

# DEREHAM BAPTIST CHURCH

England & Wales · Charity number 1127482

## Details

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Other names	DBC
Status	Registered
Legal form	Previously excepted
Registered	2009-01-12
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Dereham Baptist Church Norwich Street East Dereham Dereham NR19 1BX
Phone	01362 695221
Email	<a href="mailto:tricia.waller@derehambaptist.org">tricia.waller@derehambaptist.org</a>
Website	<a href="http://www.derehambaptist.org">www.derehambaptist.org</a>

## Activities

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**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:** Services of Public WorshipMid-week groupsYouth and children's activitiesDiscipleship coursesCoffee shopCommunity activitiesSupport for Missionaries

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Area of benefit: NORFOLK
- Norfolk

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£428,462	£401,441	-	-
2023-12-31	£282,723	£280,847	-	-
2022-12-31	£249,058	£226,388	-	-
2021-12-31	£219,902	£199,454	-	-
2020-12-31	£208,018	£171,912	-	-

## Trustees

Name	Role	Appointed
Rev NIGEL RICHARD JONATHAN BAYLEY	Chair	2017-05-15
ANITA JANE CLARKE		2022-03-29
David Pyman		2020-09-20
Graham Peter Neale		2024-10-20
Ian Gardner		2020-09-20
Julie Catherine Susan Mann		2021-11-14
Leah Elisabeth Bash		2024-04-16
Matthew Rogers		2023-10-15
Patricia Teresa Emily Waller		2024-04-16
Paul Andrew Taylor		2022-03-29
Paul Hunt		2026-04-29
REV David Matthew Ward		2017-08-01
Rev Paulo Roberto Da Silva Santos		2024-04-01
Ruth Mersh		2026-04-29
Sheila Keats		2025-05-06
Sheila Rosemary Clarke		2024-10-20
Susan Margaret Scarlett		2025-05-06

**DEREHAM BAPTIST CHURCH**

England & Wales - Charity number 1127482

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# Accounts

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## **DBC Report for Charity Commission Annual Return relating to 2024**

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charitable Object**

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.

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 Process**

The overall responsibility for decisions and policy rests with Church Members. A minimum of four Members Meetings are held each calendar year.

Members of the Church are accepted in accordance with the Constitution which requires them to have been publically baptised by immersion upon personal profession of faith in Jesus Christ. In addition, Church Members' Meeting may also accept into membership others, based on their own public declaration of faith.

The oversight of the day-to-day work of the Church is the responsibility of the Trustees, which is led by the Lead Minister. He is supported by the other Ministers, Church Secretary, Finance Trustee and the Church-elected Trustees. As well as sharing in the overall oversight, the Trustees have particular areas of responsibility, which is carried out with a frame-work of sub-teams.

The Portuguese-speaking congregation appointed a new Pastor, Pastor Paulo da Silva Santos on 1st April 2024, after the retirement of Pastor Marcos. They are led by a separate leadership team and are overseen by the Lead Minister, Nigel Bayley.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members of the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus whenever possible.

The Church is served by Rev. Nigel Bayley as Lead Minister, Dave Ward as Associate Minister, Thiago Vajas Simoes as Minister-in-Training and Pastor Paolo da Silva Santos as Pastor to the Portuguese-speaking congregation.

The Church operates systems to ensure that all people working with children, young people and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service and regularly trained in safeguarding. We also train our volunteers in fire-safety. We are also fully aware of and compliant with the Data Protection Act.

## **Objectives and 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 community generally. 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 our living Lord.

Below is a summary of the main activities in relation to these objectives:

Central to the work and witness of the Church is the provision of regular public services of Christian Worship. These generally occur on Sundays for the English-speaking congregation and Saturday evenings for the Portuguese-speaking congregation. Both services have a programme of youth and children's activities. We also have a more traditional service once a month, which happens before the main service. All services, including those with communion and baptism, are advertised on the church website at [www.derehambaptist.org](http://www.derehambaptist.org).

In all we do, we seek to be a friendly and welcoming community to all, and DBC is a Sight Loss Friendly and a dementia-friendly church, as well as being registered to The Welcome Directory.

The Church runs Christian discipleship courses at various times and to encourage fellowship and spiritual development, there are mid-week Connect groups and smaller Thrive groups. The Church also holds regular prayer meetings, at least three times a week. We also have a group for young adults to learn and grow together. Further details are obtainable from the church office.

As part of reaching out to the community, the Church holds weekly baby and toddler groups, both at the church and in the Toftwood area of Dereham, about a mile away. Twice a month there is also a family-focussed service in Toftwood and on the third Sunday of each month the Church holds an All-age service.

The Church runs a bible-journaling group on Thursday mornings and a Coffee Shop on Friday mornings (Dereham market day) which are both open to all and any in our community.

In addition to the work of the Church itself, DBC has a constructive partnership with Love Dereham (social action), Green Pastures Christian Bookshop, Kidz Klub (children's group) and Dereham Churches Together.

The Church also has a Christians Against Poverty (CAP) Debt Centre which employs 2 people, a Debt Centre Manager and a Community Links Coordinator. Through this debt centre, we also run budgeting courses, including the CAP Money Course.

To facilitate the work of Love Dereham, Green Pastures and CAP, DBC has leased premises in Norwich Street, a short distance from the church building in the town centre, called the Green Pastures Community Hub. Both Green Pastures and Love Dereham are listed charities that we partner with in the hub, where there is a Christian bookshop, a Community Fridge and an opportunity for any in our community to be welcomed, listened to and helped.

Also, we have made significant changes to the rear of our church building and land in the last year. This has included creating a new entrance which has enabled the building to be more visible and accessible to our local community.

Outside of our local community, the Church supports other mission work, both in the UK and overseas.

## Achievements and Performance

The Church does not measure the success of its programme solely in numbers, either numerical or financial, but rather in less tangible areas like spiritual growth, fellowship, encouragement and having a positive impact on our local community. The Trustees recognise that these are difficult to measure, but believe that 2024 was a positive year in the life of the Church and that it will be glad to continue to pursue its mission purposes in 2025.

There has been one baptism conducted at DBC during January to December 2024 and the church had 7 enter into membership, taking our membership to 185 at the end of 2024. In addition to that, we have had many others join our congregation, and the Church now provides spiritual and pastoral care for well over 300 people.

## Financial Review

DBC is blessed to have a faithful and generous congregation who supply the finances to support the work and mission of the church. In addition to these donations, the Church has also been supported by grants and crowdfunding schemes, for specific areas of capital spend works. From this support, DBC in turn is able to give financial support to other mission work and other Christian organisations both in this country and abroad, whose aims and objectives are compatible with the Church's own charitable purpose.

The financial results for the year January to December 2024 are set out in the Church Accounts which accompany this report.


The Trustees have established a Reserves Policy and the Members' Meeting has agreed to hold a minimum Cash Reserve equivalent to two month's costs, plus a further £5000 for any emergency building works. The Trustees are satisfied that they have sufficient reserves, together with anticipated ongoing income, to function effectively during the coming year. Each year the Trustees prepare a financial forecast which, when established that it meets the reserve targets, is presented to the Members' Meeting for approval.

The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

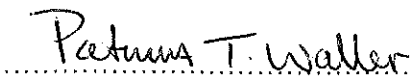
## Declaration

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees



.....  
Nigel Bayley, Lead Minister



.....  
Patricia T Waller, Church Secretary & Deacon

Date: ... 29 May 2025 .....

**Section A Statement of financial activities**

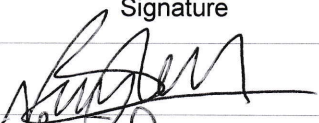
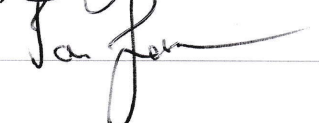
	Details of own analysis	Unrestricted funds	Restricted funds	Total this year	Total last year
		£	£	£	£
<b>Incoming resources (Note 3)</b>					
Donations and Legacies	See Note 3 for more detailed analysis	322,346.23	66,651.74	388,997.97	249,788
Incoming resources from charitable activities		33,769.67	1,333.53	35,103.20	31,042
Other Trading activities		0.00	0.00	0.00	0
Investments		1,390.12	0.00	1,390.12	378
Other incoming resources		1,221.31	1,750.00	2,971.31	1,515
<b>Total incoming resources</b>			<b>358,727.33</b>	<b>69,735.27</b>	<b>428,462.60</b>
<b>Resources expended (Notes 4-7)</b>					
Raising Funds	Notes 4 - 7	0.00	0.00	0.00	219
Expenditure on Charitable Activities		340,265.87	59,249.53	399,515.40	278,549
Other Expenditure		0.00	1,925.67	1,925.67	2,080
<b>Total resources expended</b>			<b>340,265.87</b>	<b>61,175.20</b>	<b>401,441.07</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>18,461.46</b>	<b>8,560.07</b>	<b>27,021.53</b>	<b>1,875</b>
<b>Gross transfers between funds</b>		<b>(600.00)</b>	<b>600.00</b>	<b>0.00</b>	<b>0</b>
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		<b>17,861.46</b>	<b>9,160.07</b>	<b>27,021.53</b>	<b>1,875</b>
<b>Other recognised gains/(losses)</b>					
Gains and losses on revaluation of fixed assets for the charity's own use		0.00	0.00	0.00	0.00
Gains and losses on investment assets		0.00	0.00	0.00	0.00
<b>Net movement in funds</b>		<b>17,861.46</b>	<b>9,160.07</b>	<b>27,021.53</b>	<b>1,875</b>
<b>Total funds brought forward</b>		<b>72,476.14</b>	<b>17,602.49</b>	<b>90,078.63</b>	<b>90,079</b>
<b>Total funds carried forward</b>		<b>90,337.60</b>	<b>26,762.56</b>	<b>117,100.16</b>	<b>88,203</b>

## Section B:

## Balance sheet

	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£ F01	£ F02	£ F04	£ F05
<b>Tangible fixed assets</b>				
Buildings (Note 8)	1,333,938.00	0.00	1,333,938.00	1,218,519
Furniture and equipment (Note 8)	22,000.00	0.00	22,000.00	23,212
Investments	0.00	0.00	0.00	0
	<b>1,355,938.00</b>	<b>0.00</b>	<b>1,355,938.00</b>	<b>1,241,731</b>
<b>Current assets</b>				
Stock and work in progress	0.00	0.00	0.00	0
Debtors (Note 9)	10,390.05	0.00	10,390.05	7,561
(Short term) investments	0.00	0.00	0.00	0
Cash at bank and in hand	84,621.63	26,762.56	111,384.19	85,633
<b>Total current assets</b>	<b>95,011.68</b>	<b>26,762.56</b>	<b>121,774.24</b>	<b>93,194</b>
<b>Creditors: amounts falling due within one year (Note 10)</b>	<b>2,165.10</b>	<b>0.00</b>	<b>2,165.10</b>	<b>3,116</b>
<b>Net current assets/(liabilities)</b>	<b>92,846.58</b>	<b>26,762.56</b>	<b>119,609.14</b>	<b>90,078</b>
<b>Total assets less current liabilities</b>	<b>1,448,784.58</b>	<b>26,762.56</b>	<b>1,475,547.14</b>	<b>1,331,809</b>
<b>Creditors: amounts falling due after one year (Note 10)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>
Provisions for liabilities and charges	0.00	0.00	0.00	0
<b>Net assets</b>	<b>1,448,784.58</b>	<b>26,762.56</b>	<b>1,475,547.14</b>	<b>1,331,809</b>
<b>Funds of the Charity</b>				
Unrestricted funds	90,337.60	0.00	90,337.60	72,476
Unrestricted Fixed Asset Funds	1,355,938.00	0.00	1,355,938.00	1,241,731
Restricted income funds (Note 11)	0.00	26,762.56	26,762.56	17,602
Endowment funds	0.00	0.00	0.00	0
<b>Total funds</b>	<b>1,446,275.60</b>	<b>26,762.56</b>	<b>1,473,038.16</b>	<b>1,331,809</b>

