)	—	52,744	135,047
Current assets		**40,529**	**79,683**	**(29,350)**	**—**	**90,861**	**141,162**
Liabilities	12						
Creditors: Amounts falling due in one year		13,245	—	173	—	13,419	12,853
Net current assets less current liabilities		**27,283**	**79,683**	**(29,524)**	**—**	**77,443**	**128,309**
Total assets less current liabilities		**27,283**	**114,618**	**1,509,382**	**—**	**1,651,283**	**1,683,246**
Liabilities							
Provision for liabilities after one year		—	—	—	—	—	23,852
Total net assets less liabilities		**27,283**	**114,618**	**1,509,382**	**—**	**1,651,283**	**1,659,395**

The financial statements were approved by the Board of Trustees on 20/8/23 (Date) and were signed on behalf by:

Trustee

Jm Ch. (TREASURER)

Notes to the Financial Statements for the year ended 31 October 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have 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 and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.

Tangible fixed assets

Land and buildings, held by Burlington Baptist Church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees' policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees consider that any depreciation charge would be insignificant.
Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist Church is capitalized and depreciated on a straight-line basis at the following annual rates

Fixtures, furniture & equipment 10%
Computer equipment 25%

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees

Designated funds comprise Unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INCOME & ENDOWMENTS

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
1101 - Offerings	166,150	50	3,477	—	169,677	180,413
1102 - Tax refunds	33,650	296	8,189	—	42,135	29,626
1103 - Grants	—	—	1,000	—	1,000	5,423
1104 - Gifts & Donations	3,135	1,649	42,305	—	47,089	10,061
Donations and legacies Totals	202,935	1,995	54,971	—	259,901	225,523
Income from charitable activities						
1302 - Other activities	20	7,192	—	—	7,211	1,295
Income from charitable activities Totals	20	7,192	—	—	7,211	1,295
Investments						
1201 - Bank interest	58	—	—	—	58	2
Investments Totals	58	—	—	—	58	2
Other income						
1303 - Insurance Claim	—	4,649	—	—	4,649	—
1401 - Room hire	26,442	—	—	—	26,442	20,639
1402 - Sundry income	134	75	—	—	209	9
1405 - Intern Fees	—	—	500	—	500	1,482
Other income Totals	26,576	4,724	500	—	31,800	22,129
Income and endowments Grand totals	229,589	13,910	55,471	—	298,969	248,950

Note: Grants received under the Government Retention Scheme of £0 (2020/21: £3,948)

3. EXPENDITURE

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure						
Raising funds						
2605 - Costs of Fundraising	—	—	—	—	—	—
Raising funds Totals	—	—	—	—	—	—
Expenditure on charitable activities						
2000 - Church weekend	—	1,633	—	—	1,633	—
2002 - Other activities	—	4,979	—	—	4,979	3,271
2100 - Ministry	1,744	110	—	—	1,854	1,396
2101 - Wages & salaries	127,535	—	—	—	127,535	126,996
2102 - Pensions	7,918	—	—	—	7,918	7,657
2103 - Training	3,170	—	—	—	3,170	2,117
2104 - Travel & Conference	1,119	791	—	—	1,910	312
2105 - Manse Expenses	4,753	—	—	—	4,753	4,359
2106 - Visiting Preachers	—	—	—	—	—	30
2110 - Mission Giving	34,468	200	10,177	—	44,845	37,979
2120 - Children's work	754	—	—	—	754	572
2122 - Catering costs	1,237	2,338	1,051	—	4,626	465
2300 - Resource materials	231	274	—	—	504	410
2301 - Equipment	886	84	254	—	1,224	3,780
2303 - Computer Software	2,158	—	19	—	2,177	2,513
2400 - Church Heat light & Water	11,532	200	—	—	11,732	7,723
2401 - Insurance	6,509	—	—	—	6,509	6,134
2402 - Cleaning Materials	1,556	—	—	—	1,556	95
2403 - Repairs and renewals	5,606	8,510	59,423	—	73,539	5,730
2404 - Music	—	—	—	—	—	220
2406 - Flowers	757	—	88	—	846	114
2408 - Halls Heat and Light & Water	4,539	—	—	—	4,539	4,367
2410 - Manse repair & maintenance	1,474	3,075	—	—	4,549	3,816
2411 - Manse Insurance	308	—	—	—	308	296
2600 - Printing stationery and advertising	855	8	—	—	863	1,095
2601 - Telephone & Broadband	1,623	—	—	—	1,623	2,024
2602 - Subscriptions	1,937	2,168	—	—	4,105	3,420
2603 - Bank charges	267	—	—	—	267	290
2604 - Sundry expenses	107	155	45	—	307	730
2607 - DBS Checks	89	—	—	—	89	13
2800 - Depreciation	—	7,345	—	—	7,345	10,275
2900 - Independent Examination	1,300	—	—	—	1,300	1,200
Expenditure on charitable activities Totals	224,431	31,870	71,056	—	327,357	239,399
Other expenditure						
2701 - Pension Deficit Interest	—	287	—	—	287	281
Other expenditure Totals	—	287	—	—	287	281
Expenditure Grand totals	224,431	32,157	71,056	—	327,644	239,680

There may be minor discrepancies in the totals if the pence are not being shown

4. STAFF COSTS

Staff Costs	2021/22	2020/21
Gross Salaries*	£124,757	£122,307
Employers National Insurance**	£2,778	£4,688
Pensions***	(£8,778)	(£3,941)
	£118,757	£123,054

* Gross Salaries includes employee pension contributions less Statutory Adoption Pay less Employer NI Allowance less EE NI refund
**Employer NI - A NI refund (ER NI £1,002) from previous years was claimed from HMRC and paid in Feb 23
*** Pension costs include employer pension contributions plus deficit payments and interest arising from the deficit, less an adjustment of the liability (see Note 5 Pensions and Note 9 Gains & Losses).

The average monthly employees during the year was 8 (2020/21: 8)

No employee received emoluments in excess of £60,000

Two ministers act as Trustees and received remuneration including gross pensionable salary, payrolled benefits, housing allowance, Employer NI and Employer pension in 2021/22, as employees of Burlington Baptist church totaling £58,896 (2020/21 £ 55,956).

- Rev Simon Harris
- Rev Claire Earl

The ministers received benefits in respect of their services as Minister, including the provision to the Senior Minister, of manse accommodation owned by the church.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities in the period to which they relate.

Accrued holiday pay is not recognized in the financial statements as this is not considered to be a material component of total expenditure.

5. PENSIONS

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme 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).

The Minister(s) and some members of the church staff are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Scheme 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 plc.
Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were 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. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

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	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

§ Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

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

At the end of June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the Defined Benefit ('DB') Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to just £1 per month from August 2022. See www.baptist.org.uk/pensions for more details.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 October 2022	31 October 2021
Balance sheet liability at year start	£23,851	£27,669
Minus deficiency contributions paid	(£3,575)	(£4,310)
Interest cost (recognised in SoFA)	£287	£281
Remaining change to balance sheet liability* (recognised in SoFA)	(£20,563)	£212
Balance sheet liability at year end	-	£23,851

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 October 2022	31 October 2021	31 October 2020
Discount rate	5.9%	1.3%	1.1%
Future increases to Minimum Pensionable Income	3.9%	4.2%	3.1%

A workplace pension scheme for all other employees is provided by NEST.
There are 4 eligible job holders and one non-eligible job holders enrolled into the work place pension scheme provided by NEST.

6. RELATED CHARITIES

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association which is charity number 1089795.

The church was registered as a charity on 11 November 2008, charity commission number 1126707.
The church made donations to the Baptist Union Home Mission scheme of £7,139 (2020/21: £7,366).

7. RELATED PARTY TRANSACTIONS

Two Trustees received a total of £1,860 for reimbursed expenses. (2021: One Trustee, £546).

The aggregate amount of donations received from Trustees was £58,828 (2020/21: £59,067).

8. FIXED ASSETS

	Church Premises	Manse	Church Centre	Fixtures, Fittings & Equipment	Total
Cost					
At 31st Oct 2021	£200,000	£189,669	£1,149,237	£248,668	£1,787,574
Additions				£26,249	£26,249
Disposals					£0
Revaluation					£0
At 31st Oct 2022	£200,000	£189,669	£1,149,237	£274,917	£1,813,823
Depreciation					
At 31st Oct 2021				£232,638	£232,638
Charge for the year				£7,345	£7,345
At 31st Oct 2022				£239,983	£239,983
Net book value					
At 31st Oct 2021	£200,000	£189,669	£1,149,237	£16,031	£1,554,937
At 31st Oct 2022	£200,000	£189,669	£1,149,237	£34,934	£1,573,840

9. OTHER RECOGNIZED GAINS/LOSSES

	2021/22 £	2020/21 £
Re-measurement of multi-employer pension liability	20,564	(212)

10. CURRENT ASSETS – DEBTORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Debtors						
DEBTORS : Debtors	—	4,649	—	—	4,649	4,287
GIFTAID : Gift Aid Refund receivable	22,644	296	4,998	—	27,937	—
PREPAY : Prepayments	1,831	504	—	—	2,335	1,828
Z05 : Accounts Receivable	1,108	—	—	—	1,108	—
Z06 : Prepayments	69	2,020	—	—	2,089	—
Total	25,652	7,468	4,998	—	38,117	6,115

11. CASH AT BANK AND IN HAND

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Barclays Account	6,110	(10,960)	6,268	—	1,418	11,992
6502 : Barclays Premium	2,475	69	—	—	2,544	154
6503 : CAF Account	21,250	43,383	(41,483)	—	23,151	81,711
6504 : Contact Cash	—	28	—	—	28	28
6510 : ElevensesF4TS Cash	—	—	64	—	64	155
6514 : Flower Cash	35	—	7	—	42	111
6515 : Impact Cash	—	56	(27)	—	28	86
6516 : Impact current account	—	54	819	—	873	1,199
6517 : Ladies Fellowship Current	—	—	—	—	—	—
6523 : Time to Sew Cash	—	185	5	—	189	318
6526 : Tiddlywinks Cash	—	54	—	—	54	0
6530 : CAF Gold (General)	(16,006)	39,296	—	—	23,290	38,229
6531 : Scottish widows (General)	1,014	—	—	—	1,014	1,013
6532 : First Steps Cash	—	50	—	—	50	50
6590 : Cash in hand	(1)	—	—	—	(1)	(1)
Total	14,877	72,215	(34,348)	—	52,744	135,047

There may be minor discrepancies in the totals if the pence are not being shown

12. LIABILITIES – CREDITORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Creditors: Amounts falling due in one year						
CREDITORS : Other Creditors	10,225	—	173	—	10,399	8,451
Z04 : Accounts Payable	3,020	—	—	—	3,020	4,402
Total	13,245	—	173	—	13,419	12,853

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Provision for liabilities						
PENSION : Baptist Pension Deficit	—	—	—	—	—	23,852
Total	—	—	—	—	—	23,852

13. MOVEMENT IN FUNDS

Purpose and Restriction of Funds

Designated	Purpose	Restriction
AVFUND - Worship AV Fund	Audio Visual equipment	None
CHURCHWE – Church Weekend	Funds for the church weekend.	None
DUCKLINGS – Singing Ducklings	Activities of the Singing Ducklings community group now closed.	None
DUKE - Duke of Edinburgh	Duke of Edinburgh group activities	None
EQUIP - Equipment	Equipment expenditure - now closed	None
ETERNITY - Eternity	Activities of the Emerge youth group	None
FIXTURES - Fixtures Furniture and Equipment Reserve	Furniture and equipment fixed assets	None
IMPACT - Impact	Activities of Impact missional community	None
INTERN - Intern Fund	Activities of the Internship Programme	None
CHAT – Coffee & Chat	Activities of the coffee & chat group which has replaced Ladies fellowship and lunch club missional communities	None
LEGACY - Legacy	Funds given in memory of deceased for use for specific projects	None
LUNCH - Lunch Club	Activities of the Lunch Club missional community – now closed	None
Mission - Mission Giving	Mission giving, part of the tithe	None
NEW - New Projects	new projects in respect of staff or buildings or outreach	None
REPAIRS - Repairs & Renewals	For maintenance and repair of church buildings	None
SABBAT - Sabbatical	assist our ministers with travel costs during their sabbaticals and to fund the additional preaching fees	None
SAX - Saxceptional	Activities of the Saxceptional mission community Now closed	None
TIDDLY – Tiddlywinks	Activites of the Tiddlywinks missional community	None
TIME – A Time to Sew	Activities of the Time to Sew missional community	None
Zpension – Pension reserves	Represents the Pension Liability	None

Restricted Funds	Purpose	Restriction
BMS - BMS	Setup to receive church member donations to add to church mission giving to BMS	Funds can only be used for the stated purpose
CENTRE - Church Centre Reserve	Fixed assets fund for the church centre building	Funds can only be used for the stated purpose
CHILDREN - Childrens Work	Donations from church members for childrens work at Burlington	Funds can only be used for the stated purpose
COMMHUB – Community Hub	Community Hub development project	Funds can only be used for the stated purpose
DUKE - Duke of Edinburgh	Donations from church members for activities of the DofE group	Funds can only be used for the stated purpose
ETERNITY - Eternity	Donations from church members for youth work at Burlington	Funds can only be used for the stated purpose
F4TS11SES - Feet for the Street/Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
FLOWER - Flowers	Donations to be used for church flowers	Funds can only be used for the stated purpose
H4I - Heart For Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)	Funds can only be used for the stated purpose
HAPPY - Happy Homes	Donations received from church member to add to church mission giving to Happy Home (Kenya)	Funds can only be used for the stated purpose
HOME - Home Mission	Donations received from church members to add to church mission giving to EBA	Funds can only be used for the stated purpose
IMPACT - Impact	Donations for the activities of the missional community that visits local hostel	Funds can only be used for the stated purpose
OPEN - Open Door	Donations for the activities of the missional providing meal at Christmas	Funds can only be used for the stated purpose
PERSPECT - Perspectives	Donations received from church members to add to church mission giving to Perspectives	Funds can only be used for the stated purpose
PROJECTOR - PROJECTOR	Donations in response to an appeal for a projector now closed	Funds can only be used for the stated purpose
PROP - Property Reserve	Fixed asset fund - Church building	Funds can only be used for the stated purpose
RUTH - Project Ruth	Donations received from church members to add to church mission giving to Project Ruth	Funds can only be used for the stated purpose
SANCTUARY – Sanctuary Refurb	Sanctuary refurbishment fund	Funds can only be used for the stated purpose
SPURSE - Samaritans Purse	Donations received from church members to add to church mission giving to Samaritans Purse	Funds can only be used for the stated purpose
SpecGifts - Special Gifts	Proceeds from special collections to add to church mission giving to various charities	Funds can only be used for the stated purpose
TEAR - Tear Fund	Donations received from church members to add to church mission giving to Tear Fund	Funds can only be used for the stated purpose

