

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

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 1st January 2021 to 31st 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. 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 31st 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 to 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
		£	£	£	£
Incoming resources (Note 3)					
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
Total incoming resources		184,028.76	35,874.01	219,902.77	208,018
Resources expended (Notes 4-7)					
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
Total resources expended		185,493.79	13,960.53	199,454.32	171,912
Net incoming/(outgoing) resources before transfers		-1,465.03	21,913.48	20,448.45	36,106
Gross transfers between funds		8,706.00	(8,706.00)	0.00	0
Net incoming/(outgoing) resources before other recognised gains/(losses)		7,240.97	13,207.48	20,448.45	36,106
Other recognised gains/(losses)					
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
Net movement in funds		7,240.97	13,207.48	20,448.45	36,106
Total funds brought forward		29,209.65	15,874.92	45,084.57	8,979
Total funds carried forward		36,450.62	29,082.40	65,533.02	45,085

Section B:

Balance sheet

	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£	£	£	£
	F01	F02	F04	F05
Tangible fixed assets				
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
Current assets				
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
Total current assets	58,910.76	29,082.40	87,993.16	72,918
Creditors: amounts falling due within one year (Note 10)	1,144.14	0.00	1,144.14	2,593
Net current assets/(liabilities)	57,766.62	29,082.40	86,849.02	70,325
Total assets less current liabilities	3,500,724.62	29,082.40	3,529,807.02	3,282,479
Creditors: 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
Net assets	3,479,408.62	29,082.40	3,508,491.02	3,257,238
Funds of the Charity				
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
Total funds	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**

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> 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	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
Totals	170,583.31	35,535.00	206,118.31	192,682

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
	13,441.83	318.51	13,760.34	14,858

Other Trading Activities

Property Rent	0.00	0.00	0.00	0
---------------	------	------	------	---

Investment income

Bank Interest	3.62	0.50	4.12	20
---------------	------	------	------	----

Other Incoming Resources

	0.00	20.00	20.00	458
--	------	-------	-------	-----

Total Incoming Resources

	184,028.76	35,874.01	219,902.77	208,018
--	-------------------	------------------	-------------------	----------------

Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
Expenditure on Charitable Activities				
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
Other Expenditure	0.00	20.00	20.00	471
Total Expenditure				
Charitable activities	185,493.79	13,940.53	199,434.32	171,441
Other expenditure	0.00	20.00	20.00	471
TOTALS	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 Hernandez.

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
<i>Total Amount paid</i>	35,931	34,935

<i>David Ward</i>		
Stipend + NI	26,600	25,782
Pension Costs	3,200	3,145
Conference, travel and cost of books	50	259
<i>Total Amount paid</i>	29,850	29,186

<i>Marcos Hernandez</i>		
Stipend + NI	12,451	12,113
Pension Costs	51	600
Conference, travel and cost of books	58	369
<i>Total Amount paid</i>	12,560	13,082

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
97,856	90,916

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**

Institution	Total amount
	£
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
Total	26,196

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

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
Total	6,654.13	5,503	0	0

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
Total	1,144.14	2,593	21,316	25,241

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
Total Funds	15,874.92	35,874.01	13,960.53	0.00	0.00	29,082.40

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



**Eric
Southwick & Co**
CHARTERED ACCOUNTANTS

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