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	Nigel Richard Jonathan Bayley	9.4.25
	Ian Gardner	09.04.25

**Section A Statement of financial activities**

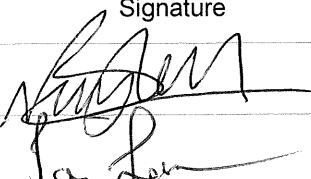
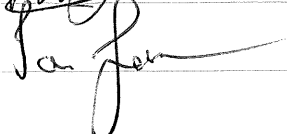
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## Section B:

## Balance sheet

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Investments	0.00	0.00	0.00	0
	1,355,938.00	0.00	1,355,938.00	1,241,731
<b>Current assets</b>				
Stock and work in progress	0.00	0.00	0.00	0
Debtors (Note 9)	10,390.05	0.00	10,390.05	7,561
(Short term) investments	0.00	0.00	0.00	0
Cash at bank and in hand	84,621.63	26,762.56	111,384.19	85,633
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Endowment funds	0.00	0.00	0.00	0
<b>Total funds</b>	1,446,275.60	26,762.56	1,473,038.16	1,331,809

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	Nigel Richard Jonathan Bayley	9.4.25
	Ian Gardner	09.04.25

**Note 1 Basis of Preparation**

Basis of Preparation	The accounts have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, Financial Reporting Standard 107 (FRS 102) and with the Charities Statement of Recommended Practice (FRS 102) (2019). The church is a public benefit entity.
Changes in basis of accounting	There have been no change to the accounting policies since last year.
Changes to previous accounts	No changes have been made to accounts for previous years, however, the accounts are now produced under FRS 102, this has not required any restatement to the accounts and took effect from 01 January 2016.

**Note 2 Accounting Policies****Incoming resources**

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Taxation</b>	The church is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of goods or services on which it was charged.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when received.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**Expenditure and liabilities**

<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters. Most of the management is carried out without charge.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Fund raising and publicity costs</b>	The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**Assets**

<b>Tangible fixed assets for use by the charity</b>	The church premises were valued by Boulton & Brown, Chartered Surveyors on 4th June 2023. 3% has been added to this figure to reflect market values.  The Manse premises are stated at insured value. Assets are now included at estimated value. Items below £1,000 are not capitalised
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

## Note 3 Analysis of incoming resources

## Donations and Legacies

	Unrestricted	Restricted	This year £	Last year £
Offerings	152,251.96	0.00	152,251.96	139,844
Other Donations	1,527.50	42,335.75	43,863.25	36,837
Portuguese offerings	16,717.31	0.00	16,717.31	13,915
Tax Refunds	33,217.41	3,065.00	36,282.41	34,198
Grant Income	2,024.00	21,250.99	23,274.99	24,993
Legacy Income	116,608.05	0.00	116,608.05	0
<b>Totals</b>	<b>322,346.23</b>	<b>66,651.74</b>	<b>388,997.97</b>	<b>249,787</b>

Incoming Resources from  
Charitable activities

Events Income	0.00	0.00	0.00	144
Other Income	25,440.54	1,333.53	26,774.07	23,309
Organisations	8,329.13	0.00	8,329.13	7,589
	<b>33,769.67</b>	<b>1,333.53</b>	<b>35,103.20</b>	<b>31,042</b>

## Other Trading Activities

Sales	0.00	0.00	0.00	0
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## Investment income

Bank Interest	1,390.12	0.00	1,390.12	378
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## Other Incoming Resources

	1,221.31	1,750.00	2,971.31	1,516
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## Total Incoming Resources

	<b>358,727.33</b>	<b>69,735.27</b>	<b>428,462.60</b>	<b>282,723</b>
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## Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
<b>Expenditure on Charitable Activities</b>				
Ministry	99,314.56	14,884.65	114,199.21	96,446
Establishment	155,922.13	40,087.86	196,009.99	108,141
Giving	18,560.00	0.00	18,560.00	19,248
Restricted Giving	0.00	0.00	0.00	308
Education/outreach	4,421.80	1,683.18	6,104.98	8,729
Administration/Support	46,474.17	2,593.84	49,068.01	38,463
Organisations	8,623.21	0.00	8,623.21	7,214
Other	6,950.00	0.00	6,950.00	0
	<b>340,265.87</b>	<b>59,249.53</b>	<b>399,515.40</b>	<b>278,549</b>
<b>Other Expenditure</b>	0.00	1,925.67	1,925.67	2,080
<b>Total Expenditure</b>				
Raising Funds	0.00	0.00	0.00	219
Charitable activities	340,265.87	59,249.53	399,515.40	278,549
Other expenditure	0.00	1,925.67	1,925.67	2,080
<b>TOTALS</b>	<b>340,265.87</b>	<b>61,175.20</b>	<b>401,441.07</b>	<b>280,848</b>

**Note 5 Details of certain items of expenditure****5.1 Trustee Remuneration and expenses**

Trustee expenses were paid to Nigel Bayley, David Ward and Marcos Hernandes.

The authority to make these payments is contained in the Church's governing document, the payments being for their services as Ministers.

	This Year	Last Year
<i>Nigel Bayley</i>		
Stipend + NI	37,519	33,950
Pension Costs	4,336	4,026
Conference, travel and cost of books	564	1,068
<i>Total Amount paid</i>	42,419	39,044

<i>David Ward</i>		
Stipend + NI	31,419	28,468
Pension Costs	3,764	3,496
Conference, travel and cost of books	528	934
<i>Total Amount paid</i>	35,711	32,898

<i>Marcos Hernandes</i>		
Stipend + NI	0	11,174
Conference, travel and cost of books	0	225
<i>Total Amount paid</i>	0	11,399

<i>Paulo Da Silva Santos</i>		
Stipend + NI	12,599	0
Pension Costs	477	0
Conference, travel and cost of books	1,200	0
<i>Total Amount paid</i>	14,276	0

**5.2 Fees for examination or audit of the accounts**

Independent examiner's for reporting on the accounts

This year £	Last year £
870	870

**Note 6 Paid employees****6.1 Staff Costs**

Gross Stipends, salaries, wages and benefits in kind  
Employer's National Insurance costs  
Pension costs  
Pension costs in respect of past service deficit  
Other costs - Council Tax, water, telephone  
**Total staff costs**

This year £	Last year £
98,200	83,650
4,266	1,702
10,129	8,105
10	12
5,979	5,910
118,584	99,379

Note: Costs shown in 5.1 are included here also

**6.2 Average number of employees in the year**

Engaged in Charitable activities

This year	Last year
7	6

No employee received emoluments in excess of £60,000 during the year (2023 none)

Two trustees, who are also employees, lived in housing wholly owned by the church

**Note 7****Unrestricted****7.1 Total value of grants**

<b>Institution</b>	<b>Total amount</b>
	<b>£</b>
BMS	5,430
BUGB (Home Mission Fund)	4,680
Ventzi - Aksakavo	2,799
North Breckland YFC	1,550
Operation Mobilisation	1,380
OMF	720
WEC (Pr Dominos Te)	1,200
<b>Total</b>	<b>17,759</b>

BMS is a missionary society which supports the spread of the Christian faith in other lands.

The Baptist Home Mission Fund supports the spread of the Christian Faith in this country.

The grant to Ventzi in Aksakavo enables the church to have a full-time minister.

Operation Mobilisation supports workers for missional work in Central Asia.

OMF supports workers working with people from the Far East

Breckland YFC is a Christian Youth work charity based in the Breckland Area of Norfolk.

WEC - a grant to a project in Guinea-Bissau providing help and shelter to disadvantaged people.

**7.2 Grantmaking costs**

Nil
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## Note 8 Tangible Fixed Assets

## 8.1 Cost or valuation

	Church Premises £	Manses £	Furniture & Equipment £	Total £
Balance brought forward	515,000	703,519	23,212	1,241,731
Additions				0
Revaluations	15,450	99,969	-1,212	114,207
Disposals				0
Balance carried forward	530,450	803,488	22,000	1,355,938

## 8.3 Net book value

Brought forward	515,000	703,519	23,212	1,241,731
Carried forward	530,450	803,488	22,000	1,355,938

All of the fixed assets are used for direct charitable purposes

## Note 9 Debtors and prepayments

## Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accrued Income	2,988.98	2,828	0.00	0.00
Prepayments and other debtors	7,401.07	4,012	0.00	0.00
<b>Total</b>	<b>10,390.05</b>	<b>6,840</b>	<b>0.00</b>	<b>0.00</b>

## Note 10 Creditors and accruals

## Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	0.00	0.00	0.00	0.00
Other creditors	1,295.10	2,246	0.00	0.00
Accruals and deferred income	870.00	870	0.00	0.00
<b>Total</b>	<b>2,165.10</b>	<b>3,116</b>	<b>0.00</b>	<b>0.00</b>

**Note 11 Restricted income funds****11.1 Funds held**

- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type	Purpose and Restrictions
General	R	To pass on gifts intended for specific beneficiaries external to the charity but whose aims mirror those of the charity.
Building	R	To structurally maintain and develop the premises

**11.2 Movements of major funds**

Fund names	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
General	9,096.74	34,139.28	22,563.59	600.00	0.00	21,272.43
Building	8,505.75	35,595.99	38,611.61	0.00	0.00	5,490.13
<b>Total Funds</b>	17,602.49	69,735.27	61,175.20	0.00	0.00	26,762.56

**11.3 Transfers between funds**

From Fund (Name)	To Fund (Name)	Reason	Amount
Legacy	General Restricted	To help fund Toddler group	600.00

**Note 12 Transactions with related parties****12.1 Remuneration and benefits**

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None		0.00	0.00

There are no related party transactions in addition to those disclosed in note 5.1 Trustee expenses.

**12.2 Loans**

Name of trustee or connected party		Amount owing	
		This year £	Last year £
Due to trustees and related parties	None	0.00	0.00
Due from trustees and related parties	None	0.00	0.00

**12.3 Other transaction(s) with trustees or related parties**

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.

The church made a donation to the Baptist Home Mission Scheme as set out in note 7.