Fund Transfers

Transfers between fund classes	Description	£
Transferred from General funds to Designated funds	£1391 to offset deficit in Church Weekend fund, £1630 to fund Duke of Edinburgh activities, £2360 to fund purchase of capital equipment, £6000 to fund planned maintenance and repair projects, £1050 to fund minister Sabatical, £7885 to offset pension deficit	20,316
Transfer between Designated funds	£300 from Eternity to FiXTURES to fund capital asset purchase £5779 Transfer Intern surplus to fund Sanctuary refurb £12223 Transfer Legacy funds to fund Sanctuary refurb £25000 xfer funds from New Projects to fund Sanctuary refurb £4447 to repay sanctuary loan back to new projects	47,749
Transfer General to Restricted funds		0
Transfer from Designated funds to General fund	Close AVFUND, Saxceptional CYM,,Equipment funds and transfer residual balance to General funds. £15049 top up general from from New Projects	15387
Transfers from Designated to Restricted	Close TWAM,TK,PERSPECTVES,FRIENDS INTL and transfer residual funds for Mission Giving.	1
Transfer from Restricted funds to Designated	Transfer funds for Capital Equipment purchase	23,590

Movement In Funds

Burlington Baptist Church

Fund movement by type

Selected period: 01 November 2021 to 31 October 2022

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Unrestricted							
General - General fund	27,054	229,589	224,431	(4,929)	—	—	27,283
Sub-totals	**27,054**	**229,589**	**224,431**	**(4,929)**	**—**	**—**	**27,283**
Designated							
AVFUND - Worship AV Fund	234	—	—	(234)	—	—	—
CHAT - Coffee and Chat	2,367	56	—	—	—	—	2,423
CHURCHWE - Church Weekend	—	1,855	2,951	1,391	—	—	295
DUCKLINGS - Singing Ducklings	376	—	345	—	—	—	31
DUKE - Duke of Edinburgh	(165)	714	2,180	1,629	—	—	(2)
EQUIP - Equipment	55	—	—	(55)	—	—	—
ETERNITY - Eternity	1,437	4,923	5,020	(300)	—	—	1,041
FIXTURES - Fixtures Furniture and Equipment Reserve	16,031	—	7,345	26,249	—	—	34,935
IMPACT - Impact	252	—	—	—	—	—	252
INSPIRE - Inspire	—	—	—	—	—	—	—
INTERN - Intern Fund	11,415	—	553	(5,779)	—	—	5,082
LEGACY - Legacy	12,224	—	—	(12,224)	—	—	—
Mission - Mission Giving	181	—	—	1	—	—	182
NEW - New Projects	49,030	—	—	(35,602)	—	—	13,428
REPAIRS - Repairs & Renewals	13,161	4,649	11,537	6,000	—	—	12,272
SABBAT - Sabbatical	4,519	—	—	1,050	—	—	5,569
SANCTUARY - Sanctuary Refurb Fund	—	—	—	38,556	—	—	38,556
SAX - Saxceptional	—	50	—	(50)	—	—	—
TIDDLY - Tiddlywinks	515	492	638	—	—	—	369
TIME - A Time to Sew	313	1,172	1,301	—	—	—	185
ZPension - Pension reserves	(28,162)	—	287	7,885	—	20,564	—
Sub-totals	**83,783**	**13,910**	**32,157**	**28,518**	**—**	**20,564**	**114,618**

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Restricted							
BMS - BMS	23	135	139	—	—	—	19
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	—	1,149,237
CHILDREN - Childrens Work	648	—	—	(300)	—	—	348
COMMHUB - COMMUNITY HUB	—	3,751	—	—	—	—	3,751
DUKE - Duke of Edinburgh	(1)	—	—	1	—	—	—
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	—	25
ETERNITY - Eternity	13	30	28	—	—	—	15
F4TS11SES - Feet for the Street/Elevenses	2,347	122	766	—	—	—	1,703
FLOWER - Flowers	—	114	88	—	—	—	25
FORMNETWOR - FORM Network	—	1,500	19	—	—	—	1,481
H4I - Heart For Ipswich	250	—	—	—	—	—	250
HAPPY - Happy Homes	(5)	212	207	—	—	—	—
HOME - Home Mission	23	135	139	—	—	—	19
IMPACT - Impact	1,220	—	383	—	—	—	837
OPEN - Open Door	392	—	172	—	—	—	220
PROJECTOR - PROJECTOR	1	—	—	—	—	—	1
PROP - Property Reserve	389,669	—	—	—	—	—	389,669
RUTH - Project Ruth	5	9,665	9,387	—	—	—	283
SANCTUARY - Sanctuary Refurb Fund	4,624	39,533	59,423	(23,289)	—	—	(38,555)
TEAR - Tear Fund	85	275	305	—	—	—	55
Sub-totals	**1,548,558**	**55,471**	**71,056**	**(23,589)**	—	—	**1,509,382**
Totals	**1,659,395**	**298,969**	**327,644**	—	—	**20,564**	**1,651,283**

There may be minor discrepancies in the totals if the pence are not being shown

Note: The Sanctuary Refurb Fund was established to receive donations in response to an appeal for a capital refurbishment project. The expenditure on the project exceeded income, however, there are active pledges of donations which we are still to receive into this fund. The deficit in this fund will reduce by these donations but in the meantime is offset by funds transferred from New Projects into a designated Sanctuary Refurbishment fund.

14. GRANT MAKING

Analysis of grants paid (included in Mission Giving under Costs of Charitable Activities in Note 3)

Analysis	Grants to Institutions (£)	Grants to Individuals (£)	Support Costs (£)	Total (£)	2020/21
Soul Edge (Abernethy Trust)	-			-	1,500
Beam	700			700	600
BMS	3,639			3,639	3,900
BugB EBA	7,139			7,139	7,366
CYM	1,750			1,750	1,500
EBA CotY	-			-	300
Happy Homes Kenya	697			697	1,049
Harnhill	700			700	600
CAP debt Centre (Hope Church)	3,010			3,010	3,000
Hope into action	-			-	221
Inspire Christian Counselling	1,575			1,575	1,380
Irini Trofimov	-	3,500		3,500	1,447
Kintsugi Hope	1,575			1,575	1,350
Oasis Language School	420			420	-
Path to victory	-			-	1,553
Perspectives	1,575			1,575	1,320
Project Ruth	12,887			12,887	2,899
Route to Freedom	1,505			1,505	1,500
Samaritans Purse	-			-	66
Selig IWNS	-			-	300
TLG (ST Matthews Church)	700			700	1,128
Talitha Koum	455			455	450
Tearfund	305			305	803
TWAM	420			420	450
YMCA Trinity	-			-	269
Other	200			200	-
Unallocated	2,093			2,093	3,028
Total	**41,345**	**3,500**		**44,845**	**37,979**

15. Comparative figures are provided in the following 2 reports for the SOFA and movement in funds for 2020/21

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2020 to 31 October 2021

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds £	Prior year total funds £
Income and endowments from:	2						
Donations and legacies		217,662	528	7,334	—	225,523	228,418
Income from charitable activities		95	1200	—	—	1295	8,862
Investments		2	—	—	—	2	47
Other income		20,647	1482	—	—	22,129	21390
Total income		**238,406**	**3,209**	**7,334**	**—**	**248,950**	**258,717**
Expenditure on:	3						
Raising funds		—	—	—	—	—	—
Expenditure on charitable activities		215,792	19729	3,879	—	239,399	240,388
Other expenditure		—	281	—	—	281	649
Total expenditure		**215,792**	**20,010**	**3,879**	**—**	**239,680**	**241,037**
Net income / (expenditure) resources before transfer		**22,615**	**(16,800)**	**3,455**	**—**	**9,270**	**17,679**
Transfers							
Gross transfers between funds - in		183	25,086	239	—	25,508	24,399
Gross transfers between funds - out		(22,758)	(2750)	—	—	(25,508)	(24,399)
Other recognised gains / losses	9						
Gains / losses on investment assets		—	(212)	—	—	(212)	14,321
Gains on revaluation, fixed assets, charity's own use		—	—	—	—	—	—
Net movement in funds	13	**39**	**5,324**	**3,695**	**—**	**9,058**	**32,000**
Reconciliation of funds							
Total funds brought forward		**27,015**	**78,459**	**1,544,863**	**—**	**1,650,337**	**1,618,337**
Total funds carried forward		**27,054**	**83,783**	**1,548,558**	**—**	**1,659,395**	**1,650,337**

There may be minor discrepancies in the totals if the pence are not being shown

Movement in Funds 2020/21

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
	£	£	£	£	£	£	£
Unrestricted							
General - General fund	27,015	238,406	215,792	(22,576)	—	—	27,054
Sub-totals	**27,015**	**238,406**	**215,792**	**(22,576)**	—	—	**27,054**
Designated							
AVFUND - Worship A V Fund	404	—	171	—	—	—	234
CHAT - Coffee and Chat	—	—	—	2,367	—	—	2,367
CONTACT - Contact	28	—	—	(28)	—	—	—
DUCKLINGS - Singing Ducklings	—	475	99	—	—	—	376
DUKE - Duke of Edinburgh	(537)	415	643	600	—	—	(165)
EQUIP - Equipment	249	—	194	—	—	—	55
ETERNITY - Eternity	2,170	617	1,350	—	—	—	1,437
FIXTURES - Fixtures Furniture and Equipment Reserve	25,038	—	10,275	1,269	—	—	16,031
FSTEPS - First Steps	50	—	—	(50)	—	—	—
IMPACT - Impact	202	50	—	—	—	—	252
INSPIRE - Inspire	4	—	—	(4)	—	—	—
INTERN - Intern Fund	12,372	1,494	2,452	—	—	—	11,416
LADIES - Ladies Fellowship	392	—	—	(392)	—	—	—
LEGACY - Legacy	13,468	—	1,244	—	—	—	12,224
LUNCH - Lunch Club	2,276	—	—	(2,276)	—	—	—
Mission - Mission Giving	181	—	—	—	—	—	181
NEW - New Projects	32,230	—	—	16,800	—	—	49,030
NEWSONG - New Song	342	—	342	—	—	—	—
REPAIRS - Repairs & Renewals	12,781	—	2,620	3,000	—	—	13,161
ROOF - Roof	—	—	—	—	—	—	—
SABBAT - Sabbatical	3,469	—	—	1,050	—	—	4,519
SAX - Saxceptional	144	38	182	—	—	—	—
TIDDLY - Tiddlywinks	515	—	—	—	—	—	515
TIME - A Time to Sew	348	120	155	—	—	—	313
ZPension - Pension reserves	(27,669)	—	281	—	—	(212)	(28,162)
Sub-totals	**78,459**	**3,209**	**20,010**	**22,336**	—	**(212)**	**83,783**
Restricted							
BMS - BMS	28	115	220	100	—	—	23
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	—	1,149,237
CHILDREN - Childrens Work	669	—	21	—	—	—	648
DUKE - Duke of Edinburgh	318	—	319	—	—	—	(1)
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	—	25
ETERNITY - Eternity	(32)	45	—	—	—	—	13
Elevenses - Elevenses	—	—	—	—	—	—	—
F4TS11SES - Feet for the Street/Elevenses	1,779	902	333	—	—	—	2,347
FLOWER - Flowers	43	40	83	—	—	—	—
H4I - Heart For Ipswich	250	—	—	—	—	—	250
HAPPY - Happy	5	95	144	39	—	—	(5)
HOME - Home Mission Homes	138	135	350	100	—	—	23
IMPACT - Impact	864	438	81	—	—	—	1,220
OPEN - Open Door	419	262	288	—	—	—	392
PROJECTOR - PROJECTOR Reserve	1	—	—	—	—	—	1
PROP - Property	389,669	—	—	—	—	—	389,669
RUTH - Project Ruth	199	5	199	—	—	—	5
SANCTUARY - Sanctuary Refuro Fund	—	4,624	—	—	—	—	4,624
SPURSE - Samaritans Purse	7	—	7	—	—	—	—
SpecGifts - Special Gifts	667	364	1,031	—	—	—	—
TEAR - Tear Fund	578	310	803	—	—	—	85
Sub-totals	**1,544,863**	**7,334**	**3,879**	**239**	—	—	**1,548,558**
Totals	**1,650,337**	**248,950**	**239,680**	—	—	**(212)**	**1,659,395**

There may be minor discrepancies in the totals if the pence are not being shown

16. INDEPENDENT EXAMINATION FEES

	2021/22	2020/21
	£	£
Independent Examiner's Fee	1,300	1,200

BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales - Charity number 1126707

Accounts

Charity Registration Number 1126707

Burlington Baptist Church Ipswich

Trustees' Report and End of Year Financial Statements
Year Ending October 31st 2021

Statutory Information

Registered Address

London Road

Ipswich

Suffolk

IP1 2EZ

Charity Registration Number 1126707

Managing Trustees

The Revd Simon Harris (Senior Minister)
The Revd Claire Earl (Minister)
Mr Jonathan Chalmers (Treasurer)

Mr Jonathan Barnes (Secretary) (to 16/03/21)
Miss Alice Speedie (Secretary) from 16/03/21)
Mrs Rebecca Willson
Mrs Rebecca Garland
Mr Nathan Luetchford
Mrs Jane Hewson
Mr Chris Hewson
Mr Paul Boulton

Holding Trustee

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot

Oxfordshire

OX11 8RT

Directors	**Dates acted (if not for whole year)**
John English	
Christopher Hanning	
Andrew Hawksworth	
The Revd Joseph Lennox	
John Levick	
The Revd Christopher Lewis	
The Rev Ann Chesworth	From 5/11/2020
Karen Martindale	
Olusegun Obidipe	
Jeremy Ponsford	
Graham Powney	
Michael Southcombe	
Graham Ward	

Peter Walls
Peter Welch
Richard Wilson
Peter Walls

Bankers

Barclays Bank PLC
1 Princes Street
Ipswich
Suffolk
IP1 1PB

CAF Bank Ltd
Kings Hill
25 Kings Hill Avenue
West Malling, Kent
ME19 4JQ

Independent Examiner

Mrs Christine D Wade
Association of Chartered Certified Accountants
HastingsWade
58-60 Stowupland Road
Stowmarket
Suffolk
IP14 5AL

Annual Report for 2020-21

The trustees present their Annual Report and financial statements for the year ended 31 October 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the

Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

Charitable Objectives

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational structure and decision-making processes

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity. In line with Baptist Union new and amended clauses ratified by the Charity Commission, the Constitution was updated in September 2021 following approval by the Church Meeting and Trustees to provide for virtual and hybrid church meetings.