**13. Other information**

The church is an unincorporated charity registered in England and Wales with the Charity Commission, number 1127482 with its registered office at Church Annexe, Norwich Street, Dereham, NR19 1BX



### **Independent Examiner's Report to the Trustees of Dereham Baptist Church**

I report on the accounts of the Charity for the year ended 31st December 2024, which are set out on pages 1 to 12.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:   
Date: 16/04/2025

Adam James MAAT  
Eric Southwick & Co Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS

**DEREHAM BAPTIST CHURCH**

England & Wales - Charity number 1127482

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# Accounts

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## Dereham Baptist Church

### Statutory Information

Registered Address:

Church Office,  
Church Annexe,  
Norwich Street,  
Dereham,  
Norfolk NR19 1BX

Charity Registration Number: 1127482

### Trustees

Rev. Nigel Bayley - Lead Minister appointed 16th May 2017 (Chairman)  
Rev. David Ward - Associate Minister appointed 1st August 2017  
Marcos Hernandez - Minister (Portuguese-speaking) Retired 31st October 2023  
Frances Cracknell - Church Secretary & Deacon (until April 2023)  
Ian Gardner - Finance Trustee & Elder  
Julie Mann - Church Secretary (from April 2023) & Deacon

**Deacons:** Ian Clarke, Mark Cockbill, Liz Goddard (until April 2023), Derek Mann, Julie Mann, Fraser Morrison, David Pyman, Keziah Rogers, Matt Rogers (elected 15th October 2023), Paul Taylor

**Elders:** Anita Clarke, Richard Cracknell, Ian Gardner, Trevor Humphrey (until 15th October 2023), Jessica Kirkham (until 15th October 2023), Keith Mersh (elected 15th October 2023), Christine Taylor (until 4th December 2023),

### Property Trustees

The Baptist Union Corporation Limited,  
Baptist House,  
129 Broadway,  
Didcot,  
Oxfordshire, OX11 8RT

### Bankers

Barclays Bank, 34, Market Place, Dereham, NR19 2AS

### Independent Examiner

Eric Southwick BA(HONS) FCA FCIE DChA  
Eric Southwick & Co, Chartered Accountants,  
51 The Avenue,  
Seaham, Co. Durham, SR7 8NS  
Financial Report for the period 1st January 2023 to 31st December 2023

## **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

## **Charitable Object**

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.

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 Process**

The overall responsibility for decisions and policy rests with Church Members. A minimum of four Members Meetings are held each calendar year.

Members of the church are accepted in accordance with the Constitution which requires them to have been publicly baptised by immersion upon personal profession of faith in Jesus Christ. In addition, Church Members' Meeting may also accept into membership others, based on their own public declaration of faith.

The oversight of the day-to-day work is the responsibility of the Trustees which is led by the Lead Minister. He is supported by the other Ministers and the Church elected Trustees. As well as sharing in the overall oversight, the Trustees have particular areas of responsibility, which is carried out with a framework of Sub-Teams.

The Portuguese-speaking congregation is currently seeking to appoint a new Pastor, after the retirement of Pastor Marcos. They are led by a separate leadership team and are overseen by the Lead Minister.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members at the meeting. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## **Objectives and 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 community generally. 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.

Below is a summary of some of the main activities:

Central to the work and witness of the Church is the provision of regular public services of Christian Worship. These generally occur on Sundays for the English-speaking congregation and Saturday evenings for the Portuguese-speaking congregation. Both services have a programme of youth and children's activities. All services, including those with communion and baptism, are advertised on the church website at [www.derehambaptist.org](http://www.derehambaptist.org).

To encourage fellowship and spiritual encouragement, there are mid-week small groups. Further details are obtainable from the church office.

As part of reaching out to the community, we hold "baby and toddler" groups both at the church and in the Toftwood area of Dereham. Twice a month we also hold a family focussed service, also in Toftwood.

The Church runs a Coffee Shop on Friday mornings (Market Day) for all ages of the Community.

The church runs occasional Open Days and engages with the local community events such as switching on of the town's Christmas Lights. Also, in conjunction with another local church, we engage in presenting the Alpha Course.

We manage and support the local Christians Against Poverty (CAP) Debt Centre which also runs CAP Money Courses and the like from time to time.

Outside of our local community, we support other mission work, both in the UK and overseas.

In all we do, we seek to be a friendly and welcoming community to all, and are a dementia-friendly and Sight Loss Friendly church.

In addition to the work we carry out ourselves, we have a constructive partnership with Love Dereham (social action), Green Pastures Christian Bookshop, Kidz Klub (children's group) and Dereham Churches Together.

To facilitate the work of Love Dereham, Green Pastures and CAP, we have leased premises a short distance from the church in the town centre.

### **Achievements and Performance**

The church does not measure the success of its programme solely in numbers, either numerical or financial but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2023 was a positive year in the life of the church and that it will be able to continue to pursue its mission purposes in 2024.

There have been 9 baptisms and we had many new congregation members, and on 31st December there were 180 Church Members.

### **Financial Review**

We are blessed to have a faithful and generous congregation who supply the finances to support the work and mission of the church. In addition to these donations, we have also been supported by grants and crowdfunding schemes, for specific areas of capital spend works.

From this support, we in turn are able to give financial support to other mission work.

The financial results for the year are set out in the church accounts which accompany this report.

The Members' Meeting has agreed to hold a Cash Reserve equivalent to two months' cost, plus a further £5000 for any emergency building works. Each year the Trustees prepare a financial forecast which, when established that it meets the Reserve targets, is presented to the Members Meeting for approval.

### **Declaration**

The Trustees declare that they have approved the Trustees' report above. Signed on behalf of the Charity's Trustees:

Associate Minister, Dave Ward:



Church Secretary & Deacon, Julie Mann:



Date: 29.1.24

**Section A Statement of financial activities**

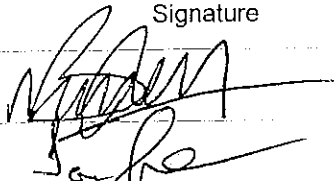

	Details of own analysis	Unrestricted funds	Restricted funds	Total this year	Total last year
		£	£	£	£
<b>Incoming resources (Note 3)</b>					
Donations and Legacies	See Note 3 for more detailed analysis	198,385.61	51,402.17	249,787.78	225,365
Incoming resources from charitable activities		28,919.64	2,122.79	31,042.43	23,297
Other Trading activities		0.00	0.00	0.00	50
Investments		377.59	0.00	377.59	39
Other incoming resources		388.83	1,126.75	1,515.58	307
<b>Total incoming resources</b>			<b>228,071.67</b>	<b>54,651.71</b>	<b>282,723.38</b>
<b>Resources expended (Notes 4-7)</b>					
Raising Funds	Notes 4 - 7	0.00	218.73	218.73	0
Expenditure on Charitable Activities		208,092.27	70,456.65	278,548.92	226,037
Other Expenditure		953.16	1,126.75	2,079.91	352
<b>Total resources expended</b>			<b>209,045.43</b>	<b>71,802.13</b>	<b>280,847.56</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>19,026.24</b>	<b>-17,150.42</b>	<b>1,875.82</b>	<b>22,669</b>
<b>Gross transfers between funds</b>		<b>1,535.51</b>	<b>(1,535.51)</b>	<b>0.00</b>	<b>0</b>
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		<b>20,561.75</b>	<b>(18,685.93)</b>	<b>1,875.82</b>	<b>22,669</b>
<b>Other recognised gains/(losses)</b>					
Gains and losses on revaluation of fixed assets for the charity's own use		0.00	0.00	0.00	0.00
Gains and losses on investment assets		0.00	0.00	0.00	0.00
<b>Net movement in funds</b>		<b>20,561.75</b>	<b>(18,685.93)</b>	<b>1,875.82</b>	<b>22,669</b>
<b>Total funds brought forward</b>		<b>51,914.39</b>	<b>36,288.42</b>	<b>88,202.81</b>	<b>65,533</b>
<b>Total funds carried forward</b>		<b>72,476.14</b>	<b>17,602.49</b>	<b>90,078.63</b>	<b>88,203</b>

## Section B:

## Balance sheet

	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£	£	£	£
	F01	F02	F04	F05
<b>Tangible fixed assets</b>				
Buildings (Note 8)	1,218,519.00	0.00	1,218,519.00	3,775,588
Furniture and equipment (Note 8)	23,212.00	0.00	23,212.00	154,715
Investments			0.00	0
	1,241,731.00	0.00	1,241,731.00	3,930,303
<b>Current assets</b>				
Stock and work in progress	0.00	0.00	0.00	0
Debtors (Note 9)	7,560.86	0.00	7,560.86	11,425
(Short term) investments	0.00	0.00	0.00	0
Cash at bank and in hand	68,030.81	17,602.49	85,633.30	86,850
<b>Total current assets</b>	75,591.67	17,602.49	93,194.16	98,275
<b>Creditors: amounts falling due within one year (Note 10)</b>	3,115.53	0.00	3,115.53	10,072
<b>Net current assets/(liabilities)</b>	72,476.14	17,602.49	90,078.63	88,203
<b>Total assets less current liabilities</b>	1,314,207.14	17,602.49	1,331,809.63	4,018,506
<b>Creditors: amounts falling due after one year (Note 10)</b>	0.00	0.00	0.00	0
Provisions for liabilities and charges	0.00	0.00	0.00	0
<b>Net assets</b>	1,314,207.14	17,602.49	1,331,809.63	4,018,506
<b>Funds of the Charity</b>				
Unrestricted funds	72,476.14	0.00	72,476.14	51,914
Unrestricted Fixed Asset Funds	1,241,731.00	0.00	1,241,731.00	3,930,303
Restricted income funds (Note 11)	0.00	17,602.49	17,602.49	36,289
Endowment funds	0.00	0.00	0.00	0
<b>Total funds</b>	1,314,207.14	17,602.49	1,331,809.63	4,018,506

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	Nigel Richard Jonathan Bayley	24.03.24
	Ian Gardner	24.03.24

**Note 1 Basis of Preparation**

Basis of Preparation	The accounts have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, Financial Reporting Standard 107 (FRS 102) and with the Charities Statement of Recommended Practice (FRS 102) (2019). The church is a public benefit entity.
Changes in basis of accounting	There have been no change to the accounting policies since last year. See assets below.
Changes to previous accounts	No changes have been made to accounts for previous years, however, the accounts are now produced under FRS 102, this has not required any restatement to the accounts and took effect from 01 January 2016.

**Note 2 Accounting Policies****Incoming resources**

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Taxation	The church is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of goods or services on which it was charged.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when received.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**Expenditure and liabilities**

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters. Most of the management is carried out without charge.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Fund raising and publicity costs	The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**Assets**

Tangible fixed assets for use by the charity	The church premises were previously shown at Insurance value, but following a valuation by Boulton & Brown, Chartered Surveyors on 4th June 2023 we have amended our assessment. We consider this valuation gives a more accurate estimate of the building's market value.  The Manse premises are stated at insured value.  Assets were previously shown at Insured value but are now included at estimated value.  Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.  Depreciation has not been charged on Furniture and equipment.  Items below £1,000 are not capitalised
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

## Note 3 Analysis of incoming resources

Donations and Legacies			This year	Last year
	Unrestricted	Restricted	£	£
Offerings	139,844.18	0.00	139,844.18	132,458
Other Donations	11,775.01	25,061.76	36,836.77	30,248
Portuguese offerings	13,915.38	0.00	13,915.38	14,636
Tax Refunds	32,351.04	1,847.50	34,198.54	31,019
Grant Income	500.00	24,492.91	24,992.91	17,004
<b>Totals</b>	<b>198,385.61</b>	<b>51,402.17</b>	<b>249,787.78</b>	<b>225,365</b>
<b>Incoming Resources from Charitable activities</b>				
Events Income	144.20	0.00	144.20	0
Traidcraft Income	0.00	0.00	0.00	52
Other Income	21,186.43	2,122.79	23,309.22	18,501
Organisations	7,589.01	0.00	7,589.01	4,744
	28,919.64	2,122.79	31,042.43	23,297
<b>Other Trading Activities</b>				
Sales	0.00	0.00	0.00	50
<b>Investment income</b>				
Bank Interest	377.59	0.00	377.59	39
<b>Other Incoming Resources</b>				
	388.83	1,126.75	1,515.58	307
<b>Total Incoming Resources</b>	<b>228,071.67</b>	<b>54,651.71</b>	<b>282,723.38</b>	<b>249,058</b>

## Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
<b>Expenditure on Charitable Activities</b>				
Ministry	83,712.39	12,733.47	96,445.86	91,437
Establishment	57,011.89	51,129.56	108,141.45	81,844
Giving	19,248.00	0.00	19,248.00	25,386
Restricted Giving	0.00	308.00	308.00	814
Education/outreach	4,584.03	4,144.53	8,728.56	8,874
Administration/Support	36,321.69	2,141.09	38,462.78	34,441
Organisations	7,214.27	0.00	7,214.27	4,431
Pension Contributions in respect of past deficit	0.00	0.00	0.00	(21,316.00)
Other	0.00	0.00	0.00	126
	208,092.27	70,456.65	278,548.92	226,037
<b>Other Expenditure</b>	953.16	1,126.75	2,079.91	352
<b>Total Expenditure</b>				
Raising Funds	0.00	218.73	218.73	0
Charitable activities	208,092.27	70,456.65	278,548.92	226,037
Other expenditure	953.16	1,126.75	2,079.91	352
<b>TOTALS</b>	209,045.43	71,802.13	280,847.56	226,389

**Note 5 Details of certain items of expenditure****5.1 Trustee Remuneration and expenses**

Trustee expenses were paid to Nigel Bayley, David Ward and Marcos Hernandes.

The authority to make these payments is contained in the Church's governing document, the payments being for their services as Ministers.

	This Year	Last Year
<i>Nigel Bayley</i>		
Stipend + NI	33,950	31,700
Pension Costs	4,026	3,742
Conference, travel and cost of books	1,068	788
<i>Total Amount paid</i>	39,044	36,230

<i>David Ward</i>		
Stipend + NI	28,468	26,579
Pension Costs	3,496	3,247
Conference, travel and cost of books	934	700
<i>Total Amount paid</i>	32,898	30,526

<i>Marcos Hernandes</i>		
Stipend + NI	11,174	12,497
Pension Costs	0	0
Conference, travel and cost of books	225	685
<i>Total Amount paid</i>	11,399	13,182

**5.2 Fees for examination or audit of the accounts**

This year £	Last year £
870	725

Independent examiner's for reporting on the accounts

**Note 6 Paid employees****6.1 Staff Costs**

Gross Stipends, salaries, wages and benefits in kind  
Employer's National Insurance costs  
Pension costs  
Pension costs in respect of past service deficit  
Other costs - Council Tax, water, telephone  
**Total staff costs**

This year £	Last year £
83,650	80,303
1,702	1,550
8,105	7,539
12	2,621
5,910	6,197
99,379	98,210

Note: Costs shown in 5.1 are included here also

**6.2 Average number of employees in the year**

Engaged in Charitable activities

This year	Last year
6	6

No employee received emoluments in excess of £60,000 during the year (2022 none)  
Two trustees, who are also employees, lived in housing wholly owned by the church

## Note 7

## Unrestricted

## 7.1 Total value of grants

Institution	Total amount £
BMS	4,940
BUGB (Home Mission Fund)	4,940
Ventzi - Aksakavo	3,360
Breckland YFC	1,440
Operation Mobilisation	720
OMF	720
WEC (Pr Dominos Te)	1,200
Compassion	336
BU Northern Pioneer Co-ordinator	1,500
<b>Total</b>	<b>19,156</b>

BMS is a missionary society which supports the spread of the Christian faith in other lands.

The Baptist Home Mission Fund supports the spread of the Christian Faith in this country.

The grant to Ventzi in Aksakavo enables the church to have a full-time minister.

Operation Mobilisation supports workers for missional work in Central Asia.

OMF supports workers for missional work in the Far East.

Breckland YFC is a Christian Youth work charity based in the Breckland Area of Norfolk.

WEC - a grant to a project in Guinea-Bissau providing help and shelter to disadvantaged people.

Compassion supports children overseas.

BU Pioneer Co-ordinator supports churches to engage missionally.

## 7.2 Grantmaking costs

Nil
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## Note 8 Tangible Fixed Assets

## 8.1 Cost or valuation

	Church Premises £	Manses £	Furniture & Equipment £	Total £
Balance brought forward	3,146,202	629,386	154,715	3,930,303
Additions				0
Revaluations	-2,631,202	74,133	-131,503	-2,688,572
Disposals				0
Balance carried forward	515,000	703,519	23,212	1,241,731

## 8.3 Net book value

Brought forward	3,146,202	629,386	154,715	3,930,303
Carried forward	515,000	703,519	23,212	1,241,731

All of the fixed assets are used for direct charitable purposes

## Note 9 Debtors and prepayments

## Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accrued Income	2,827.50	6,591	0	0
Prepayments and other debtors	4,012.26	4,834	0	0
<b>Total</b>	<b>6,839.76</b>	<b>11,425</b>	<b>0</b>	<b>0</b>

## Note 10 Creditors and accruals

## Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	0.00	0.00	0.00	0.00
Other creditors	2,245.53	2,047	0.00	0.00
Accruals and deferred income	870.00	8,025	0.00	0.00
<b>Total</b>	<b>3,115.53</b>	<b>10,072</b>	<b>0.00</b>	<b>0.00</b>

## Note 11 Restricted income funds

## 11.1 Funds held

- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type	Purpose and Restrictions
General	R	To pass on gifts intended for specific beneficiaries external to the charity but whose aims mirror those of the charity.
Building	R	To structurally maintain and develop the premises
Organisations	R	Youth and other organisations manage their own accounts

## 11.2 Movements of major funds

Fund names	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
General	14,048.88	19,586.19	23,002.82	(1,535.51)	0.00	9,096.74
Building	22,239.54	35,065.52	48,799.31	0.00	0.00	8,505.75
<b>Total Funds</b>	<b>36,288.42</b>	<b>54,651.71</b>	<b>71,802.13</b>	<b>0.00</b>	<b>0.00</b>	<b>17,602.49</b>

## 11.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount

## Note 12 Transactions with related parties

## 12.1 Remuneration and benefits

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None		0	0

There are no related party transactions in addition to those disclosed in note 5.1 Trustee expenses.

## 12.2 Loans

Name of trustee or connected party		Amount owing	
		This year £	Last year £
Due to trustees and related parties	None	0	0
Due from trustees and related parties	None	0	0

## 12.3 Other transaction(s) with trustees or related parties

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.

The church made a donation to the Baptist Home Mission Scheme as set out in note 7.

## 13. Other information

The church is an unincorporated charity registered in England and Wales with the Charity Commission, number 1127482 with its registered office at Church Annexe, Norwich Street, Dereham, NR19 1BX



## Independent Examiner's Report to the Trustees of Dereham Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2023, which are set out on pages 1 to 12.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

### Independent examiner's statement

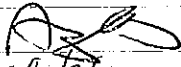
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:	
Date:	4/4/24

Adam James MAAT  
Eric Southwick & Co Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS



### Independent Examiner's Report to the Trustees of Dereham Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2023, which are set out on pages 1 to 12.

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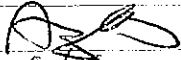
#### Independent examiner's statement

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- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 
Date: 4/4/24

Adam James MAAT  
Eric Southwick & Co Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS

**DEREHAM BAPTIST CHURCH**

England & Wales - Charity number 1127482

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# Accounts

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Dereham Baptist Church

### **Statutory Information**

Registered Address:

Church Office,  
Church Annexe,  
Norwich Street,  
Dereham,  
Norfolk NR19 1BX

Charity Registration Number: 1127482

### **Trustees**

Rev. Nigel Bayley	Lead Minister appointed 16th May 2017 (Chairman)
Rev. David Ward	Associate Minister appointed 1st August 2017
Marcos Hernandez	Minister

Frances Cracknell	Secretary
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Ian Clarke	Deacon
Mark Cockbill	Deacon
David Pyman	Deacon
Liz Goddard	Deacon
Fraser Morrison	Deacon
Derek Mann	Deacon
Julie Mann	Deacon
Keziah Rogers	Deacon
Paul Taylor	Deacon

Ian Gardner	Elder
Richard Cracknell	Elder
Jessica Kirkham	Elder
Trevor Humphrey	Elder
Christine Taylor	Elder
Anita Clarke	Elder

### **Property Trustees**

The Baptist Union Corporation Limited,  
Baptist House,  
129 Broadway,  
Didcot,  
Oxfordshire, OX11 8RT

### **Bankers**

Barclays Bank, 34, Market Place, Dereham, NR19 2AS

**Independent Examiner**

Eric Southwick BA(HONS) FCA FCIE DChA  
Eric Southwick & Co, Chartered Accountants,  
51 The Avenue,  
Seaham, Co. Durham, SR7 8NS  
Annual Report for the period 1st January 2022 to 31st December 2022

The Trustees present their Annual Report and financial statements for 2022

**Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

**Charitable Object**

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.

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 Process**

Members of the church are accepted in accordance with the Constitution which requires them to have been publicly baptised by immersion upon personal profession of faith in Jesus Christ, with the Church Members' Meeting exercising discretion in exceptional cases.

The Members Meeting normally takes place six times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint trustees who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Leadership and are responsible for the day to day running of the church's work and witness, and the financial and legal tasks involved in the furtherance of the charitable objects.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

**Objectives and 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 community generally. 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.

Summary of the main activities in relation to these objectives:

Central to the work and witness of the Church is the provision of regular public services of Christian Worship. Services take place at 9.00am on two Sundays a month, 10.30am each Sunday and on Saturday evenings at 6pm which is a Portuguese Speaking Service.

There are also occasional services at other times. All services are advertised on the church website at [www.derehambaptist.org](http://www.derehambaptist.org). There is a full children's programme during the 10.30am morning Service, and 6pm Saturday service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church runs Connect Groups and smaller Thrive groups for growth and discipleship. Further details are obtainable from the church office.

The church runs a Community based project group for parents and children twice a month on a Sunday morning in the village hall in Toftwood about a mile away and also on every Wednesday morning. There is also an All-Age service at the church once a month.

We have a youth church on a Sunday morning which also meets socially on Sunday evenings. Also, a youth support group meets regularly in our building during the week.

The Church runs Oasis every Thursday, which is a drop-in for adults.

The Church runs a Coffee Shop on Friday mornings (Market Day) for all ages of the Community.

The Church runs discipleship and Alpha courses at various times.

The Church supports a number of overseas missionaries.

The church runs occasional Open Days, Fairtrade and other events which are open to the public to attend.

The Church's charity runs Let's Chat, a Listening Service in the Christian Bookshop Mon-Thu mornings each week. The Community Fridge project is also held here. This charity also supports migrant workers by holding English classes one evening a week and also sign language lessons. CRIB meets regularly at the church, which is a group for those who have lost a loved one.