Public Benefit

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website.
- Open access activities for children eg Tiddlywinks, youth and young adults eg Duke of Edinburgh Award Scheme, older people eg Coffee and Chat, those in need in Ipswich eg Elevenses, Feet for the Street, Open Door Christmas Day meal (this was a takeaway in 2020 due to Covid-19 restrictions).
- Support for publicly accessible mission activities locally eg Inspire, CYM, nationally eg Home Mission and internationally eg BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan), Soul Edge (Canada and New Zealand), and Happy Home (Kenya).

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believer's Baptism or by affirmation. This year we have witnessed one baptism (Covid restrictions

has had an impact on baptisms) and now have a membership of 220. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule.

Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years).

The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the church's objectives are being fulfilled. Vision/Strategy meetings are held at least once a year and include the wider staff team.

Church Meeting

A meeting of church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members' Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year. Note that during the Covid-19 restrictions Church Meetings were held electronically for the purpose of strategy and budget approval. Acceptance of the budget and other decisions were made by a show of "electronic hands" on screen.

The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviour we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the European General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Objectives and activities

Core activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship (celebration). Usually, one main service at 10.45am with teaching made publicly available on our website, and age-appropriate

teaching for children and young people. Where Covid-19 restrictions prevailed, a new shorter, in-person service was introduced – 'Word and Prayer' – which started at 9.30am to allow attendees to be back home in time for the main online celebration at 10.45am. The online celebration extended our reach across the UK and abroad. We have maintained a weekly online presence to cater for members who are unable or hesitant to attend our in-person service, and of course to reach a wider audience.

- Provision of a variety of groups and services developing community (termed "Burlington Communities"). Some of these groups have worked effectively online or in very small gatherings during the Covid-19 restrictions and some have become telephone-based support groups for mental and spiritual wellbeing:
    - Small groups for friendship and Christian support and learning
    - Wellbeing courses following Kintsugi Hope material
    - Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community, eg A Time to Sew, Elevenses
    - Organisational groups offering specific services to a group within the church community, eg Women's Fellowship and the wider public community eg Coffee and Chat

Additionally, we provide:

- Extra teaching through various courses eg Start course, Alpha, Cracking Communication.
- Extra opportunities for learning and friendship for children and young people eg 8-11 and Emerge, Lego Church (held online during Covid-restrictions), Children's & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches for mutual support eg four local churches growing in friendship and activity.
- Links to the wider Christian community to provide additional public services eg Ipswich Winter Night Shelter, Inspire, Perspectives and Christians Against Poverty.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. During the Covid-19 pandemic we have been delivering regular food to people we are aware of who are in significant need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs.
- Christian weddings and funerals.

Charitable giving

The church gives at least 15% of its regular sources of income to other Christian charities. The main ones are:

- BMS World Mission
- Baptist Union of Great Britain Home Mission
- Project Ruth School in Romania
- Path to Victory (Kyrgyzstan)
- Route to Freedom, Ipswich

- Christian Youth Ministries, Ipswich
- Christians Against Poverty, Ipswich
- Soul Edge (Canada and New Zealand)
- Inspire Christian Counselling, Ipswich
- Perspectives, Ipswich
- Kintsugi Hope, UK

The church has continued to develop longer term partnerships with some mission partners, including the Path to Victory Project in Kyrgyzstan, Transforming Lives for Good (UK) and Kintsugi Hope (UK)

A full list of the charities that we have support during this period is contained in the notes to the financial statements.

Safeguarding children and vulnerable adults

The church operates systems to ensure that all Church Members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the church.

Use of premises

Many church-led activities take place in the Church Centre. This facility is also used for some local Council meetings, a regular NCT group (pre-Covid-19 and when Covid-19 restrictions allowed), Adult Education Classes, CSCS classes, a children's keyboard class, camera club, and Brownies.

The Church Hall is used by a range of community groups eg:

- A breakfast and after-school club run by Alpha Nurseries operates daily in term time from the halls. They also run holiday clubs.
- Jujitsu self-defence classes
- Karibu – African ladies group helping develop cooking and life skills as well as community and expanding their use of our facilities. They have also received funding to provide dance classes and a Saturday school.
- A local theatre group.

The church has established policies to ensure that such hires come within the limitations of the Constitution and relevant laws.

The main Church Centre is approved for use by the Council as an emergency centre, it is used as a voting centre for local and national elections, and has been used as a Covid-19 vaccination centre.

Health and Safety

The church, mindful that the Trustees bear full responsibility for this aspect of the life and work of the church, has appointed a Health and Safety Officer to advise the Trustees. This is currently the Operations Manager who ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups. Food hygiene advice is also available to those involved in preparing food for consumption on the church premises.

Achievements and performance

The church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that the year covered by this report was again a positive one in the life of the church, and that it will be able to pursue its mission purposes in the future with renewed enthusiasm. We continued to work on starting, developing and maturing missional communities through this year.

The Trustees acknowledge that the work of the church is highly dependent on those members who provide voluntary service in many areas. These include:

- heading up the children's activities in the church
- providing music for services
- maintaining the property
- catering
- administration
- staffing the church activities mentioned in this report.

As well as a Senior Minister we also employ paid staff to take the burden of administrative work off volunteers, such as:

- a part-time Minister, supporting growth of various groups and Internships
- a part-time Finance Manager to assist the Treasurer
- a full-time Operations Manager to take on organisation of maintenance, rentals and various administrative matters which might otherwise be undertaken by the Church Secretary.
- a paid post of Youth Team Leader to co-ordinate work with young people.
- Other paid staff include a Property Support Worker, Room Hire Coordinator and PA to the Senior Minister.

There have been fairly stable numbers attending the Sunday worship celebration prior to Covid-19 restrictions. In-person attendance since restrictions were relaxed remain lower than pre-Covid levels, with some members choosing to participate online. There has been the encouragement of new people joining us regularly, some of whom found us online. Overall, we intuitively sense that our 'reach' into the wider community continues to be significant through the variety of community activities undertaken.

Support

We recognise that staff and key volunteers require a system of support and encouragement. These are principally provided by:

- Ministry Team meetings (3 per month, 2 offering support in faith and character development and one focused on operations and associated support)
- Line management meetings (monthly) with Senior Minister or other appropriate appointed Trustees

- Support and Accountability Groups for community leaders (typically monthly)

Maintenance and upgrade of the premises

The actions from the last quinquennial review in 17/18 are still actively being planned into the maintenance schedule. Routine day-to-day maintenance of the church buildings and manse was supplemented by some one-off projects eg replacement of the main video projector.

In January 2022 we will begin work on refurbishing the Sanctuary by replacing the pews with chairs to provide a more flexible space. A new central heating system will also be installed to improve efficiency.

In recent years, improvements have been made to the Church Hall including roof re-slating, replacing decaying woodwork and brickwork repairs to sections with limited access, toilet refurbishment.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

The church premises continue to be secured by external dusk to dawn lighting, CCTV, an alarm system and use of SmartWater marking for key assets.

A new card payment facility has been installed in the Sanctuary for donations.

Financial review

Financial policies

The church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees' and Church Meeting. Budgeted resources are controlled to match anticipated income based upon previous years and expected changes.

Financial guidelines have been approved by Members for the protection of the church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate who may authorise payments at three levels of expenditure, and what processes should be followed when purchasing goods or services.

The Treasurer is always a trustee but individual members of the Finance Team are not necessarily trustees, for instance volunteer Assistant Treasurers have been appointed from the membership to carry out specific roles. The Finance Manager is a part-time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer.

The Finance Committee is a separate group and consists of at least five people – the Treasurer plus other Church Members, only one of which may be a Trustee. The Finance Committee considers and advises the Trustees on financial issues. In particular, they discuss, and amend, if necessary, the annual budget before it is presented to the Trustees' Meeting. The Church Meeting is responsible for approving the budget. Similarly, the annual accounts are reviewed by the Finance Committee prior to approval by the Trustees' Meeting, and are then received by the Church Meeting.

A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees at least four times per year.

The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses. The Reserves Policy is reviewed annually by the Trustees. Taking into account the church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current minimum reserve level of £27,000 continues to meet our needs.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the church's objectives. The reserves also represent the working balance of the church, particularly given the claiming of Gift Aid in arrears.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the church. As well as holdings for internal organisations, the main Designated Funds are:

- **Legacy Fund**
  Any legacies received by the church, except where restricted, are held in the legacy fund as designated. The Trustees generally try to use this fund to provide something that enhances the church and can be clearly identified by the family of the donor. This fund contained £12,223 at year end.
- **New Projects Fund**
  We have a designated New Projects Fund, which allows us to support new projects in respect of staff or buildings or outreach in advance of clear availability of funds. At year end the New Projects Fund contained £49,030. In 2021/22 it is anticipated that this fund will be needed to support ongoing operational costs. An ongoing conversation with the membership seeks to raise ongoing extra income and reduce costs where possible so that reliance on this fund is eliminated and it can be used for new start up projects.
- **Repair and Renewal Fund**

  The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal Reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur, we would need to organise an appeal.
- **Sabbatical Fund**

Our Ministers can take a sabbatical every seven years. The aim has been to increase this designated fund by £525 per Minister per year, to assist our Ministers with travel costs during their sabbaticals and to fund the additional preaching fees the church may need to pay during such a time.

Living Wage

The church recognises that the mandatory minimum wage or the government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the Living Wage are announced each November. Pay for all employees and Minister(s) is increased from January 1st each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the Living Wage level set the previous November, in which case the Living Wage rate is used.

Risk assessment

The trustees have carried out or overseen relevant risk assessments and believe they have taken adequate steps to manage the risks identified.

Presentation currency

The presentation currency is £ sterling.

Signed following approval by the Trustees on 28/06/2022

Alice Speedie

Alice Speedie

Church Secretary

Independent Examiner's Report to the Trustees of Burlington Baptist Church Ipswich

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2021 which are set out on pages 13 to 31.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Christine D Wade

Mrs Christine D Wade
Association of Chartered Certified Accountants
HastingsWade
58-60 Stowupland Road
Stowmarket
Suffolk
IP14 5AL

27 July 2022

Statement of Financial Activities

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2020 to 31 October 2021

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds £	Prior year total funds £
Income and endowments from:	***2***						
Donations and legacies		217,662	528	7,334	—	225,523	228,418
Income from charitable activities		95	1,200	—	—	1,295	8,862
Investments		2	—	—	—	2	47
Other income		20,647	1,482	—	—	22,129	21,390
Total income		**238,406**	**3,209**	**7,334**	**—**	**248,950**	**258,717**
Expenditure on:	***3***						
Raising funds		—	—	—	—	—	—
Expenditure on charitable activities		215,792	19,729	3,879	—	239,399	240,388
Other expenditure		—	281	—	—	281	649
Total expenditure		**215,792**	**20,010**	**3,879**	**—**	**239,680**	**241,037**
Net income / (expenditure) resources before transfer		**22,615**	**(16,800)**	**3,455**	**—**	**9,270**	**17,679**
Transfers							
Gross transfers between funds - in		183	25,086	239	—	25,508	24,399
Gross transfers between funds - out		(22,758)	(2,750)	—	—	(25,508)	(24,399)
Other recognised gains / losses	***9***						
Gains / losses on investment assets		—	(212)	—	—	(212)	14,321
Gains on revaluation, fixed assets, charity's own use		—	—	—	—	—	—
Net movement in funds	**13**	**39**	**5,324**	**3,695**	**—**	**9,058**	**32,000**
Reconciliation of funds							
Total funds brought forward		**27,015**	**78,459**	**1,544,863**	**—**	**1,650,337**	**1,618,337**
Total funds carried forward		**27,054**	**83,783**	**1,548,558**	**—**	**1,659,395**	**1,650,337**

There may be minor discrepancies in the totals if the pence are not being shown

Balance Sheet

Burlington Baptist Church

Balance sheet (Separate funds)
As at: 31 October 2021

	Notes	General Fund	Designated Funds	Restricted	Endowment	At 31/10/2021	At 31/10/2020
		£	£	£	£	£	£
Fixed assets	8						
Tangible assets		—	16,031	1,538,906	—	1,554,937	1,563,944
Fixed assets		**—**	**16,031**	**1,538,906**	**—**	**1,554,937**	**1,563,944**
Current assets							
Debtors	10	5,062	1,054	—	—	6,115	17,703
Cash at bank and in hand	11	34,672	90,550	9,825	—	135,047	108,713
Current assets		**39,734**	**91,604**	**9,825**	**—**	**141,162**	**126,416**
Liabilities	12						
Creditors: Amounts falling due in one year		12,679	—	173	—	12,853	12,354
Net current assets less current liabilities		**27,054**	**91,604**	**9,652**	**—**	**128,309**	**114,062**
Total assets less current liabilities		**27,054**	**107,635**	**1,548,558**	**—**	**1,683,246**	**1,678,006**
Liabilities							
Provision for liabilities after one year		—	23,852	—	—	23,852	27,669
Total net assets less liabilities		**27,054**	**83,783**	**1,548,558**	**—**	**1,659,395**	**1,650,337**

The financial statements were approved by the Board of Trustees on 28/6/2022 and were signed on behalf by:



Jon Chalmers
Treasurer & Trustee

Notes to the Financial Statements for the year ended 31 October 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have 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 and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.