The Church works with other churches on joint projects such as Town Pastors and Foodbank.

The Church operates systems to ensure that all people working with children, young people and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The church facilitates regular CAP Money courses and has this year opened a CAP Debt Centre

The church is actively involved in community events, including the switching on of Christmas lights. DBC is a dementia-friendly and a Sight Loss Friendly Church.

### **Achievements and Performance**

The church does not measure the success of its programme solely in numbers, either numerical or financial but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was a positive year in the life of the church and that it will be able to continue to pursue its mission purposes in 2023. One Baptism was conducted in March 2022 and we had many new members, and on 31st December the membership stood at 183.

### **Financial Review**

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

The Church is served by Rev. Nigel Bayley as Lead Minister and David Ward as Associate Minister.

The church is also served by Pastor Marcos Hernandez as part-time Pastor to the Portuguese speaking congregation, and continues to provide pastoral care and support for the Portuguese congregation.

The church expressed its part in the life of the wider church by making grants to other Christian organisations both in this country and abroad whose aims and objectives are compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities. Many of these have little impact on the church finances but contribute greatly to the achievement of the church's objectives.

In 2019 the membership agreed to rent a shop which would be larger premises for the Christian bookshop (Green Pastures). This contains a community area together with an office to facilitate CAP Debt Centre and Love Dereham, and a smaller shop premises used by DBC as a prayer and meeting room. Green Pastures and Love Dereham are both listed charities.

The financial results for the year are set out in the church accounts which accompany this report.

The Trustees have established a Reserves Policy which equates to the equivalent of two month's income. They are satisfied that they have sufficient reserves, together with anticipated ongoing income to function effectively during the coming year.


The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

## Declaration

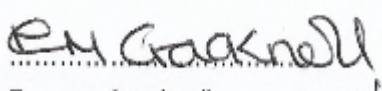
The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees

.....  
Signed on behalf of the Charity's Trustees



.....  
Nigel Bayley  
Minister/Chairman



.....  
Frances Cracknell  
Church Secretary

Date 26/01/2023

**Section A Statement of financial activities**

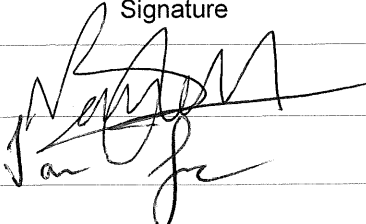

	Details of own analysis	Unrestricted funds	Restricted funds	Total this year	Total last year
		£	£	£	£
<b>Incoming resources (Note 3)</b>					
Donations and Legacies	See Note 3 for more detailed analysis	177,089.03	48,276.36	225,365.39	206,118
Incoming resources from charitable activities		21,895.38	1,401.60	23,296.98	13,760
Other Trading activities		50.00	0.00	50.00	0
Investments		38.70	0.00	38.70	4
Other incoming resources		157.45	150.00	307.45	20
<b>Total incoming resources</b>			<b>199,230.56</b>	<b>49,827.96</b>	<b>249,058.52</b>
<b>Resources expended (Notes 4-7)</b>					
Expenditure on Charitable Activities	Notes 4 - 7	185,064.79	40,971.94	226,036.73	199,434
Other Expenditure		202.00	150.00	352.00	20
<b>Total resources expended</b>		<b>185,266.79</b>	<b>41,121.94</b>	<b>226,388.73</b>	<b>199,454</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>13,963.77</b>	<b>8,706.02</b>	<b>22,669.79</b>	<b>20,448</b>
<b>Gross transfers between funds</b>		<b>1,500.00</b>	<b>(1,500.00)</b>	<b>0.00</b>	<b>0</b>
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		<b>15,463.77</b>	<b>7,206.02</b>	<b>22,669.79</b>	<b>20,448</b>
<b>Other recognised gains/(losses)</b>					
Gains and losses on revaluation of fixed assets for the charity's own use		0.00	0.00	0.00	0.00
Gains and losses on investment assets		0.00	0.00	0.00	0.00
<b>Net movement in funds</b>		<b>15,463.77</b>	<b>7,206.02</b>	<b>22,669.79</b>	<b>20,448</b>
<b>Total funds brought forward</b>		<b>36,450.62</b>	<b>29,082.40</b>	<b>65,533.02</b>	<b>45,085</b>
<b>Total funds carried forward</b>		<b>51,914.39</b>	<b>36,288.42</b>	<b>88,202.81</b>	<b>65,533</b>

## Section B:

## Balance sheet

	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£	£	£	£
	F01	F02	F04	F05
<b>Tangible fixed assets</b>				
Buildings (Note 8)	3,775,588.00	0.00	3,775,588.00	3,307,074
Furniture and equipment (Note 8)	154,715.00	0.00	154,715.00	132,011
Investments	0.00	0.00	0.00	3,873
	3,930,303.00	0.00	3,930,303.00	3,442,958
<b>Current assets</b>				
Stock and work in progress	0.00	0.00	0.00	0
Debtors (Note 9)	7,425.10	4,000.00	11,425.10	6,654
(Short term) investments	0.00	0.00	0.00	0
Cash at bank and in hand	46,202.17	40,647.69	86,849.86	81,339
<b>Total current assets</b>	53,627.27	44,647.69	98,274.96	87,993
<b>Creditors:</b> amounts falling due within one year (Note 10)	1,712.88	8,359.27	10,072.15	1,144
<b>Net current assets/(liabilities)</b>	51,914.39	36,288.42	88,202.81	86,849
<b>Total assets less current liabilities</b>	3,982,217.39	36,288.42	4,018,505.81	3,529,807
<b>Creditors:</b> amounts falling due after one year (Note 10)	0.00	0.00	0.00	21,316
Provisions for liabilities and charges	0.00	0.00	0.00	0
<b>Net assets</b>	3,982,217.39	36,288.42	4,018,505.81	3,508,491
<b>Funds of the Charity</b>				
Unrestricted funds	51,914.39	0.00	51,914.39	36,451
Unrestricted Fixed Asset Funds	3,930,303.00	0.00	3,930,303.00	3,442,958
Restricted income funds (Note 11)	0.00	36,288.42	36,288.42	29,082
Endowment funds	0.00	0.00	0.00	0
<b>Total funds</b>	3,982,217.39	36,288.42	4,018,505.81	3,508,491

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	Nigel Richard Jonathan Bayley	12/3/23
	Ian Gardner	12/3/23

**Note 1 Basis of Preparation**

Basis of Preparation	The accounts have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, Financial Reporting Standard 107 (FRS 102) and with the Charities Statement of Recommended Practice (FRS 102) (2019). The church is a public benefit entity.
Changes in basis of accounting	There have been no change to the accounting policies since last year.
Changes to previous accounts	No changes have been made to accounts for previous years, however, the accounts are now produced under FRS 102, this has not required any restatement to the accounts and took effect from 01 January 2016.

**Note 2 Accounting Policies****Incoming resources****Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

**Taxation**

The church is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of goods or services on which it was charged.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**Investment income**

This is included in the accounts when received.

**Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**Expenditure and liabilities****Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters. Most of the management is carried out without charge.

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Fund raising and publicity costs**

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**Assets****Tangible fixed assets for use by charity**

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The Manse premises are stated at insured value.

Furniture and equipment is stated at insured value.

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation has not been charged on Furniture and equipment. These are shown at Insured value.

Items below £250 are not capitalised

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Stocks and work in progress**

These are valued at the lower of cost or market value.

## Note 3 Analysis of incoming resources

## Donations and Legacies

	Unrestricted	Restricted	This year £	Last year £
Offerings	131,193.58	1,264.00	132,457.58	127,114
Other Donations	2,277.04	27,970.86	30,247.90	15,840
Portuguese offerings	14,636.69	0.00	14,636.69	15,136
Tax Refunds	28,781.72	2,237.50	31,019.22	29,131
Grant Income	200.00	16,804.00	17,004.00	18,898
<b>Totals</b>	<b>177,089.03</b>	<b>48,276.36</b>	<b>225,365.39</b>	<b>206,119</b>

## Incoming Resources from Charitable activities

Events Income	0.00	0.00	0.00	0
Traidcraft Income	51.58	0.00	51.58	2
Other Income	17,099.02	1,401.60	18,500.62	12,715
Organisations	4,744.78	0.00	4,744.78	1,043
	<b>21,895.38</b>	<b>1,401.60</b>	<b>23,296.98</b>	<b>13,760</b>

## Other Trading Activities

Sales	50.00	0.00	50.00	0
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## Investment income

Bank Interest	38.70	0.00	38.70	4
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## Other Incoming Resources

	157.45	150.00	307.45	20
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## Total Incoming Resources

	<b>199,230.56</b>	<b>49,827.96</b>	<b>249,058.52</b>	<b>219,903</b>
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## Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
<b>Expenditure on Charitable Activities</b>				
Ministry	82,634.35	8,802.96	91,437.31	91,576
Establishment	56,241.83	25,602.08	81,843.91	52,731
Giving	25,386.00	0.00	25,386.00	26,196
Restricted Giving	0.00	814.00	814.00	1,019
Education/outreach	4,817.19	4,056.94	8,874.13	3,132
Administration/Support Organisations	32,744.80	1,695.96	34,440.76	27,995
	4,430.77	0.00	4,430.77	710
Pension Contributions in respect of past deficit	(21,316.00)	0.00	(21,316.00)	(3,925.00)
Other	125.85	0.00	125.85	0
	185,064.79	40,971.94	226,036.73	199,434
<b>Other Expenditure</b>	202.00	150.00	352.00	20
<b>Total Expenditure</b>				
Charitable activities	185,064.79	40,971.94	226,036.73	199,434
Other expenditure	202.00	150.00	352.00	20
<b>TOTALS</b>	185,266.79	41,121.94	226,388.73	199,454

**Note 5 Details of certain items of expenditure****5.1 Trustee Remuneration and expenses**

Trustee expenses were paid to Nigel Bayley, David Ward and Marcos Hernandes.

The authority to make these payments is contained in the Church's governing document, the payments being for their services as Ministers.

	This Year	Last Year
<i>Nigel Bayley</i>		
Stipend + NI	31,700	31,753
Pension Costs	3,742	3,690
Conference, travel and cost of books	788	488
<i>Total Amount paid</i>	36,230	35,931

<i>David Ward</i>		
Stipend + NI	26,579	26,600
Pension Costs	3,247	3,200
Conference, travel and cost of books	700	50
<i>Total Amount paid</i>	30,526	29,850

<i>Marcos Hernandes</i>		
Stipend + NI	12,497	12,451
Pension Costs	0	51
Conference, travel and cost of books	685	58
<i>Total Amount paid</i>	13,182	12,560

**5.2 Fees for examination or audit of the accounts**

Independent examiner's for reporting on the accounts

This year £	Last year £
725	700

**Note 6 Paid employees****6.1 Staff Costs**

Gross Stipends, salaries, wages and benefits in kind  
Employer's National Insurance costs  
Pension costs  
Pension costs in respect of past service deficit  
Other costs - Council Tax, water, telephone  
**Total staff costs**

This year £	Last year £
80,303	78,934
1,550	2,240
7,539	6,941
2,621	4,419
6,197	5,322
98,210	97,856

Note: Costs shown in 5.1 are included here also

**6.2 Average number of employees in the year**

Engaged in Charitable activities

This year	Last year
6	5

No employee received emoluments in excess of £60,000 during the year (2021 none)  
Two trustees, who are also employees, lived in housing wholly owned by the church

### Note 6.3 FRS102 Pensions disclosure

#### 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-Dec-22	31-Dec-21
Balance sheet liability at year start	£21,316	£25,241
Minus deficiency contributions paid	-£2,620	-£4,419
Interest cost (recognised in SoFA)	£400	£316
Remaining change to balance sheet liability* (recognised in SoFA)	-£19,096	£178
Balance sheet liability at year end	£0	£21,316

Table of assumptions for calculating the liability

Accounting date	31-Dec-22	31-Dec-21	31-Dec-20
Discount rate	5.3%	2.0%	1.4%
Future increases to Minimum Pensionable Income	0.0%	3.2%	3.3%

### Note 7

### Unrestricted

#### 7.1 Total value of grants

Institution	Total amount
	£
BMS	8,050
BUGB (Home Mission Fund)	7,870
Ventzi - Aksakavo	3,440
Breckland YFC	1,400
Operation Mobilisation	790
OMF	700
WEC (Pr Dominos Te)	1,200
Compassion	336
Khaya Cheshire	100
BU Northern Pioneer Co-ordinator	1,500
<b>Total</b>	<b>25,386</b>

BMS is a missionary society which supports the spread of the Christian faith in other lands.  
 The Baptist Home Mission Fund supports the spread of the Christian Faith in this country.  
 The grant to Ventze in Aksakavo enables the church to have a full-time minister  
 Operation Mobilisation supports workers for missional work in Central Asia  
 OMF supports workers for missiional work in the Far East  
 Breckland YFC is a Christian Youth work charity based in the Breckland Area of Norfolk.  
 WEC - a grant to a project in Guinea-Bissau providing help and shelter to disadvantaged people.  
 Compassion support children overseas  
 Khaya Cheshire Supports disadvantaged children in South Africa  
 BU Pioneer Co-ordinator supports churches to engage missionally

#### 7.2 Grantmaking costs

Nil
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**Note 8 Tangible Fixed Assets****8.1 Cost or valuation**

	Church Premises £	Manses £	Furniture & Equipment £	Total £
Balance brought forward	2,755,014	552,060	135,884	3,442,958
Additions				0
Revaluations	391,188	77,326	18,831	487,345
Disposals				0
Balance carried forward	3,146,202	629,386	154,715	3,930,303

**8.3 Net book value**

Brought forward	2,755,014	552,060	135,884	3,442,958
Carried forward	3,146,202	629,386	154,715	3,930,303

All of the fixed assets are used for direct charitable purposes

**Note 9 Debtors and prepayments****Analysis of debtors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accrued Income	6,590.80	2,307	0	0
Prepayments and other debtors	4,834.30	4,347	0	0
<b>Total</b>	<b>11,425.10</b>	<b>6,654</b>	<b>0</b>	<b>0</b>

**Note 10 Creditors and accruals****Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	0.00	0.00	0.00	0.00
Other creditors	2,047.15	444	0.00	0.00
Accruals and deferred income	8,025.00	700	0.00	0.00
<b>Total</b>	<b>10,072.15</b>	<b>1,144</b>	<b>0.00</b>	<b>0.00</b>

**Note 11 Restricted income funds****11.1 Funds held**

- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type	Purpose and Restrictions
General	R	To pass on gifts intended for specific beneficiaries external to the charity but whose aims mirror those of the charity.
Building	R	To structurally maintain and develop the premises
Organisations	R	Youth and other organisations manage their own accounts

**11.2 Movements of major funds**

Fund names	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
General	14,103.94	19,112.80	17,667.86	(1,500.00)		14,048.88
Building	14,978.46	30,715.16	23,454.08	0.00		22,239.54
<b>Total Funds</b>	29,082.40	49,827.96	41,121.94	0.00	0.00	36,288.42

**11.3 Transfers between funds**

From Fund (Name)	To Fund (Name)	Reason	Amount
GENERAL RESTRICTED	BUILDING	TO FUND WC REPLACEMENT WORK	1,500

**Note 12 Transactions with related parties****12.1 Remuneration and benefits**

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None		0	0

There are no related party transactions in addition to those disclosed in note 5.1 Trustee expenses.

**12.2 Loans**

Name of trustee or connected party		Amount owing	
		This year £	Last year £
Due to trustees and related parties	None	0	0
Due from trustees and related parties	None	0	0

**12.3 Other transaction(s) with trustees or related parties**

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.

The church made a donation to the Baptist Home Mission Scheme as set out in note 7.

**13. Other information**

The church is an unincorporated charity registered in England and Wales with the Charity Commission, number 1127482 with its registered office at Church Annexe, Norwich Street, Dereham, NR19 1BX

## Independent Examiner's Report to the Trustees of Dereham Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2022, which are set out on pages 1 to 10.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

### Independent examiner's statement

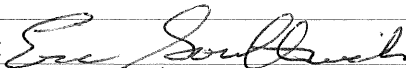
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

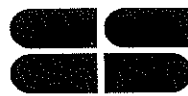
- to keep accounting records in accordance with s130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:   
Date: 15/03/2023

Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS



### **Independent Examiner's Report to the Trustees of Dereham Baptist Church**

I report on the accounts of the Charity for the year ended 31st December 2022, which are set out on pages 1 to 10.

#### **Respective responsibilities of trustees and examiner**

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#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 
Date: 15/03/2023

Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS

**DEREHAM BAPTIST CHURCH**

England & Wales - Charity number 1127482

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# Accounts

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## **Dereham Baptist Church**

### **Statutory Information**

#### **Registered Address:**

Church Office,  
Church Annexe,  
Norwich Street,  
Dereham,  
Norfolk NR19 1BX

Charity Registration Number: 1127482

#### **Trustees**

Rev. Nigel Bayley – Lead Minister appointed 16<sup>th</sup> May 2017 (Chairman)

Rev. David Ward - Associate Minister appointed 1<sup>st</sup> August 2017

Marcos Hernandez Minister

Frances Cracknell Secretary

Ian Clarke	Deacon
Paul Farmer	Deacon
Mark Cockbill	Deacon
David Pyman	Deacon
Liz Goddard	Deacon
Fraser Morrison	Deacon
Derek Mann	Deacon
Julie Mann	Deacon

Ian Gardner	Elder
Richard Cracknell	Elder
Jessica Kirkham	Elder
Trevor Humphrey	Elder

#### **Property Trustees**

The Baptist Union Corporation Limited,  
Baptist House,  
129 Broadway,  
Didcot,  
Oxfordshire, OX11 8RT

**Bankers**

Barclays Bank, 34, Market Place, Dereham, NR19 2AS

**Independent Examiner**

Eric Southwick BA(HONS) FCA FCIE DChA  
Eric Southwick & Co, Chartered Accountants,  
51 The Avenue,  
Seaham, Co. Durham, SR7 8NS

## **Annual Report for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021**

The Trustees present their Annual Report and financial statements for 2021

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charitable Object**

**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.**

**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 Process**

Members of the church are accepted in accordance with the Constitution which requires them to have been publicly baptised by immersion upon personal profession of faith in Jesus Christ, with the Church members' Meeting exercising discretion in exceptional cases.

The members Meeting normally takes place six times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint trustees who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Leadership and are responsible for the day to day running of the church's work and witness, and the financial and legal tasks involved in the furtherance of the charitable objects.

Due to Covid 19 and lock down measures members meetings were disrupted. Once permission and regulations were met, a meeting was held in September 2020 to elect new members to the Leadership team. This was held partly in the building, with Covid regulations met, and virtual members on line via Zoom. Finance had been approved in the January meeting and submitted to the Charity Commission once audited. The Leadership team continued to meet virtually and once guidelines etc in place in the church building. Members were kept up to date at regular intervals via emails.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church

meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## **Objectives and 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 community generally. 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.

***Summary of the main activities in relation to these objectives.*** (Activities were suspended during Covid and lock down.)

- Central to the work and witness of the Church is the provision of regular public services of Christian Worship. Services take place at 9.00 am on two Sundays a month, 10.30 am each Sunday and on Saturday evenings at 6 pm which is a Portuguese Speaking Service. There are also occasional services at other times. All services are advertised on the church website at [www.derehambaptist.org](http://www.derehambaptist.org). There is a full children's programme during the 10.30 am morning Service, and 6 pm Saturday service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.
- The church runs a series of both morning and evening connect groups for growth and discipleship in the homes of various members. Further details are obtainable from the church office.
- The church runs a Community based project group for parents and children once a month on a Sunday morning in the village hall in Toftwood about a mile away and also on a Wednesday morning. An All Age service at the church once a month.
- Men's Shed meet regularly and a group called CRIB for those who have sadly lost a child.
- The church runs various groups for Youth during the week.
- The church runs Oasis twice a month which is a drop-in for adults.
- The church runs a Coffee Shop on Friday mornings (Market Day) for all ages of the Community.
- The church runs discipleship and Alpha courses at various times.
- The church supports Missionaries abroad.
- The church runs occasional Open Days, Fairtrade and other events which are open to the public to attend.

- The church supports migrant workers by holding English classes one evening a week and also sign language lessons.
- The Church runs a Listening Service in the Christian Bookshop Mon-Fri mornings each week. The Community Fridge project is also held here.
- The Church works with other churches on joint projects such as Town Pastors and Foodbank
- The Church operates systems to ensure that all people working with children , young people and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.
- The church facilitates a Job Club and money course for the unemployed weekly and has this year opened a CAP Debt Centre
- The church is active in the community, i.e. Town carnival and switching on of Christmas lights. Dereham is a dementia friendly town.

### **Achievements and Performance.**

The church does not measure the success of its programme solely in numbers, either numerical or financial but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2020 was a positive year in the life of the church and that it will be able to continue to pursue its mission purposes in 2021. 0 Baptisms were conducted during the year and at 31<sup>st</sup> December the membership stood at 185. Small groups and video messages were put in place during lock down with a regular and good response whilst keeping within Government guidelines

### **Financial Review**

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

The Church is served by Rev. Nigel Bayley as Lead Minister and Rev. David Ward as Associate Minister.

The church is also served by Pastor Marcos Hernandez as part-time Pastor to the Portuguese speaking congregation, and continues to provide pastoral care and support for the Portuguese congregation. (Again services were suspended due t o Covid 19)

The church expressed its part in the life of the wider church by making grants to other Christian organisations both in this country and abroad whose aims and objectives are compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities. Many of these have little impact on the church finances but contribute greatly to the achievement of the church's objectives.

The mortgage repayment for the additional property purchased in 2015, which is the Second Manse, has now been completely repaid due to the generosity of the congregation and members.

In 2019 the membership agreed to rent a shop which would be larger premises for the Christian bookshop (Green Pastures), which contains a Community area together with an office to facilitate CAP Debt Centre and Love Dereham, and a smaller shop premises for use by DBC, and the 4C's counselling service. Green Pastures, Love Dereham and the 4C's counselling service are all listed charities.

The financial results for the year are set out in the church accounts which accompany this report.

The Trustees have established a Reserves Policy which equates to the equivalent of one month's income. They are satisfied that they have sufficient reserves, together with anticipated ongoing income to function effectively during the coming year.