Tangible fixed assets

Land and buildings, held by Burlington Baptists church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees considers that any depreciation charge would be insignificant.
Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist church is capitalized and depreciated on a straight-line basis at the following annual rates

Fixtures, furniture & equipment 10%
Computer equipment 25%

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds ran only be used for particular restricted purposes within the objects of the charity, Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INCOME & ENDOWMENTS

Burlington Baptist Church

Analysis of income and expenditure
Selected period: 01 November 2020 to 31 October 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
	£	£	£	£	£	£
Income and endowments						
Donations and legacies						
1101 - Offerings	179,739	—	674	—	180,413	178,788
1102 - Tax refunds	28,327	13	1,286	—	29,626	30,248
1103 - Grants	4,948	475	—	—	5,423	6,179
1104 - Gifts & Donations	4,647	40	5,374	—	10,061	10,203
1105 - Legacies	—	—	—	—	—	3,000
Donations and legacies Totals	217,662	528	7,334	—	225,523	228,418
Income from charitable activities						
1302 - Other activities	95	1,200	—	—	1,295	7,772
1404 - Other fundraising events	—	—	—	—	—	1,090
Income from charitable activities Totals	95	1,200	—	—	1,295	8,862
Investments						
1201 - Bank interest	2	—	—	—	2	47
Investments Totals	2	—	—	—	2	47
Other income						
1401 - Room hire	20,639	—	—	—	20,639	16,001
1402 - Sundry income	8	—	—	—	9	101
1405 - Intern Fees	—	1,482	—	—	1,482	5,287
Other income Totals	20,647	1,482	—	—	22,129	21,390
Income and endowments Grand totals	238,406	3,209	7,334	—	248,950	258,717

Note: Grants received under the Government Retention Scheme of £3,948 (2019/20: £1,179)

3. EXPENDITURE

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
	£	£	£	£	£	£
Expenditure						
Expenditure on charitable activities						
2002 - Other activities	-242	3,093	420	—	3,271	6,610
2100 - Ministry	1,308	88	—	—	1,396	903
2101 - Wages & salaries	126,996	—	—	—	126,996	123,694
2102 - Pensions	7,657	—	—	—	7,657	7,444
2103 - Training	2,117	—	—	—	2,117	2,067
2104 - Travel & Conference	41	272	—	—	312	1,240
2105 - Manse Expenses	4,359	—	—	—	4,359	4,596
2106 - Visiting Preachers	—	30	—	—	30	—
2110 - Mission Giving	35,068	378	2,533	—	37,979	36,289
2120 - Children's w ork	551	—	21	—	572	734
2122 - Catering costs	17	—	448	—	465	1,652
2300 - Resource materials	305	105	—	—	410	652
2301 - Equipment	2,144	1,609	27	—	3,780	896
2303 - Computer Softw are	2,513	—	—	—	2,513	2,852
2400 - Church Heat light & Water	7,723	—	—	—	7,723	10,708
2401 - Insurance	6,134	—	—	—	6,134	6,128
2402 - Cleaning Materials	95	—	—	—	95	2,098
2403 - Repairs and renew als	4,960	770	—	—	5,730	7,979
2404 - Music	—	—	220	—	220	—
2406 - Flow ers	31	—	83	—	114	360
2408 - Halls Heat and Light & Water	4,367	—	—	—	4,367	3,261
2410 - Manse repair & maintenance	1,966	1,850	—	—	3,816	695
2411 - Manse Insurance	296	—	—	—	296	285
2600 - Printing stationery and advertising	1,080	15	—	—	1,095	1,358
2601 - Telephone & Broadband	2,024	—	—	—	2,024	2,593
2602 - Subscriptions	2,050	1,243	127	—	3,420	2,322
2603 - Bank charges	290	—	—	—	290	209
2604 - Sundry expenses	730	—	—	—	730	119
2607 - DBS Checks	13	—	—	—	13	66
2800 - Depreciation	—	10,275	—	—	10,275	11,378
2900 - Independent Examination	1,200	—	—	—	1,200	1,200
Expenditure on charitable activities Totals	215,792	19,729	3,879	—	239,399	240,388
Other expenditure						
2701 - Pension Deficit Interest	—	281	—	—	281	649
Other expenditure Totals	—	281	—	—	281	649
Expenditure Grand totals	215,792	20,010	3,879	—	239,680	241,037

4. STAFF COSTS

Staff Costs	2020/21	2019/20
Gross Salaries	£122,307	£119,611
Employers National Insurance	£4,688	£4,081
Pensions**	(£3,941)	(£4,570)
	£123,054	£119,123

* Gross Salaries includes employee pension contributions less Employer NI and less Statutory Adoption Pay £1,111
** Pension costs include employer pension contributions plus deficit payments and interest arising from the deficit, less an adjustment of the liability (see Note 5 Pensions and Note 9 Gains & Losses).

The average monthly employees during the year was 8 (2019/20: 8)

No employee received emoluments in excess of £60,000

Two ministers act as Trustees and received remuneration including gross pensionable salary, payrolled benefits, housing allowance, Employer NI and Employer pension in 2020/21, as employees of Burlington Baptist church totaling £55,956 (2019/20 £ 55,507).

- Rev Simon Harris
- Rev Claire Earl

The ministers received benefits in respect of their services as Minister, including the provision to the Senior Minister, of manse accommodation owned by the church.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities in the period to which they relate.

Accrued holiday pay is not recognised in the financial statements as this is not considered to be a material component of total expenditure.

5. PENSIONS

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.
For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.
The Scheme is considered to be a multi-employer scheme 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).

The Minister(s) and some members of the church staff are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Scheme 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 plc. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.] The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were 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. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

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	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

§ Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

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

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.
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.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 October 2021	31 October 2020
Balance sheet liability at year start	£27,669	£45,181
Minus deficiency contributions paid	-£4,310	-£3,840
Interest cost (recognised in SoFA)	£281	£649
Remaining change to balance sheet liability* (recognised in SoFA)	£212	-£14,321
Balance sheet liability at year end	£23,851	£27,669

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 October 2021	31 October 2020	31 October 2019
Discount rate	1.3%	1.1%	1.5%
Future increases to Minimum Pensionable Income	4.2%	3.1%	3.1%

A workplace pension scheme for all other employees is provided by NEST.
There are 4 eligible job holders and one non-eligible job holders enrolled into the work place pension scheme provided by NEST.

6. RELATED CHARITIES

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Grant Britain, and the Eastern Baptist Association which is charity number 1089795.

The church was registered as a charity on 11 November 2008, charity commission number 1126707.
The church made donations to the Baptist Union Home Mission scheme of £7,366 (2019/20: £7,452).

7. RELATED PARTY TRANSACTIONS

No payments have been paid to trustees or related parties other than incidental and occasional reimbursements of charity expenses and no benefits were received for the role of Trustee. (2019/20 :£964)

The aggregate amount of donations received from Trustees was £59,067 (2019/20: £58,984).

8. FIXED ASSETS

	Church Premises	Manse	Church Centre	Fixtures, Fittings & Equipment	Total
Cost					
At 31st Oct 2020	£200,000	£189,669	£1,149,237	£247,399	£1,786,305
Additions				£1,269	£1,269
Disposals					£0
Revaluation					£0
At 31st Oct 2021	£200,000	£189,669	£1,149,237	£248,668	£1,787,574
Depreciation					
At 31st Oct 2020				£222,362	£222,362
Charge for the year				£10,275	£10,275
At 31st Oct 2021				£232,637	£232,637
Net book value					
At 31st Oct 2020	£200,000	£189,669	£1,149,237	£25,037	£1,563,943
At 31st Oct 2021	£200,000	£189,669	£1,149,237	£16,031	£1,554,937

9. OTHER RECOGNIZED GAINS/LOSSES

	2020/21 £	2019/20 £
Re-measurement of multi-employer pension liability	(212)	14,321

10. CURRENT ASSETS – DEBTORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
	£	£	£	£	£	£
Current assets - Debtors						
DEBTORS : Debtors	4,287	—	—	—	4,287	—
GIFTAID : Gift Aid Refund receivable	—	—	—	—	—	15,822
PREPAY : Prepayments	775	1,054	—	—	1,828	1,010
Z05 : Accounts Receivable	—	—	—	—	—	871
Total	5,062	1,054	—	—	6,115	17,703

11. CASH AT BANK AND IN HAND

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Barclays Account	9,620	2,296	76	—	11,992	8,543
6502 : Barclays Premium	154	—	—	—	154	—
6503 : CAF Account	29,535	44,005	8,171	—	81,711	58,743
6504 : Contact Cash	—	28	—	—	28	28
6509 : Duke of Edinburgh Current	—	(357)	357	—	—	—
6510 : ElevensesF4TS Cash	—	—	155	—	155	155
6514 : Flower Cash	224	—	(113)	—	111	—
6515 : Impact Cash	—	56	30	—	86	86
6516 : Impact current account	—	54	1,144	—	1,199	980
6518 : Ladies Fellowship Deposit	—	—	—	—	—	100
6519 : Lunch Club cash	192	(192)	—	—	—	—
6522 : Saxceptional Cash	—	—	—	—	—	144
6523 : Time to Sew Cash	—	313	5	—	318	5
6524 : A time to Sew Deposit	—	—	—	—	—	348
6530 : CAF Gold (General)	(6,067)	44,296	—	—	38,229	38,229
6531 : Scottish widows (General)	1,013	—	—	—	1,013	1,011
6532 : First Steps Cash	—	50	—	—	50	50
6590 : Cash in hand	(1)	—	—	—	(1)	(1)
Total	34,672	90,550	9,825	—	135,047	108,713

There may be minor discrepancies in the totals if the pence are not being shown

12. LIABILITIES – CREDITORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Creditors: Amounts falling due in one year						
CREDITORS : Other Creditors	8,277	—	174	—	8,451	6,791
Z04 : Accounts Payable	4,402	—	—	—	4,402	5,564
Total	12,679	—	173	—	12,853	12,354
Liabilities - Provision for liabilities after one year						
PENSION : Baptist Pension Deficit	—	23,852	—	—	23,852	27,669
Total	—	23,852	—	—	23,852	27,669

There may be minor discrepancies in the totals if the pence are not being shown

13. MOVEMENT IN FUNDS

Purpose and Restriction of Funds

Designated	Purpose	Restriction
AVFUND - Worship AV Fund	Audio Visual equipment	None
CONTACT - Contact	Activities of the Contact missional community (now closed)	None
DUKE - Duke of Edinburgh	Duke of Edinburgh group activities	None
EQUIP - Equipment	Equipment expenditure	None
ETERNITY - Eternity	Activities of the Emerge youth group	None
FIXTURES - Fixtures Furniture and Equipment Reserve	Furniture and equipment fixed assets	None
FSTEPS - First Steps	Activities of First Steps mission community (now closed)	None
IMPACT - Impact	Activities of Impact missional community	None
INTERN - Intern Fund	Activities of the Internship Programme	None
CHAT – Coffee & Chat	Activities of the coffee & chat group which has replaced Ladies fellowship and lunch club missional communities	None
LEGACY - Legacy	Funds given in memory of deceased for use for specific projects	None
LUNCH - Lunch Club	Activities of the Lunch Club missional community	None
Mission - Mission Giving	Mission giving, part of the tithe	None
NEW - New Projects	new projects in respect of staff or buildings or outreach	None
NEWSONG - New Song	Activites of New Song missional community (now closed)	None
REPAIRS - Repairs & Renewals	For maintenance and repair of church buildings	None
SABBAT - Sabbatical	assist our ministers with travel costs during their sabbaticals and to fund the additional preaching fees	None
SAX - Saxceptional	Activities of the Saxceptional mission community	None
TIDDLY – Tiddlywinks	Activites of the Tiddlywinks missional community	None
TIME – A Time to Sew	Activities of the Time to Sew missional community	None
Zpension – Pension reserves	Represents the Pension Liability	None

Restricted Funds	Purpose	Restriction
BMS - BMS	Setup to receive church member donations to add to church mission giving to BMS	Funds can only be used for the stated purpose
CENTRE - Church Centre Reserve	Fixed assets fund for the church centre building	Funds can only be used for the stated purpose
CHILDREN - Childrens Work	Donations from church members for childrens work at Burlington	Funds can only be used for the stated purpose
DUKE - Duke of Edinburgh	Donations from church members for activities of the DofE group	Funds can only be used for the stated purpose
ETERNITY - Eternity	Donations from church members for youth work at Burlington	Funds can only be used for the stated purpose
F4TS11SES - Feet for the Street/Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
FLOWER - Flowers	Donations to be used for church flowers	Funds can only be used for the stated purpose
H4I - Heart For Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)	Funds can only be used for the stated purpose
HAPPY - Happy Homes	Donations received from church member to add to church mission giving to Happy Home (Kenya)	Funds can only be used for the stated purpose
HOME - Home Mission	Donations received from church members to add to church mission giving to EBA	Funds can only be used for the stated purpose
IMPACT - Impact	Donations for the activities of the missional community that visits local hostel	Funds can only be used for the stated purpose
OPEN - Open Door	Donations for the activities of the missional providing meal at Christmas	Funds can only be used for the stated purpose
PERSPECT - Perspectives	Donations received from church members to add to church mission giving to Perspectives	Funds can only be used for the stated purpose
PROJECTOR - PROJECTOR	Donations in response to an appeal for a projector	Funds can only be used for the stated purpose
PROP - Property Reserve	Fixed asset fund - Church building	Funds can only be used for the stated purpose
RUTH - Project Ruth	Donations received from church members to add to church mission giving to Project Ruth	Funds can only be used for the stated purpose
SPURSE - Samaritans Purse	Donations received from church members to add to church mission giving to Samaritans Purse	Funds can only be used for the stated purpose
SpecGifts - Special Gifts	Proceeds from special collections to add to church mission giving to various charities	Funds can only be used for the stated purpose
TEAR - Tear Fund	Donations received from church members to add to church mission giving to Tear Fund	Funds can only be used for the stated purpose

Fund Transfers

Transfers between fund classes	Description	£
Transferred from General funds to Designated funds	£3,000 transfer from General to Repairs & Maintenance for planned maintenance projects £1050 transfer from General to Sabbatical for funding minister's sabbatical £600 transfer from General to DofE to pay for DofE license £1269 transfer from General to Fixtures and Fittings for purchase of capital equipment. Transfer £16,800 General fund surplus to New Projects	(22719)
Transfer between Designated funds	£2276 transfer funds from Lunch club and £92 from Ladies Fellowship to Coffee & Chat as one group replaces the two groups	**2367**
Transfer General to Restricted funds	Transfer £39 additional top up gift from general to Happy Homes for gift to Happy Homes Kenya	(39)
Transfer from Designated funds to General fund	£50 transfer from 1st Steps to General to close 1st Steps fund. £28 transfer from Contact to General on closure of Contact group £4 transfer from Inspire to General to zero fund Transfer £100 from Ladies Fellowship to general as a donation to church funds.	182
Transfers from Designated to Restricted	Transfer £100 from Ladies Fellowship to BMS for donation to BMS Transfer £100 from Ladies fellowship to Home Mission for donation to EBA home mission	**200**

Movement In Funds

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
	£	£	£	£	£	£	£
Unrestricted							
General - General fund	27,015	238,406	215,792	(22,576)	—	—	27,054
Sub-totals	**27,015**	**238,406**	**215,792**	**(22,576)**	**—**	**—**	**27,054**
Designated							
AVFUND - Worship AV Fund	404	—	171	—	—	—	234
CHAT - Coffee and Chat	—	—	—	2,367	—	—	2,367
CONTACT - Contact	28	—	—	(28)	—	—	—
DUCKLINGS - Singing Ducklings	—	475	99	—	—	—	376
DUKE - Duke of Edinburgh	(537)	415	643	600	—	—	(165)
EQUIP - Equipment	249	—	194	—	—	—	55
ETERNITY - Eternity	2,170	617	1,350	—	—	—	1,437
FIXTURES - Fixtures Furniture and Equipment Reserve	25,038	—	10,275	1,269	—	—	16,031
FSTEPS - First Steps	50	—	—	(50)	—	—	—
IMPACT - Impact	202	50	—	—	—	—	252
INSPIRE - Inspire	4	—	—	(4)	—	—	—
INTERN - Intern Fund	12,372	1,494	2,452	—	—	—	11,415
LADIES - Ladies Fellowship	392	—	—	(392)	—	—	—
LEGACY - Legacy	13,468	—	1,244	—	—	—	12,224
LUNCH - Lunch Club	2,276	—	—	(2,276)	—	—	—
Mission - Mission Giving	181	—	—	—	—	—	181
NEW - New Projects	32,230	—	—	16,800	—	—	49,030
NEWSONG - New Song	342	—	342	—	—	—	—
REPAIRS - Repairs & Renewals	12,781	—	2,620	3,000	—	—	13,161
ROOF - Roof	—	—	—	—	—	—	—
SABBAT - Sabbatical	3,469	—	—	1,050	—	—	4,519
SAX - Saxceptional	144	38	182	—	—	—	—
TIDDLY - Tiddlywinks	515	—	—	—	—	—	515
TIME - A Time to Sew	348	120	155	—	—	—	313
ZPension - Pension reserves	(27,669)	—	281	—	—	(212)	(28,162)
Sub-totals	**78,459**	**3,209**	**20,010**	**22,336**	**—**	**(212)**	**83,783**
Restricted							
BMS - BMS	28	115	220	100	—	—	23
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	—	1,149,237
CHILDREN - Childrens Work	669	—	21	—	—	—	648
DUKE - Duke of Edinburgh	318	—	319	—	—	—	(1)
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	—	25
ETERNITY - Eternity	(32)	45	—	—	—	—	13
Elevenses - Elevenses	—	—	—	—	—	—	—
F4TS11SES - Feet for the Street/Elevenses	1,779	902	333	—	—	—	2,347
FLOWER - Flowers	43	40	83	—	—	—	—
H4I - Heart For Ipswich	250	—	—	—	—	—	250
HAPPY - Happy Homes	5	95	144	39	—	—	(5)
HOME - Home Mission	138	135	350	100	—	—	23
IMPACT - Impact	864	438	81	—	—	—	1,220
OPEN - Open Door	419	262	288	—	—	—	392
PROJECTOR - PROJECTOR	1	—	—	—	—	—	1
PROP - Property Reserve	389,669	—	—	—	—	—	389,669
RUTH - Project Ruth	199	5	199	—	—	—	5
SANCTUARY - Sanctuary Refurb Fund	—	4,624	—	—	—	—	4,624
SPURSE - Samaritans Purse	7	—	7	—	—	—	—
SpecGifts - Special Gifts	667	364	1,031	—	—	—	—
TEAR - Tear Fund	578	310	803	—	—	—	85
Sub-totals	**1,544,863**	**7,334**	**3,879**	**239**	**—**	**—**	**1,548,558**
Totals	**1,650,337**	**248,950**	**239,680**	**—**	**—**	**(212)**	**1,659,395**

There may be minor discrepancies in the totals if the pence are not being shown

14. GRANT MAKING

Analysis of grants paid (included in Mission Giving under Costs of Charitable Activities in Note 3)

Analysis	Grants to Institutions (£)	Grants to Individuals (£)	Support Costs (£)	Total (£)	2019/20
Soul Edge (Abernethy Trust)	1,500			1,500	1,296
Beam	600			600	648
BMS	3,900			3,900	4,957
BugB EBA	7,366			7,366	7,452
CYM	1,500			1,500	1,428
EBA CotY	300			300	-
Evangelical Alliance	-			-	450
Happy Homes Kenya	1,049			1,049	1,947
Harnhill	600			600	648
CAP debt Centre (hope Church)	3,000			3,000	2,250
Hope into action	221			221	-
Inspire Christian Counselling	1,380			1,380	1428
Irini Trofimov	-	1,447		1,447	-
Kintsugi Hope	1,350			1,350	972
Oasis Language School	-			-	1428
Path to victory	1,553			1,553	2,870
Perspectives	1,320			1,320	1,428
Project Ruth	2,899			2,899	2,664
Route to Freedom	1,500			1,500	1,620
Samaritans Purse	66			66	-
Selig IWNS	300			300	-
TLG (ST Matthews Church)	1,128			1,128	475
Talitha Koum	450			450	456
Tearfund	803			803	-
TWAM	450			450	456
YMCA Trinity	269			269	-
Other	-			-	100
Unallocated	3,028			3,028	1,315
Total	**36,532**	**1,447**		**37,979**	**36,288**

15. Comparative figures are provided in the following 2 reports for the SOFA and movement in funds for 2019/20

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2019 to 31 October 2020

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
		£	£	£	£	£	£
Income and endowments from:	**2**						
Donations and legacies		217,200	4,530	6,688	—	228,418	227,126
Income from charitable activities		513	7,837	513	—	8,862	10,952
Investments		47	1	—	—	47	59
Other income		16,103	5,287	—	—	21,390	32,313
Total income		**233,861**	**17,655**	**7,200**	—	**258,717**	**270,450**
Expenditure on:	**3**						
Expenditure on charitable activities		219,068	18,762	2,559	—	240,388	265,494
Other expenditure		—	649	—	—	649	1,086
Total expenditure		**219,068**	**19,411**	**2,559**	—	**241,037**	**266,580**
Net income / (expenditure) resources before transfer		**14,794**	**(1,756)**	**4,642**	—	**17,679**	**3,869**
Transfers							
Gross transfers between funds - in		2,577	21,822	—	—	24,399	25,849
Gross transfers between funds - out		(17,356)	(2,213)	(4,830)	—	(24,399)	(25,849)
Other recognised gains / losses	**9**						
Gains / losses on investment assets		—	14,321	—	—	14,321	(1,118)
Net movement in funds	13	**14**	**32,174**	**(188)**	—	**32,000**	**2,751**
Reconciliation of funds							
Total funds brought forward		**27,001**	**46,285**	**1,545,051**	—	**1,618,337**	**1,615,586**
Total funds carried forward		**27,015**	**78,459**	**1,544,863**	—	**1,650,337**	**1,618,337**

There may be minor discrepancies in the totals if the pence are not being shown

Movement in Funds 2019/20

Burlington Baptist Church

Fund movement by type
Selected period: 01 November 2019 to 31 October 2020

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
	£	£	£	£	£	£	£
Unrestricted							
General - General fund	27,001	233,861	219,068	(14,779)	—	—	27,015
Sub-totals	**27,001**	**233,861**	**219,068**	**(14,779)**	**—**	**—**	**27,015**
Designated							
AVFUND - Worship AV Fund	404	—	—	—	—	—	404
CONTACT - Contact	223	—	—	(195)	—	—	28
CYM - CYM	—	—	—	—	—	—	—
DUKE - Duke of Edinburgh	(14)	370	1,493	600	—	—	(537)
EQUIP - Equipment	249	—	—	—	—	—	249
ETERNITY - Eternity	1,708	3,307	4,345	1,500	—	—	2,170
FIXTURES - Fixtures	27,609	—	11,378	8,807	—	—	25,038
Furniture and Equipment Reserve							
FSTEPS - First Steps	50	—	—	—	—	—	50
IMPACT - Impact	322	—	121	—	—	—	202
INSPIRE - Inspire	4	—	—	—	—	—	4
INTERN - Intern Fund	3,164	9,300	92	—	—	—	12,372
LADIES - Ladies Fellowship	291	212	112	—	—	—	392
LEGACY - Legacy	13,308	2,000	61	(1,779)	—	—	13,468
LUNCH - Lunch Club	1,124	1,566	415	—	—	—	2,276
Mission - Mission Giving	171	10	—	—	—	—	181
NEW - New Projects	26,204	—	—	6,026	—	—	32,230
NEWSONG - New Song	482	—	—	(139)	—	—	342
REPAIRS - Repairs & Renewals	12,781	—	—	—	—	—	12,781
SABBAT - Sabbatical	2,419	—	—	1,050	—	—	3,469
SAX - Sax ceptional	150	193	198	—	—	—	144
TIDDLY - Tiddlywinks	551	245	281	—	—	—	515
TIME - A Time to Sew	263	452	267	(100)	—	—	348
ZPension - Pension reserves	(45,181)	—	649	3,840	—	14,321	(27,669)
Sub-totals	**46,285**	**17,655**	**19,411**	**19,609**	**—**	**14,321**	**78,459**
Restricted							
BMS - BMS	—	125	98	—	—	—	28
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	—	1,149,237
CHILDREN - Childrens Work	482	188	—	—	—	—	669
DUKE - Duke of Edinburgh	318	—	—	—	—	—	318
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	—	25
ETERNITY - Eternity	57	—	89	—	—	—	(32)
F4TS11SES - Feet for the Street/Elevenses	465	1,314	—	—	—	—	1,779
FLOWER - Flowers	1	186	144	—	—	—	43
H4I - Heart For Ipswich	250	—	—	—	—	—	250
HAPPY - Happy Homes	49	1,446	1,491	—	—	—	5
HOME - Home Mission	13	125	—	—	—	—	138
IMPACT - Impact	229	635	—	—	—	—	864
OPEN - Open Door	509	197	287	—	—	—	419
PROJECTOR - PROJECTOR	2,678	2,153	—	(4,830)	—	—	1
PROP - Property Reserve	389,669	—	—	—	—	—	389,669
RUTH - Project Ruth	122	77	—	—	—	—	199
SPURSE - Samaritans Purse	7	—	—	—	—	—	7
SpecGifts - Special Gifts	602	515	450	—	—	—	667
TEAR - Tear Fund	338	240	—	—	—	—	578
Sub-totals	**1,545,051**	**7,200**	**2,559**	**(4,830)**	**—**	**—**	**1,544,863**
Totals	**1,618,337**	**258,717**	**241,037**	**—**	**—**	**14,321**	**1,650,337**
	There may be minor discrepancies in the totals if the pence are not being shown						

16. INDEPENDENT EXAMINATION FEES

	2020/21	2019/20
	£	£
Independent Examiner's Fee	1,200	1,200

BURLINGTON BAPTIST CHURCH, IPSWICH, SUFFOLK

England & Wales - Charity number 1126707

Accounts

Charity Registration Number 1126707

Burlington Baptist Church Ipswich

Trustees' Report and End of Year Financial Statements
Year Ending October 31st 2020

Statutory Information

Registered Address

London Road

Ipswich

Suffolk

IP1 2EZ

Charity Registration Number 1126707

Managing Trustees

The Revd Simon Harris (Senior Minister)
The Revd Claire Earl (Minister)
Jonathan Chalmers (Treasurer)
Alice Speedie (Secretary from 16/03/2021)
Jonathan Barnes (Secretary to 16/03/2021)
Rebecca Rutter (to 20/10/2020)
Simon Cockshutt (to 20/10/2020)
Matthew Holmes (to 20/10/2020)
Cherie Parnell (to 20/10/2020)
Graham Parnell (to 20/10/2020)
Rebecca Willson (from 20/10/2020)
Rebecca Garland (from 20/10/2020)
Nathan Luetchford (from 20/10/2020)
Jane Hewson (from 20/10/2020)
Chris Hewson (from 20/10/2020)
Paul Boulton (from 20/10/2020)

Holding Trustee

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot

Oxfordshire

OX11 8RT

Directors	**Dates acted (if not for whole year)**
John English	
Christopher Hanning	From 06/02/2020
Andrew Hawksworth	
Paul Lancaster	To 1/10/2020
The Revd Joseph Lennox	
John Levick	
The Revd Christopher Lewis	
The Revd Duncan Mclean	To 28/08/2019
Karen Martindale	
Olusegun Obidipe	

Jeremy Ponsford	from 25/01/2019
Graham Powney	From 02/10/2019
Steven Salmen	To 08/11/2019
Michael Southcombe	
Graham Ward	
The Revd David Warrington	To 24/03/2020
Peter Welch	
Richard Wilson	
Edward Greenwood	To 10/07/2018
John Holmes	to 07/02/2019
Rev Ann Chesworth	From 5/11/2020
Peter Walls	From 17/06/2020

Bankers

Barclays Bank PLC

1 Princes Street

Ipswich

Suffolk

IP1 1PB

CAF Bank Ltd

Kings Hill

25 Kings Hill Avenue

West Malling, Kent

ME19 4JQ

Independent Examiner

Mrs Christine D Wade

Association of Chartered Certified Accountants

HastingsWade

58-60 Stowupland Road

Stowmarket

Suffolk

IP14 5AL

Annual Report for 2019-20

The trustees present their Annual Report and financial statements for the year ended 31 October 2020.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

Charitable Objectives

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational structure and decision-making processes

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity.

Public Benefit

In planning our activities for the year we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website
- Open access activities for children e.g. Tiddlywinks, older people e.g. Lunch Club, those in need in Ipswich e.g. Elevenses, Feet for the Street, Ipswich Winter Night Shelter, Open Door Christmas Day meal
- Support for publicly accessible mission activities locally e.g. Inspire, CYM, nationally e.g. Home Mission and internationally e.g. BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan)

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believers' Baptism or by affirmation. This year we have witnessed a number of baptisms and now have a membership of 217. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule.

Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the Church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years). Note that there should have been a Trustees election in March but Covid-19 restrictions meant this could not happen then. The election finally took place in October 2020, the existing Trustee group providing stability through the lockdown and over the summer.

The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the Church's objectives are being fulfilled. Vision/Strategy meetings are held at least once a year and include the wider staff team.

Church Meeting

A meeting of Church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year. Note that during the Covid-19 restrictions there was a Church Members Meeting held electronically for the purpose of strategy, budget approval and election of new Trustees. Most votes were by show of "electronic hands" and the election was an effective mix of secret electronic voting and postal votes.

The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviours we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Objectives and activities

Core activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship (celebration). Usually one main service at 10.45am with teaching made publicly available on our website, and age appropriate teaching for children and young people. The actual celebration event has been mainly online since March due to Covid-19 restrictions but this has meant its reach has been greater.
- Provision of a variety of groups and services developing community (termed "Burlington Communities"). Some of these groups have worked effectively online or in very small gatherings during the Covid-19 restrictions and some have become telephone based support groups for mental and spiritual wellbeing:
    - Small groups for friendship and Christian support and learning
    - Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community e.g. A Time to Sew, Elevenses
    - Organisational groups offering specific services to a group within the church community. e.g. Women's Fellowship and the wider public community e.g. Lunch Club

Additionally, we provide:

- Extra teaching through various courses e.g. Start course, Cracking Communication
- Extra opportunities for learning and friendship for children and young people e.g. 8-11 and Emerge, Children & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches for mutual support e.g. 4 local churches growing in friendship and activity.
- Links to the wider Christian community to provide additional public services e.g. Ipswich Winter Night Shelter.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. During the Covid-19 pandemic we have been delivering regular food to people we are aware of who are in significant need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs
- Christian weddings and funerals

Charitable giving

The Church gives at least 15% of its regular sources of income to other Christian charities. The main ones are:

- BMS World Mission
- Baptist Union of Great Britain Home Mission
- Project Ruth School in Romania
- Path to Victory (Kyrgyzstan)

- Route to Freedom, Ipswich
- Christian Youth Ministries, Ipswich
- Soul Edge (Canada UK and New Zealand)
- Inspire Christian Counselling, Ipswich
- Perspectives, Ipswich
- Oasis Language School, Ipswich
- Happy Home (Kenya)

The Church has continued to develop longer term partnerships with some mission partners, including the Path to Victory Project in Kyrgyzstan, Transforming Lives for Good (UK) and Kintsugi Hope (UK).

A full list of the charities that we have supported during this period is contained in the notes to the financial statements.

Safeguarding children and vulnerable adults

The Church operates systems to ensure that all church members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the Church.

Use of premises

Many Church led activities take place in the Church Centre. This facility is also used for some local Council meetings and a regular NCT group (pre-Covid-19 and when Covid-19 restrictions allowed).

The Church Hall is used by a range of community groups e.g:

- A breakfast and after-school club run by Alpha Nurseries operates daily in term time from the halls. They also run holiday clubs.

  Karibu – African ladies' group helping develop cooking and life skills as well as community and expanding their use of our facilities.
- Brownies – regularly use Church facilities for their sessions
- Eastern Angles Theatre Group – occasional use of Church facilities for practices
- Ipswich Winter Night Shelter – use the facilities to provide overnight accommodation for up to 12 guests each night through the worst winter months.

The Church has established policies to ensure that such hirings come within the limitations of the Constitution and relevant laws.

The main Church Centre is approved for use by the Council as an emergency centre.

Health and Safety

The Church, mindful that the trustees bear full responsibility for this aspect of the life and work of the church, has appointed a Health and Safety Officer to advise the Trustees. This is currently the Operations Manager who ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups. Food hygiene advice is also available to those involved in preparing food for consumption on the Church premises.

Achievements and performance

The Church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that the year covered by this report was again a positive one in the life of the Church, and that it will be able to pursue its mission purposes in the future with renewed enthusiasm. We continued to work on starting, developing and maturing missional communities through this year. Seven Interns completed a 10-month period of training with us again and five have started a similar programme recently despite Covid-19 restrictions.

The Trustees acknowledge that the work of the Church is highly dependent on those members who provide voluntary service in many areas. These include:

- heading up the children's activities in the Church
- providing music for services
- maintaining the property
- catering
- administration
- staffing the Church activities mentioned in this report

As well as a Senior Minister, we also employ paid staff to take the burden of administrative work off volunteers, such as:

- a part-time Minister, supporting growth of various groups and Internships
- a part-time Finance Manager to assist the Treasurer
- a full-time Operations Manager to take on organisation of maintenance, rentals and various administrative matters which might otherwise be undertaken by the Church Secretary
- a paid post of Youth Team Leader, to co-ordinate work with young people
- Other paid staff include a Property Support Worker, Room-hire Coordinator and PA to the Senior Minister.

There have been fairly stable numbers attending the Sunday worship celebration prior to Covid-19 restrictions and some community activities take place off-site on Sunday mornings. Overall we intuitively sense that our 'reach' into the wider community continues to be significant through the variety of community activities undertaken.

Support

We recognise that staff and key volunteers require a system of support and encouragement. These are principally provided by:

- Ministry Team meetings (3 per month, 2 offering support in faith and character development and one focused on operations and associated support)
- Line management meetings (monthly) with Senior Minister or other appropriate appointed Trustees
- Support and Accountability Groups for community leaders (typically monthly)

Maintenance and upgrade of the premises

The actions from the last quinquennial review in 17/18 are still actively being planned into the maintenance schedule. Routine day-to-day maintenance of the Church buildings and Manse was supplemented by some one-off projects e.g. replacement of the main video projector.

In recent years, improvements have been made to the Church Hall including roof re-slating, replacing decaying woodwork and brickwork repairs to sections with limited access, toilet refurbishment.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work.

The Church premises continue to be secured by external dusk to dawn lighting, CCTV, an alarm system and use of Smart Water marking for key assets.

Financial review

Financial policies

The Church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgeted resources are controlled to match anticipated income based upon previous years and expected changes.

Financial guidelines have been approved by members for the protection of the church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate who may authorise payments at three levels of expenditure, and what processes should be followed when purchasing goods or services.

The Treasurer is always a Trustee but individual members of the Finance Team are not necessarily Trustees, for instance volunteer Assistant Treasurers have been appointed from the membership to carry out specific roles. The Finance Manager is a part time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the Church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer.

The Finance Committee is a separate group and consists of at least five people – the Treasurer plus other church members, only one of which may be a Trustee. The Finance Committee considers and advises the Trustees on financial issues. In particular, they discuss, and amend if necessary, the annual budget before it goes to the Trustees Meeting. The Church Meeting is responsible for approving the budget. Similarly the annual accounts are reviewed by the Finance Committee prior to approval by the trustees' Meeting, and are then received by the Church Meeting.

A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees at least four times per year.

The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses. The Reserves Policy is reviewed annually by the Trustees. Taking into account

the Church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current minimum reserve level of £27,000 continues to meet our needs.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the Church's objectives. The reserves also represent the working balance of the Church particularly given the claiming of Gift Aid in arrears.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the Church. As well as holdings for internal organisations, the main Designated Funds are:

- **Legacy Fund**
  Any legacies received by the Church are put into this fund. No legacy in recent years has been for a specific purpose and consequently all monies held are designated. The Trustees generally try to use this fund to provide something that enhances the Church and can be clearly identified by the family of the donor. This fund contained £13,468 (18/19: £13,307) at year end.
- **New Projects Fund**
  We have a designated New Projects Fund, which allows us to support new projects in respect of staff or buildings or outreach in advance of clear availability of funds. At year end the New Projects Fund contained £32,230 (2018/19: £26,204). In 2020/21 it is anticipated that this fund will be needed to support ongoing operational costs. An ongoing conversation with the membership seeks to raise ongoing extra income and reduce costs where possible so that reliance on this fund is eliminated and it can be used for new start-up projects.
- **Repair and Renewal Fund**

  The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal Reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur we would need to organise an appeal.
- **Sabbatical Fund**

  Our Ministers can take a sabbatical every seven years. The aim has been to increase this designated fund by £525 per Minister per year, to assist our Ministers with travel costs during their sabbaticals and to fund the additional preaching fees the church may need to pay during such a time.

Living Wage

The Church recognises that the mandatory minimum wage or the Government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the Living Wage are announced each November. Pay for all employees and Minister(s) is increased from January 1st each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the Living Wage level set the previous November, in which case the Living Wage rate is used.

Risk assessment

The Trustees have carried out or overseen relevant risk assessments and believe they have taken adequate steps to manage the risks identified.

Presentation currency

The presentation currency is £ sterling.

Signed following approval by the trustees on 4th May 2021

A Speedie

Alice Speedie

Church Secretary

Date: 17 May 2021

Independent Examiner's Report to the Trustees of Burlington Baptist Church Ipswich

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2020 which are set out on pages 13 to 31.

Responsibilities and basis of report

As the charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Christine D Wade

Mrs Christine D Wade
Association of Chartered Certified Accountants
HastingsWade
58-60 Stowupland Road
Stowmarket
Suffolk
IP14 5AL

19th May 2021

Statement of Financial Activities

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2019 to 31 October 2020

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
		£	£	£	£	£	£
Income and endowments from:	***2***						
Donations and legacies		217,200	4,530	6,688	—	228,418	227,126
Income from charitable activities		513	7,837	513	—	8,862	10,952
Investments		47	1	—	—	47	59
Other income		16,103	5,287	—	—	21,390	32,313
Total income		**233,861**	**17,655**	**7,200**	**—**	**258,717**	**270,450**
Expenditure on:	***3***						
Expenditure on charitable activities		219,068	18,762	2,559	—	240,388	265,494
Other expenditure		—	649	—	—	649	1,086
Total expenditure		**219,068**	**19,411**	**2,559**	**—**	**241,037**	**266,580**
Net income / (expenditure) resources before transfer		**14,794**	**(1,756)**	**4,642**	**—**	**17,679**	**3,869**
Transfers							
Gross transfers between funds - in		2,577	21,822	—	—	24,399	25,849
Gross transfers between funds - out		(17,356)	(2,213)	(4,830)	—	(24,399)	(25,849)
Other recognised gains / losses	***9***						
Gains / losses on investment assets		—	14,321	—	—	14,321	(1,118)
Net movement in funds	**13**	**14**	**32,174**	**(188)**	**—**	**32,000**	**2,751**
Reconciliation of funds							
Total funds brought forward		**27,001**	**46,285**	**1,545,051**	**—**	**1,618,337**	**1,615,586**
Total funds carried forward		**27,015**	**78,459**	**1,544,863**	**—**	**1,650,337**	**1,618,337**

There may be minor discrepancies in the totals if the pence are not being shown

Balance Sheet

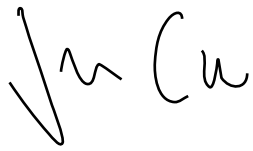
Burlington Baptist Church

Balance sheet (Separate funds)
As at: 31 October 2020

	Notes	General Fund	Designated Funds	Restricted	Endowment	At 31/10/2020 £	At 31/10/2019 £
Fixed assets	**8**						
Tangible assets		—	25,038	1,538,906	—	1,563,944	1,566,515
Fixed assets		**—**	**25,038**	**1,538,906**	**—**	**1,563,944**	**1,566,515**
Current assets							
Debtors	**10**	16,900	504	299	—	17,703	1,848
Cash at bank and in hand	**11**	22,288	80,598	5,827	—	108,713	109,970
Current assets		**39,188**	**81,102**	**6,126**	**—**	**126,416**	**111,818**
Liabilities	**12**						
Creditors: Amounts falling due in one year		12,173	12	169	—	12,354	14,816
Net current assets less current liabilities		**27,015**	**81,090**	**5,957**	**—**	**114,062**	**97,003**
Total assets less current liabilities (excluding pension liability)		**27,015**	**106,128**	**1,544,863**	**—**	**1,678,006**	**1,663,518**
Provision for liabilities after one year							
Defined benefits pension scheme liability		—	27,669	—	—	27,669	45,181
Total net assets less liabilities		**27,015**	**78,459**	**1,544,863**	**—**	**1,650,337**	**1,618,337**
Funds of the church		**27,015**	**78,459**	**1,544,863**	**—**	**1,650,337**	**1,618,337**

There may be minor discrepancies in the totals if the pence are not being shown

The financial statements were approved by the Board of Trustees on 4th May 2021 and were signed on behalf by:



Jon Chalmers

Church Treasurer

Date: 15th May 2021

Notes to the Financial Statements for the year ended 31 October 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have 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 and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest es
The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.

Tangible fixed assets

Land and buildings, held by Burlington Baptist Church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees' policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees consider that any depreciation charge would be insignificant.
Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist Church is capitalized and depreciated on a straight-line basis at the following annual rates

Fixtures, furniture & equipment 10%
Computer equipment 25%

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds ran only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. INCOME & ENDOWMENTS

Analysis of income and expenditure
Selected period: 01 November 2019 to 31 October 2020

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
	£	£	£	£	£	£
Income and endowments						
Donations and legacies						
1101 - Offerings	177,479	444	865	—	178,788	186,877
1102 - Tax refunds	29,094	38	1,116	—	30,248	30,030
1103 - Grants	6,179	—	—	—	6,179	—
1104 - Gifts & Donations	4,447	1,049	4,707	—	10,203	10,219
1105 - Legacies	—	3,000	—	—	3,000	—
Donations and legacies Totals	217,200	4,530	6,688	—	228,418	227,126
Income from charitable activities						
1302 - Other activities	513	6,747	513	—	7,772	10,852
1404 - Other fundraising events	—	1,090	—	—	1,090	100
Income from charitable activities Totals	513	7,837	513	—	8,862	10,952
Investments						
1201 - Bank interest	47	1	—	—	47	59
Investments Totals	47	1	—	—	47	59
Other income						
1401 - Room hire	16,001	—	—	—	16,001	28,408
1402 - Sundry income	101	—	—	—	101	400
1405 - Intern Fees	—	5,287	—	—	5,287	3,505
Other income Totals	16,103	5,287	—	—	21,390	32,313
Income and endowments Grand totals	233,861	17,655	7,200	—	258,717	270,450

3. EXPENDITURE

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
	£	£	£	£	£	£
Expenditure						
Expenditure on charitable activities						
2000 - Church weekend	—	—	—	—	—	11
2002 - Other activities	405	6,116	89	—	6,610	14,670
2100 - Ministry	891	12	—	—	903	834
2101 - Wages & salaries	123,694	—	—	—	123,694	120,255
2102 - Pensions	7,444	—	—	—	7,444	7,215
2103 - Training	2,067	—	—	—	2,067	7,357
2104 - Travel & Conference	1,157	83	—	—	1,240	3,373
2105 - Manse Expenses	4,596	—	—	—	4,596	4,433
2110 - Mission Giving	34,150	100	2,039	—	36,289	38,525
2120 - Children's work	734	—	—	—	734	525
2122 - Catering costs	683	683	287	—	1,652	2,499
2130 - Pastoral	—	—	—	—	—	12
2300 - Resource materials	391	261	—	—	652	446
2301 - Equipment	796	100	—	—	896	2,264
2303 - Computer Software	2,852	—	—	—	2,852	1,917
2400 - Church Heat light & Water	10,708	—	—	—	10,708	11,475
2401 - Insurance	6,128	—	—	—	6,128	5,829
2402 - Cleaning Materials	2,098	—	—	—	2,098	4,852
2403 - Repairs and renewals	7,979	—	—	—	7,979	10,812
2406 - Flowers	216	—	144	—	360	986
2408 - Halls Heat and Light & Water	3,261	—	—	—	3,261	4,565
2410 - Manse repair & maintenance	695	—	—	—	695	748
2411 - Manse Insurance	285	—	—	—	285	274
2501 - Mission Communities	—	—	—	—	—	371
2600 - Printing stationery and advertising	1,329	29	—	—	1,358	1,869
2601 - Telephone & Broadband	2,593	—	—	—	2,593	2,081
2602 - Subscriptions	2,322	—	—	—	2,322	2,313
2603 - Bank charges	209	—	—	—	209	198
2604 - Sundry expenses	119	—	—	—	119	703
2607 - DBS Checks	66	—	—	—	66	—
2800 - Depreciation	—	11,378	—	—	11,378	12,885
2900 - Independent Examination	1,200	—	—	—	1,200	1,200
Expenditure on charitable activities Totals	219,068	18,762	2,559	—	240,388	265,494
Other expenditure						
2701 - Pension Deficit Interest	—	649	—	—	649	1,086
Other expenditure Totals	—	649	—	—	649	1,086
Expenditure Grand totals	219,068	19,411	2,559	—	241,037	266,580

There may be minor discrepancies in the totals if the pence are not being shown

4. STAFF COSTS

Staff Costs	2019/20	2018/19
Gross Salaries	£119,611	£115,600
Employers National Insurance	£4,081	£4,655
Pensions**	(£4,570)	£11,854
	£119,123	£132,109

* Gross Salaries includes employee pension contributions less Employer NI
** Pension costs include employer pension contributions plus deficit payments and interest arising from the deficit, less an adjustment of the liability (see Note 5 Pensions and Note 9 Gains & Losses).

The average monthly employees during the year was 8 (2018/19: 8)

No employee received emoluments in excess of £60,000

Two ministers act as Trustees and received remuneration including gross pensionable salary, payrolled benefits, housing allowance, Employer NI and Employer pension in 2019/20, as employees of Burlington Baptist church totaling £55,507 (2018/19 £ 54,185).

- Rev Simon Harris
- Rev Claire Earl

The Ministers received benefits in respect of their services as Minister, including the provision to the Senior Minister, of manse accommodation owned by the Church.

Payments in respect of other post-retirement benefits are charged to the Statement of Financial Activities in the period to which they relate.

Accrued holiday pay is not recognised in the financial statements as this is not considered to be a material component of total expenditure.

5. PENSIONS

Baptist Pension Scheme

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.
For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.
The Scheme is considered to be a multi-employer scheme 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).

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 Scheme 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 plc. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.] The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were 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. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

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	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

- Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

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

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.
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.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 October 2020	31 October 2019
Balance sheet liability at year start	£45,181	£47,483
Minus deficiency contributions paid	(£3,840)	(£4,506)
Interest cost (recognised in SoFA)	£649	£1,086
Remaining change to balance sheet liability* (recognised in SoFA)	(£14,321)	£1,118
Balance sheet liability at year end	£27,669	£45,181

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 October 2020	31 October 2019	31 October 2018
Discount rate	1.1%	1.5%	2.4%
Future increases to Minimum Pensionable Income	3.1%	3.1%	3.3%

A workplace pension scheme for all other employees is provided by NEST.
There are 4 eligible job holders and one non-eligible job holders enrolled into the work place pension scheme provided by NEST.

6. RELATED CHARITIES

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Grant Britain, and the Eastern Baptist Association

which is charity number 1089795.

The Church was registered as a charity on 11 November 2008, charity commission number 1126707.
The Church made donations to the Baptist Union Home Mission scheme of £7,452 (2018/19: £8,282).

7. RELATED PARTY TRANSACTIONS

The following Trustees and related parties received a total of £964 (2018/19: £3,368) as reimbursement for business expenditure.

The Revd Simon Harris (Senior Minister)

No other payments have been paid to Trustees or related parties other than incidental and occasional reimbursements of charity expenses and no benefits were received for the role of Trustee.

The aggregate amount of donations received from Trustees was £58,984 (2018/19: £42,854).

8. FIXED ASSETS

	Church Premises	Manse	Church Centre	Fixtures, Fittings & Equipment	Total
Cost					
At 31st Oct 2019	£200,000	£189,669	£1,149,237	£238,593	£1,777,499
Additions				£8,806	£8,806
Disposals					
Revaluation					
At 31st Oct 2020	£200,000	£189,669	£1,149,237	£247,399	£1786,305
Depreciation					
At 31st Oct 2019				£210,984	£210,984
Charge for the year				£ 11,378	£11,378
At 31st Oct 2020				£222,362	£222,362
Net book value					
At 31st Oct 2019	£200,000	£189,669	£1,149,237	£27,609	£1,566,515
At 31st Oct 2020	£200,000	£189,669	£1,149,237	£25,037	£1,563,943

9. OTHER RECOGNIZED GAINS/LOSSES

	2019/20 £	2018/19 £
Re-measurement of multi-employer pension liability	14,321	(1,118)

10. CURRENT ASSETS – DEBTORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Debtors						
GIFTAID : Gift Aid Refund receivable	15,523	—	299	—	15,822	258
PREPAY : Prepayments	506	504	—	—	1,010	1,158
Z05 : Accounts Receivable	871	—	—	—	871	432
Total	16,900	504	299	—	17,703	1,848

11. CASH AT BANK AND IN HAND

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
	£	£	£	£	£	£
Current assets - Cash at bank and in hand						
6501 : Barclays Account	9,255	1,114	(1,826)	—	8,543	4,017
6503 : CAF Account	15,185	37,372	6,186	—	58,743	64,417
6504 : Contact Cash	—	28	—	—	28	28
6505 : Contact Current	—	—	—	—	—	195
6509 : Duke of Edinburgh Current	—	(357)	357	—	—	—
6510 : ElevensesF4TS Cash	—	—	155	—	155	33
6513 : Elevenses F4TS Bank	—	—	—	—	—	423
6514 : Flower Cash	56	—	(56)	—	—	100
6515 : Impact Cash	—	56	30	—	86	126
6516 : Impact current account	—	4	975	—	980	425
6517 : Ladies Fellowship Current	—	292	—	—	292	121
6518 : Ladies Fellowship Deposit	—	100	—	—	100	170
6519 : Lunch Club cash	192	(192)	—	—	—	84
6520 : New Song Cash	(342)	342	—	—	—	139
6522 : Saxceptional Cash	—	144	—	—	144	150
6523 : Time to Sew Cash	—	1	5	—	5	116
6524 : A time to Sew Deposit	—	348	—	—	348	147
6526 : Tiddlywinks Cash	—	—	—	—	—	36
6530 : CAF Gold (General)	(3,067)	41,296	—	—	38,229	38,185
6531 : Scottish widows (General)	1,011	—	—	—	1,011	1,009
6532 : First Steps Cash	—	50	—	—	50	50
6590 : Cash in hand	(1)	—	—	—	(1)	(1)
Total	22,288	80,598	5,827	—	108,713	109,970

There may be minor discrepancies in the totals if the pence are not being shown

12. LIABILITIES – CREDITORS

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Creditors: Amounts falling due in one year						
CREDITORS : Other Creditors	6,622	—	169	—	6,791	9,252
Z04 : Accounts Payable	5,552	12	—	—	5,564	5,565
Total	12,173	12	169	—	12,354	14,816

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Provision for liabilities after one year						
PENSION : Baptist Pension Deficit	—	27,669	—	—	27,669	45,181
Total	—	27,669	—	—	27,669	45,181

13. MOVEMENT IN FUNDS

Purpose and Restriction of Funds

Designated	Purpose	Restriction
AVFUND - Worship AV Fund	Audio Visual equipment	None
CONTACT - Contact	Activities of the Contact missional community (now closed)	None
DUKE - Duke of Edinburgh	Duke of Edinburgh group activities	None
EQUIP - Equipment	Equipment expenditure	None
ETERNITY - Eternity	Activities of the Emerge youth group	None
FIXTURES - Fixtures Furniture and Equipment Reserve	Furniture and equipment fixed assets	None
FSTEPS - First Steps	Activities of First Steps mission community (now closed)	None
IMPACT - Impact	Activities of Impact missional community	None
INTERN - Intern Fund	Activities of the Internship Programme	None
LADIES - Ladies Fellowship	Activities of the Ladies fellowship missional community	None
LEGACY - Legacy	Funds given in memory of deceased for use for specific projects	None
LUNCH - Lunch Club	Activities of the Lunch Club missional community	None
Mission - Mission Giving	Mission giving, part of the tithe	None
NEW - New Projects	new projects in respect of staff or buildings or outreach	None
NEWSONG - New Song	Activites of New Song missional community (now closed)	None
REPAIRS - Repairs & Renewals	For maintenance and repair of church buildings	None
SABBAT - Sabbatical	assist our ministers with travel costs during their sabbaticals and to fund the additional preaching fees	None
SAX - Saxceptional	Activities of the Saxceptional mission community	None
TIDDLY – Tiddlywinks	Activites of the Tiddlywinks missional community	None
TIME – A Time to Sew	Activities of the Time to Sew missional community	None
Zpension – Pension reserves	Represents the Pension Liability	None

Restricted Funds	Purpose	Restriction
BMS - BMS	Setup to receive church member donations to add to church mission giving to BMS	Funds can only be used for the stated purpose
CENTRE - Church Centre Reserve	Fixed assets fund for the church centre building	Funds can only be used for the stated purpose
CHILDREN - Childrens Work	Donations from church members for childrens work at Burlington	Funds can only be used for the stated purpose
DUKE - Duke of Edinburgh	Donations from church members for activities of the DofE group	Funds can only be used for the stated purpose
ETERNITY - Eternity	Donations from church members for youth work at Burlington	Funds can only be used for the stated purpose
Elevenses - Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
F4TS11SES - Feet for the Street/Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags	Funds can only be used for the stated purpose
FLOWER - Flowers	Donations to be used for church flowers	Funds can only be used for the stated purpose
H4I - Heart For Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)	Funds can only be used for the stated purpose
HAPPY - Happy Homes	Donations received from church member to add to church mission giving to Happy Home (Kenya)	Funds can only be used for the stated purpose
HOME - Home Mission	Donations received from church members to add to church mission giving to EBA	Funds can only be used for the stated purpose
IMPACT - Impact	Donations for the activities of the missional community that visits local hostel	Funds can only be used for the stated purpose
OPEN - Open Door	Donations for the activities of the missional providing meal at Christmas	Funds can only be used for the stated purpose
PERSPECT - Perspectives	Donations received from church members to add to church mission giving to Perspectives	Funds can only be used for the stated purpose
PROJECTOR - PROJECTOR	Donations in response to an appeal for a projector	Funds can only be used for the stated purpose
PROP - Property Reserve	Fixed asset fund - Church building	Funds can only be used for the stated purpose
RUTH - Project Ruth	Donations received from church members to add to church mission giving to Project Ruth	Funds can only be used for the stated purpose
SPURSE - Samaritans Purse	Donations received from church members to add to church mission giving to Samaritans Purse	Funds can only be used for the stated purpose
SpecGifts - Special Gifts	Proceeds from special collections to add to church mission giving to various charities	Funds can only be used for the stated purpose
TEAR - Tear Fund	Donations received from church members to add to church mission giving to Tear Fund	Funds can only be used for the stated purpose

Fund Transfers

Transfers between fund classes	Description	£
Transferred from General funds to Designated funds	3840 of pension deficit payments transferred to reduce the pension liability 4341 transferred to Fixtures to pay for purchase of fixed assets 6026 transferred the surplus for the year to New Projects 3150 transferred for various designated purposes.	(17,356)
Transfer from Designated funds to General fund	Transfer from missional organisations to General funds to cover general church expenses and to transfer surplus funds	434
Transfer from Legacy Designated fund to General Fund	funds to contribute to Projector purchase	1779
Transfer from Projector Restricted funds to General Fund	Transfer residual gift aid on Projector restricted fund, to offset cost of Projector transferred from General	364
Net transfers to/from General fund		**(14,779)**
Transfer from Project Restricted fund to Fixtures Designate fund	Fixed assets, purchased from and held in Fixtures fund, using fund donated for this purpose and held in Projector restricted fund.	4466
Transfer from Projector Restricted funds to General	Transfer residual gift aid on Projector restricted fund, to offset cost of Projector transferred from General	364
Net transfers from Restricted funds		**(4,830)**

Movement In Funds

Burlington Baptist Church

Fund movement by type
Selected period: 01 November 2019 to 31 October 2020

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
	£	£	£	£	£	£	£
Unrestricted							
General - General fund	27,001	233,861	219,068	(14,779)	—	—	27,015
Sub-totals	**27,001**	**233,861**	**219,068**	**(14,779)**	**—**	**—**	**27,015**
Designated							
AVFUND - Worship AV Fund	404	—	—	—	—	—	404
CONTACT - Contact	223	—	—	(195)	—	—	28
CYM - CYM	—	—	—	—	—	—	—
DUKE - Duke of Edinburgh	(14)	370	1,493	600	—	—	(537)
EQUIP - Equipment	249	—	—	—	—	—	249
ETERNITY - Eternity	1,708	3,307	4,345	1,500	—	—	2,170
FIXTURES - Fixtures Furniture and Equipment Reserve	27,609	—	11,378	8,807	—	—	25,038
FSTEPS - First Steps	50	—	—	—	—	—	50
IMPACT - Impact	322	—	121	—	—	—	202
INSPIRE - Inspire	4	—	—	—	—	—	4
INTERN - Intern Fund	3,164	9,300	92	—	—	—	12,372
LADIES - Ladies Fellowship	291	212	112	—	—	—	392
LEGACY - Legacy	13,308	2,000	61	(1,779)	—	—	13,468
LUNCH - Lunch Club	1,124	1,566	415	—	—	—	2,276
Mission - Mission Giving	171	10	—	—	—	—	181
NEW - New Projects	26,204	—	—	6,026	—	—	32,230
NEWSONG - New Song	482	—	—	(139)	—	—	342
REPAIRS - Repairs & Renewals	12,781	—	—	—	—	—	12,781
SABBAT - Sabbatical	2,419	—	—	1,050	—	—	3,469
SAX - Saxceptional	150	193	198	—	—	—	144
TIDDLY - Tiddlywinks	551	245	281	—	—	—	515
TIME - A Time to Sew	263	452	267	(100)	—	—	348
ZPension - Pension reserves	(45,181)	—	649	3,840	—	14,321	(27,669)
Sub-totals	**46,285**	**17,655**	**19,411**	**19,609**	**—**	**14,321**	**78,459**
Restricted							
BMS - BMS	—	125	98	—	—	—	28
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	—	1,149,237
CHILDREN - Childrens Work	482	188	—	—	—	—	669
DUKE - Duke of Edinburgh	318	—	—	—	—	—	318
EBACOYEAR - EBA Church of the Year	25	—	—	—	—	—	25
ETERNITY - Eternity	57	—	89	—	—	—	(32)
F4TS11SES - Feet for the Street/Elevenses	465	1,314	—	—	—	—	1,779
FLOWER - Flowers	1	186	144	—	—	—	43
H4I - Heart For Ipswich	250	—	—	—	—	—	250
HAPPY - Happy Homes	49	1,446	1,491	—	—	—	5
HOME - Home Mission	13	125	—	—	—	—	138
IMPACT - Impact	229	635	—	—	—	—	864
OPEN - Open Door	509	197	287	—	—	—	419
PROJECTOR - PROJECTOR	2,678	2,153	—	(4,830)	—	—	1
PROP - Property Reserve	389,669	—	—	—	—	—	389,669
RUTH - Project Ruth	122	77	—	—	—	—	199
SPURSE - Samaritans Purse	7	—	—	—	—	—	7
SpecGifts - Special Gifts	602	515	450	—	—	—	667
TEAR - Tear Fund	338	240	—	—	—	—	578
Sub-totals	**1,545,051**	**7,200**	**2,559**	**(4,830)**	**—**	**—**	**1,544,863**
Totals	**1,618,337**	**258,717**	**241,037**	**—**	**—**	**14,321**	**1,650,337**

There may be minor discrepancies in the totals if the pence are not being shown

14. GRANT MAKING

Analysis of grants paid (included in Mission Giving under Costs of Charitable Activities in Note 4)

Analysis	Grants to Institutions (£)	Grants to Individuals (£)	Support Costs (£)	Total (£)	2018/19
Beam	648			648	-
BMS	4,957			4,957	6,712
BugB EBA	7,452			7,452	8,174
Cancer Research	-			-	25
CYM	1,428			1,428	1,425
Guide Dogs for the Blind	-			-	20
Happy Home (Kenya)	1,947			1,947	1,337
Inspire Christian Counselling	1,428			1,428	1,425
Kintsugi Hope	972			972	2,000
Path to Victory	2,870			2,870	3,500
Perspectives	1,428			1,428	1,425
Project Ruth	2,664			2,664	2,775
Harnhill	648			648	1,425
Oasis Language Sc	1,428			1,428	1,425
RSVP Trust					260
Route to Freedom	1,620			1,620	-
Samaritans Purse					4,504
Talitha Koum	456			456	586
Ukuleles for charity					20
TLG	475			475	-
TWAM	456			456	529
Evangelical Alliance	450			450	-
Soul Edge	1,296			1,296	-
Other	100			100	-
Unallocated	3,565			3,565	956
Total	**36,289**			**36,289**	**38,525**

There may be minor discrepancies in totals if pence are not shown

15. Comparative figures are provided in the following 2 reports for the SOFA and movement in funds for 2018/19

Burlington Baptist Church

Statement of Financial Activities

For the period from 01 November 2018 to 31 October 2019

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
		£	£	£	£	£	£
Income and endowments from:	***2***						
Donations and legacies		214,414	261	12,451	—	227,126	212,460
Income from charitable activities		496	10,237	219	—	10,952	14,095
Investments		58	0	—	—	59	20
Other income		28,808	3,505	—	—	32,313	30,748
Total income		**243,776**	**14,004**	**12,670**	**—**	**270,450**	**257,323**
Expenditure on:	***3***						
Raising funds		—	—	—	—	—	162
Expenditure on charitable activities		233,886	27,231	4,377	—	265,494	271,247
Other expenditure		—	1,086	—	—	1,086	1,900
Total expenditure		**233,886**	**28,317**	**4,377**	**—**	**266,580**	**273,309**
Net income / (expenditure) resources before transfer		**9,890**	**(14,313)**	**8,292**	**—**	**3,869**	**(15,987)**
Transfers							
Gross transfers between funds - in		3,748	20,771	1,330	—	25,849	31,098
Gross transfers between funds - out		(14,535)	(5,830)	(5,484)	—	(25,849)	(31,098)
Other recognised gains / losses	***9***						
Gains / losses on investment assets		—	(1,118)	—	—	(1,118)	34,825
Net movement in funds	**13**	**(897)**	**(490)**	**4,138**	**—**	**2,751**	**18,838**
Reconciliation of funds							
Total funds brought forward		**27,898**	**46,774**	**1,540,913**	**—**	**1,615,586**	**1,596,747**
Total funds carried forward		**27,001**	**46,285**	**1,545,051**	**—**	**1,618,337**	**1,615,586**

There may be minor discrepancies in the totals if the pence are not being shown

Movement in Funds 2018/19

Fund movement by type
Selected period: 01 November 2018 to 31 October 2019

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losse	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted						
General - General fund	27,898	243,776	233,886	(10,787)	—	27,001
Sub-totals	**27,898**	**243,776**	**233,886**	**(10,787)**	**—**	**27,001**
Designated						
AVFUND - Worship	404	—	—	—	—	404
CONTACT - Contact	223	—	—	—	—	223
CYM - CYM	—	—	—	—	—	—
DUKE - Duke of	232	57	1,575	1,272	—	(14)
EQUIP - Equipment	249	—	—	—	—	249
ETERNITY - Eternity	846	5,180	6,522	2,204	—	1,708
FSTEPS - First Steps	50	—	—	—	—	50
IMPACT - Impact	501	185	364	—	—	322
INSPIRE - Inspire	4	—	—	—	—	4
INTERN - Intern Fund	1,868	3,655	2,358	—	—	3,164
LADIES - Ladies	341	615	365	(300)	—	291
LEGACY - Legacy	16,395	—	—	(3,088)	—	13,308
LUNCH - Lunch Club	697	2,154	1,727	—	—	1,124
Mission - Mission	171	—	—	—	—	171
NEW - New Projects	28,431	—	—	(2,227)	—	26,204
NEWSONG - New	190	292	—	—	—	482
REPAIRS - Repairs &	9,801	—	80	3,060	—	12,781
ROOF - Roof	—	—	—	—	—	—
SABBAT - Sabbatical	1,369	—	—	1,050	—	2,419
SAX - Saxceptional	150	—	—	—	—	150
TIDDLY - Tiddlywinks	656	730	806	(30)	—	551
TIME - A Time to Sew	307	1,136	1,001	(179)	—	263
TOY - Toy Library	—	—	—	—	—	—
Sub-totals	**62,885**	**14,004**	**14,798**	**1,762**	**—**	**63,854**
FIXTURES - Fixtures Furniture and Equipment Reserve	31,370	—	12,434	8,673	—	27,609
ZPension - Pension	(47,483)	—	1,086	4,506	(1,118)	(45,181)
Totals designated funds	**46,774**	**14,004**	**28,317**	**14,941**	**(1,118)**	**46,285**
Restricted						
AVFUND - Worship	—	—	—	—	—	—
BMS - BMS	95	658	753	—	—	—
CHILDREN - Childrens	—	750	268	—	—	482
DEVELOP - Development	—	—	—	—	—	—
DISHWASH -	—	5,603	125	(5,478)	—	—
DUKE - Duke of	717	—	399	—	—	318
EBACOYEAR - EBA	—	—	(25)	—	—	25
ETERNITY - Eternity	47	10	—	—	—	57
Elevenses - Elevenses	—	—	—	—	—	—
F4TS11SES - Feet for	90	1,195	940	120	—	465
FLOWER - Flowers	—	144	143	—	—	1
FRIENDSINT - Friends	0	—	—	—	—	0
H4I - Heart For	250	—	—	—	—	250
HAPPY - Happy	(154)	957	783	29	—	49
HOME - Home Mission	1	639	627	—	—	13
IMPACT - Impact	63	333	351	184	—	229
OPEN - Open Door	894	154	539	—	—	509
PERSPECT -	0	—	—	—	—	0
PROJECTOR - PROJECTOR	—	1,688	—	991	—	2,678
RUTH - Project Ruth	—	241	119	—	—	122
SPURSE - Samaritans Purse	2	5	—	—	—	7
SpecGifts - Special	—	—	(602)	—	—	602
TEAR - Tear Fund	—	295	(43)	—	—	338
TK - Talitha Koum	—	—	—	—	—	—
TOWNPAST - Ipswich Town Pastors	—	—	—	—	—	—
TWAM - Tools With A Mission	—	—	—	—	—	—
WOW - WOW	—	—	—	—	—	—
Sub-totals	**2,005**	**12,672**	**4,377**	**(4,154)**	**—**	**6,145**
PROP - Property	389,669	—	—	—	—	389,669
CENTRE - Church Centre Reserve	1,149,237	—	—	—	—	1,149,237
Sub-totals	**1,540,913**	**12,670**	**4,377**	**(4,154)**	**—**	**1,545,051**
Totals	**1,615,586**	**270,450**	**266,580**	**—**	**(1,118)**	**1,618,337**

16. INDEPENDENT EXAMINATION FEES

	2019/20	2018/19
	£	£
Independent Examiner's Fee	1,200	1,200