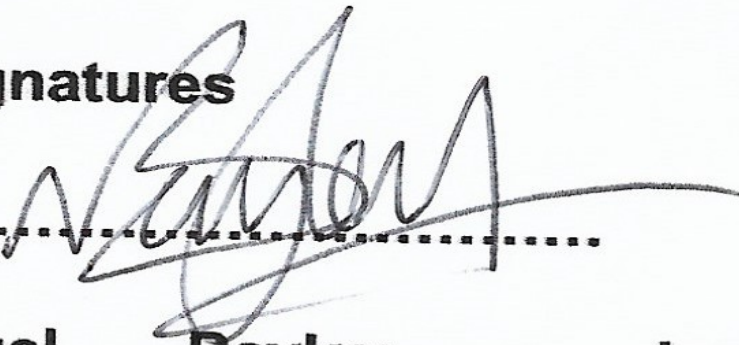
The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

## **Declaration**

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees

**Signatures**

.....  


**Nigel Bayley - Lead  
Minister/Chairman**

.....  


**Frances Cracknell**

**Church Secretary**

**Date**.....  


**Section A Statement of financial activities**

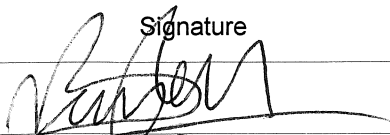
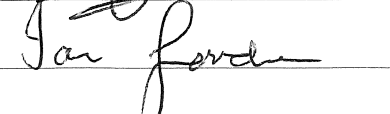
	Details of own analysis	Unrestricted funds	Restricted funds	Total this year	Total last year
		£	£	£	£
<b>Incoming resources (Note 3)</b>					
Donations and Legacies	See Note 3 for more detailed analysis	170,583.31	35,535.00	206,118.31	192,682
Incoming resources from charitable activities		13,441.83	318.51	13,760.34	14,858
Other Trading activities		0.00	0.00	0.00	0
Investments		3.62	0.50	4.12	20
Other incoming resources			20.00	20.00	458
<b>Total incoming resources</b>			<b>184,028.76</b>	<b>35,874.01</b>	<b>219,902.77</b>
<b>Resources expended (Notes 4-7)</b>					
Expenditure on Charitable Activities	Notes 4 - 7	185,493.79	13,940.53	199,434.32	171,441
Other Expenditure		0.00	20.00	20.00	471
<b>Total resources expended</b>		<b>185,493.79</b>	<b>13,960.53</b>	<b>199,454.32</b>	<b>171,912</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>-1,465.03</b>	<b>21,913.48</b>	<b>20,448.45</b>	<b>36,106</b>
<b>Gross transfers between funds</b>		<b>8,706.00</b>	<b>(8,706.00)</b>	<b>0.00</b>	<b>0</b>
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		<b>7,240.97</b>	<b>13,207.48</b>	<b>20,448.45</b>	<b>36,106</b>
<b>Other recognised gains/(losses)</b>					
Gains and losses on revaluation of fixed assets for the charity's own use		0.00	0.00	0.00	0.00
Gains and losses on investment assets		0.00	0.00	0.00	0.00
<b>Net movement in funds</b>		<b>7,240.97</b>	<b>13,207.48</b>	<b>20,448.45</b>	<b>36,106</b>
<b>Total funds brought forward</b>		<b>29,209.65</b>	<b>15,874.92</b>	<b>45,084.57</b>	<b>8,979</b>
<b>Total funds carried forward</b>		<b>36,450.62</b>	<b>29,082.40</b>	<b>65,533.02</b>	<b>45,085</b>

## Section B:

## Balance sheet

	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£	£	£	£
	F01	F02	F04	F05
<b>Tangible fixed assets</b>				
Buildings (Note 8)	3,307,074.00	0.00	3,307,074.00	3,085,516
Furniture and equipment (Note 8)	132,011.00	0.00	132,011.00	126,638
Investments	3,873.00	0.00	3,873.00	0
	3,442,958.00	0.00	3,442,958.00	3,212,154
<b>Current assets</b>				
Stock and work in progress	0.00	0.00	0.00	0
Debtors (Note 9)	6,654.13	0.00	6,654.13	5,503
(Short term) investments	0.00	0.00	0.00	0
Cash at bank and in hand	52,256.63	29,082.40	81,339.03	67,415
<b>Total current assets</b>	58,910.76	29,082.40	87,993.16	72,918
<b>Creditors:</b> amounts falling due within one year (Note 10)	1,144.14	0.00	1,144.14	2,593
<b>Net current assets/(liabilities)</b>	57,766.62	29,082.40	86,849.02	70,325
<b>Total assets less current liabilities</b>	3,500,724.62	29,082.40	3,529,807.02	3,282,479
<b>Creditors:</b> amounts falling due after one year (Note 10)	21,316.00	0.00	21,316.00	25,241
Provisions for liabilities and charges	0.00	0.00	0.00	0
<b>Net assets</b>	3,479,408.62	29,082.40	3,508,491.02	3,257,238
<b>Funds of the Charity</b>				
Unrestricted funds	36,450.62	0.00	36,450.62	29,209
Unrestricted Fixed Asset Funds	3,442,958.00	0.00	3,442,958.00	3,212,154
Restricted income funds (Note 11)	0.00	29,082.40	29,082.40	15,875
Endowment funds	0.00	0.00	0.00	0
<b>Total funds</b>	3,479,408.62	29,082.40	3,508,491.02	3,257,238

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	Nigel Richard Jonathan Bayley	20.2.22
	Ian Gardner	20.02.22

**Note 1 Basis of Preparation**

Basis of Preparation	The accounts have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, Financial Reporting Standard 107 (FRS 102) and with the Charities Statement of Recommended Practice (FRS 102) (2019). The church is a public benefit entity.
Changes in basis of accounting	There have been no change to the accounting policies since last year.
Changes to previous accounts	No changes have been made to accounts for previous years, however, the accounts are now produced under FRS 102, this has not required any restatement to the accounts and took effect from 01 January 2016.

**Note 2 Accounting Policies****Incoming resources**

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Taxation</b>	The church is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of goods or services on which it was charged.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when received.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.
<b>Expenditure and liabilities</b>	
<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters. Most of the management is carried out without charge.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Fund raising and publicity costs</b>	The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**Assets**

<b>Tangible fixed assets for use by charity</b>	The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.  The Manse premises are stated at insured value. Furniture and equipment is stated at insured value. Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price. Depreciation has not been charged on Furniture and equipment. These are shown at Insured value. Items below £250 are not capitalised
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

## Note 3 Analysis of incoming resources

## Donations and Legacies

	Unrestricted	Restricted	This year £	Last year £
Offerings	125,984.77	1,129.00	127,113.77	120,598
Other Donations	992.04	14,848.00	15,840.04	20,965
Portuguese offerings	15,135.91	0.00	15,135.91	13,713
Tax Refunds	28,070.59	1,060.00	29,130.59	27,406
Grant Income	400.00	18,498.00	18,898.00	10,000
<b>Totals</b>	<b>170,583.31</b>	<b>35,535.00</b>	<b>206,118.31</b>	<b>192,682</b>

## Incoming Resources from Charitable activities

Events Income	0.00	0.00	0.00	0
Traidcraft Income	2.40	0.00	2.40	30
Other Income	12,396.57	318.51	12,715.08	13,054
Organisations	1,042.86	0.00	1,042.86	1,774
	<b>13,441.83</b>	<b>318.51</b>	<b>13,760.34</b>	<b>14,858</b>

## Other Trading Activities

Property Rent	0.00	0.00	0.00	0
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## Investment income

Bank Interest	3.62	0.50	4.12	20
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## Other Incoming Resources

	0.00	20.00	20.00	458
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## Total Incoming Resources

	<b>184,028.76</b>	<b>35,874.01</b>	<b>219,902.77</b>	<b>208,018</b>
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## Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
<b>Expenditure on Charitable Activities</b>				
Ministry	91,576.41	0.00	91,576.41	95,916
Establishment	43,078.07	9,652.65	52,730.72	50,041
Giving	26,196.00	0.00	26,196.00	24,440
Restricted Giving	0.00	1,019.00	1,019.00	667
Education/outreach	2,303.44	828.83	3,132.27	3,926
Administration/Support Organisations	25,554.97	2,440.05	27,995.02	10,393
Pension Contributions in respect of past deficit	709.90	0.00	709.90	2,013
Other	(3,925.00)	0.00	(3,925.00)	(15,959.00)
	0.00	0.00	0.00	4
	185,493.79	13,940.53	199,434.32	171,441
<b>Other Expenditure</b>	0.00	20.00	20.00	471
<b>Total Expenditure</b>				
Charitable activities	185,493.79	13,940.53	199,434.32	171,441
Other expenditure	0.00	20.00	20.00	471
<b>TOTALS</b>	185,493.79	13,960.53	199,454.32	171,912

**Note 5 Details of certain items of expenditure****5.1 Trustee Remuneration and expenses**

Trustee expenses were paid to Nigel Bayley, David Ward and Marcos Hernandes.

The authority to make these payments is contained in the Church's governing document, the payments being for their services as Ministers.

	This Year	Last Year
<i>Nigel Bayley</i>		
Stipend + NI	31,753	30,751
Pension Costs	3,690	3,625
Conference, travel and cost of books	488	559
<b>Total Amount paid</b>	<b>35,931</b>	<b>34,935</b>
<i>David Ward</i>		
Stipend + NI	26,600	25,782
Pension Costs	3,200	3,145
Conference, travel and cost of books	50	259
<b>Total Amount paid</b>	<b>29,850</b>	<b>29,186</b>
<i>Marcos Hernandes</i>		
Stipend + NI	12,451	12,113
Pension Costs	51	600
Conference, travel and cost of books	58	369
<b>Total Amount paid</b>	<b>12,560</b>	<b>13,082</b>

**5.2 Fees for examination or audit of the accounts**

Independent examiner's for reporting on the accounts

This year £	Last year £
700	665

**Note 6 Paid employees****6.1 Staff Costs**

Gross Stipends, salaries, wages and benefits in kind  
Employer's National Insurance costs  
Pension costs  
Pension costs in respect of past service deficit  
Other costs - Council Tax, water, telephone  
**Total staff costs**

This year £	Last year £
78,934	75,200
2,240	1,446
6,941	7,370
4,419	3,257
5,322	3,643
<b>97,856</b>	<b>90,916</b>

Note: Costs shown in 5.1 are included here also

**6.2 Average number of employees in the year**

Engaged in Charitable activities

This year	Last year
5	5

No employee received emoluments in excess of £60,000 during the year (2020 none)

Two trustees, who are also employees, lived in housing wholly owned by the church

### 6.3 FRS102 Pensions disclosure

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 (CPI plus 0.75% pa)	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 Pre April 2006	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 16 December 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 December 2021	31 December 2020
Balance sheet liability at year start	£25,241	£41,200
Minus deficiency contributions paid	-£4,419	-£3,257
Interest cost (recognised in SoFA)	£253	£673
Remaining change to balance sheet liability* (recognised in SoFA)	£241	-£13,375
Balance sheet liability at year end	£21,316	£25,241

\* 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 December 2021	31 December 2020	31 December 2019
Discount rate	1.1%	1.1%	1.7%
Future increases to Minimum Pensionable Income	4.5%	3.0%	3.2%

**Note 7****Unrestricted****7.1 Total value of grants**

<b>Institution</b>	<b>Total amount</b>
	<b>£</b>
BMS	8,220
BUGB (Home Mission Fund)	8,400
Ventzi - Aksakavo	3,840
Breckland YFC	1,200
Operation Mobilisation	600
OMF	600
WEC (Pr Dominos Te)	1,200
Compassion	336
Khaya Cheshire	300
BU Northern Pioneer Co-ordinator	1,500
<b>Total</b>	<b>26,196</b>

BMS is a missionary society which supports the spread of the Christian faith in other lands.

The Baptist Home Mission Fund supports the spread of the Christian Faith in this country.

The grant to Ventze in Aksakavo enables the church to have a full-time minister

Operation Mobilisation supports workers for missional work in Central Asia

OMF supports workers for missiional work in the Far East

Breckland YFC is a Christian Youth work charity based in the Breckland Area of Norfolk.

WEC - a grant to a project in Guinea-Bissau providing help and shelter to disadvantaged people.

Compassion support children overseas

Khaya Cheshire Supports disadvantaged children in South Africa

BU Pioneer Co-ordinator supports churches to engage missionally

**7.2 Grantmaking costs**

Nil
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**Note 8 Tangible Fixed Assets****8.1 Cost or valuation**

	Church Premises £	Manses £	Furniture & Equipment £	Total £
Balance brought forward	2,567,563	517,953	126,638	3,212,154
Additions	0	0	0	0
Revaluations	187,451	34,107	9,246	230,804
Disposals	0	0	0	0
Balance carried forward	2,755,014	552,060	135,884	3,442,958

**8.3 Net book value**

Brought forward	2,567,563	517,953	126,638	3,212,154
Carried forward	2,755,014	552,060	135,884	3,442,958

All of the fixed assets are used for direct charitable purposes

**Note 9 Debtors and prepayments****Analysis of debtors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accrued Income	2,306.96	2,065	0	0
Prepayments and other debtors	4,347.17	3,438	0	0
<b>Total</b>	<b>6,654.13</b>	<b>5,503</b>	<b>0</b>	<b>0</b>

**Note 10 Creditors and accruals****Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	0	0	0	0
Other creditors	444.14	1,908	21,316	25,241
Accruals and deferred income	700.00	685	0	0
<b>Total</b>	<b>1,144.14</b>	<b>2,593</b>	<b>21,316</b>	<b>25,241</b>

**Note 11 Restricted income funds****11.1 Funds held**

- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type	Purpose and Restrictions
General	R	To pass on gifts intended for specific beneficiaries external to the charity but whose aims mirror those of the charity.
Building	R	To structurally maintain and develop the premises
Organisations	R	Youth and other organisations manage their own accounts

**11.2 Movements of major funds**

Fund names	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
General	5,601.81	21,673.51	4,465.38	(8,706.00)	0.00	14,103.94
Building	10,273.11	14,200.50	9,495.15	0.00	0.00	14,978.46
<b>Total Funds</b>	<b>15,874.92</b>	<b>35,874.01</b>	<b>13,960.53</b>	<b>0.00</b>	<b>0.00</b>	<b>29,082.40</b>

**11.3 Transfers between funds**

From Fund (Name)	To Fund (Name)	Reason	Amount
GENERAL RESTRICTED	GENERAL	GRANT TO FUND CAP EXPENDITURE	8,706

**Note 12 Transactions with related parties****12.1 Remuneration and benefits**

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None		0	0

There are no related party transactions in addition to those disclosed in note 5.1 Trustee expenses.

**12.2 Loans**

Name of trustee or connected party		Amount owing	
		This year £	Last year £
Due to trustees and related parties	None	0	0
Due from trustees and related parties	None	0	0

**12.3 Other transaction(s) with trustees or related parties**

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.

The church made a donation to the Baptist Home Mission Scheme as set out in note 7.

**13. Other information**

The church is an unincorporated charity registered in England and Wales with the Charity Commission, number 1127482 with its registered office at Church Annexe, Norwich Street, Dereham, NR19 1BX

## **Independent Examiner's Report to the Trustees of Dereham Baptist Church**

I report on the accounts of the Charity for the year ended 31st December 2021, which are set out on pages 1 to 12.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

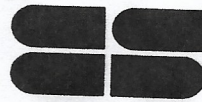
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 17th February 2022

Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS



### **Independent Examiner's Report to the Trustees of Dereham Baptist Church**

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- examine the accounts under section 145 of the 2011 Act;
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- to state whether particular matters have come to my attention.

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have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 17th February 2022

Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS

**DEREHAM BAPTIST CHURCH**

England & Wales - Charity number 1127482

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# Accounts

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## **Dereham Baptist Church**

### **Statutory Information**

#### **Registered Address:**

Church Office,  
Church Annexe,  
Norwich Street,  
Dereham,  
Norfolk NR19 1BX

Charity Registration Number: 1127482

#### **Trustees**

Rev. Nigel Bayley – Lead Minister appointed 16<sup>th</sup> May 2017 (Chairman)

Rev. David Ward - Associate Minister appointed 1<sup>st</sup> August 2017

Marcos Hernandez Minister

Frances Cracknell Secretary

Stewart Barber	Deacon
Ian Clarke	Deacon
Paul Farmer	Deacon
Arthur Ellis	Deacon
Lyn Milns	Deacon
Mark Cockbill	Deacon
David Pyman	Deacon
Liz Goddard	Deacon
Fraser Morrison	Deacon

Ian Gardner	Elder
Richard Cracknell	Elder
Jessica Kirkham	Elder
Trevor Humphrey	Elder

#### **Property Trustees**

The Baptist Union Corporation Limited,  
Baptist House,  
129 Broadway,  
Didcot,  
Oxfordshire, OX11 8RT

**Bankers**

Barclays Bank, 34, Market Place, Dereham, NR19 2AS

**Independent Examiner**

Eric Southwick BA(HONS) FCA FCIE DChA  
Eric Southwick & Co, Chartered Accountants,  
51 The Avenue,  
Seaham, Co. Durham, SR7 8NS

## **Annual Report for the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020**

The Trustees present their Annual Report and financial statements for 2020

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charitable Object**

**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.**

**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 Process**

Members of the church are accepted in accordance with the Constitution which requires them to have been publicly baptised by immersion upon personal profession of faith in Jesus Christ, with the Church members' Meeting exercising discretion in exceptional cases.

The members Meeting normally takes place six times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint trustees who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Leadership and are responsible for the day to day running of the church's work and witness, and the financial and legal tasks involved in the furtherance of the charitable objects.

Due to Covid 19 and lock down measures members meetings were disrupted. Once permission and regulations were met, a meeting was held in September 2020 to elect new members to the Leadership team. This was held partly in the building, with Covid regulations met, and virtual members on line via Zoom. Finance had been approved in the January meeting and submitted to the Charity Commission once audited. The Leadership team continued to meet virtually and once guidelines etc in place in the church building. Members were kept up to date at regular intervals via emails.

Relevant matters may be submitted to the Church meeting by the trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church

meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### **Objectives and 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 community generally. 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.

***Summary of the main activities in relation to these objectives. (Activities were suspended during Covid and lock down.)***

- Central to the work and witness of the Church is the provision of regular public services of Christian Worship. Services take place at 9.00 am on two Sundays a month, 10.30 am each Sunday and on Saturday evenings at 6 pm which is a Portuguese Speaking Service.  
There are also occasional services at other times. All services are advertised on the church website at [www.derehambaptist.org](http://www.derehambaptist.org). There is a full children's programme during the 10.30 am morning Service, and 6 pm Saturday service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.
- The church runs a series of both morning and evening connect groups for growth and discipleship in the homes of various members. Further details are obtainable from the church office.
- The church runs a Community based project group for parents and children once a month on a Sunday morning in the village hall in Toftwood, about a mile away, and an All Age service at the church once a month.
- Men's Shed meet regularly and a group called CRIB for those who have sadly lost a child.
- The church runs various groups for Youth during the week.
- The church runs Oasis twice a month which is a drop-in for adults.
- The church runs a Coffee Shop on Friday mornings (Market Day) for all ages of the Community.
- The church runs discipleship and Alpha courses at various times.
- The church supports Missionaries abroad.
- The church runs occasional Open Days, Fairtrade and other events which are open to the public to attend.

- The church supports migrant workers by holding English classes one evening a week and also sign language lessons.
- The Church runs a Listening Service in the Christian Bookshop Mon-Fri mornings each week. The Community Fridge project is also held here.
- The Church works with other churches on joint projects such as Town Pastors and Foodbank
- The Church operates systems to ensure that all people working with children , young people and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.
- The church facilitates a Job Club and money course for the unemployed weekly and has this year opened a CAP Debt Centre
- The church is active in the community, i.e. Town carnival and switching on of Christmas lights. Dereham is a dementia friendly town.

### **Achievements and Performance.**

The church does not measure the success of its programme solely in numbers, either numerical or financial but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2020 was a positive year in the life of the church and that it will be able to continue to pursue its mission purposes in 2021. 0 Baptisms were conducted during the year and at 31<sup>st</sup> December the membership stood at 185. Small groups and video messages were put in place during lock down with a regular and good response whilst keeping within Government guidelines

### **Financial Review**

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

The Church is served by Rev. Nigel Bayley as Lead Minister and Rev. David Ward as Associate Minister.

The church is also served by Pastor Marcos Hernandez as part-time Pastor to the Portuguese speaking congregation, and continues to provide pastoral care and support for the Portuguese congregation. (Again services were suspended due t o Covid 19)

The church expressed its part in the life of the wider church by making grants to other Christian organisations both in this country and abroad whose aims and objectives are compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities. Many of these have little impact on the church finances but contribute greatly to the achievement of the church's objectives.

The mortgage repayment for the additional property purchased in 2015, which is the Second Manse, has now been completely repaid due to the generosity of the congregation and members.

In 2019 the membership agreed to rent a shop which would be larger premises for the Christian bookshop (Green Pastures), which contains a Community area together with an office to facilitate CAP Debt Centre and Love Dereham, and a smaller shop premises for use by DBC, and the 4C's counselling service. Green Pastures, Love Dereham and the 4C's counselling service are all listed charities.

The financial results for the year are set out in the church accounts which accompany this report.

The Trustees have established a Reserves Policy which equates to the equivalent of one month's income. They are satisfied that they have sufficient reserves, together with anticipated ongoing income to function effectively during the coming year.

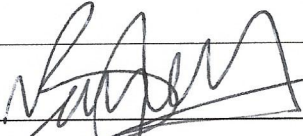

The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

### Declaration

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees

Signatures(s)

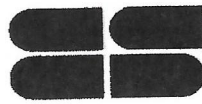
	
NIGEL BAYLEY	FRANCES CRACKNELL
LEAD MINISTER/CHAIRMAN	CHURCH SECRETARY

Full Name(s)

Position

Date

2nd Jan 2021



### **Independent Examiner's Report to the Trustees of Dereham Baptist Church**

I report on the accounts of the Charity for the year ended 31st December 2020, which are set out on pages 1 to 12.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to the matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Eric Southwick*

Date: *1<sup>st</sup> March 2021*

Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS