

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.

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:

A blue ink signature, appearing to be 'Dave Ward', written in a cursive style.

Church Secretary & Deacon, Julie Mann:

A black ink signature, appearing to be 'Julie Mann', written in a cursive style.

Date: 29.1.24

Annual Accounts for the period 1st January 2023 to 31st December 2023

Section A

Statement of financial activities

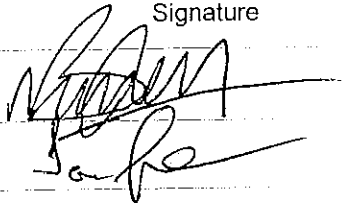
	Details of own analysis	Unrestricted funds	Restricted funds	Total this year	Total last year
		£	£	£	£
Incoming resources (Note 3)					
Donations and Legacies	See Note 3 for more detailed analysis	198,385.61	51,402.17	249,787.78	225,365
Incoming resources from charitable activities		28,919.64	2,122.79	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
Total incoming resources		228,071.67	54,651.71	282,723.38	249,058
Resources expended (Notes 4-7)					
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
Total resources expended		209,045.43	71,802.13	280,847.56	226,389
Net incoming/(outgoing) resources before transfers		19,026.24	-17,150.42	1,875.82	22,669
Gross transfers between funds		1,535.51	(1,535.51)	0.00	0
Net incoming/(outgoing) resources before other recognised gains/(losses)		20,561.75	(18,685.93)	1,875.82	22,669
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		20,561.75	(18,685.93)	1,875.82	22,669
Total funds brought forward		51,914.39	36,288.42	88,202.81	65,533
Total funds carried forward		72,476.14	17,602.49	90,078.63	88,203

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)	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
Current assets				
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
Total current assets	75,591.67	17,602.49	93,194.16	98,275
Creditors: amounts falling due within one year (Note 10)	3,115.53	0.00	3,115.53	10,072
Net current assets/(liabilities)	72,476.14	17,602.49	90,078.63	88,203
Total assets less current liabilities	1,314,207.14	17,602.49	1,331,809.63	4,018,506
Creditors: amounts falling due after one year (Note 10)	0.00	0.00	0.00	0
Provisions for liabilities and charges	0.00	0.00	0.00	0
Net assets	1,314,207.14	17,602.49	1,331,809.63	4,018,506
Funds of the Charity				
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
Total funds	1,314,207.14	17,602.49	1,331,809.63	4,018,506

Signed on behalf of all the trustees

Signature



Print Name

Nigel Richard Jonathan Bayley

Ian Gardner

Date of approval

24.03.24

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"> 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 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

	Unrestricted	Restricted	This year £	Last year £
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
Totals	198,385.61	51,402.17	249,787.78	225,365

Incoming Resources from
Charitable activities

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

Other Trading Activities

Sales	0.00	0.00	0.00	50
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Investment income

Bank Interest	377.59	0.00	377.59	39
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Other Incoming Resources

	388.83	1,126.75	1,515.58	307
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Total Incoming Resources

	228,071.67	54,651.71	282,723.38	249,058
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Note 4 Analysis of resources expended

	Unrestricted	Restricted	This year £	Last year £
Expenditure on Charitable Activities				
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
Other Expenditure	953.16	1,126.75	2,079.91	352
Total Expenditure				
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
TOTALS	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 Hernandez.

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

Nigel Bayley

Stipend + NI

Pension Costs

Conference, travel and cost of books

Total Amount paid

This Year	Last Year
33,950	31,700
4,026	3,742
1,068	788
39,044	36,230

David Ward

Stipend + NI

Pension Costs

Conference, travel and cost of books

Total Amount paid

28,468	26,579
3,496	3,247
934	700
32,898	30,526

Marcos Hernandez

Stipend + NI

Pension Costs

Conference, travel and cost of books

Total Amount paid

11,174	12,497
0	0
225	685
11,399	13,182

5.2 Fees for examination or audit of the accounts

Independent examiner's for reporting on the accounts

This year £	Last year £
870	725

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
Total	19,156

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

Note 8 Tangible Fixed Assets

8.1 Cost or valuation

	Church Premises £	Manse £	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
Total	6,839.76	11,425	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	0.00	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
Total	3,115.53	10,072	0.00	0.00

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
Total Funds	36,288.42	54,651.71	71,802.13	0.00	0.00	17,602.49

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:

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



**Eric
Southwick & Co**
Accountants & Charity Experts

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

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Basis of independent examiner's report

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Independent examiner's statement

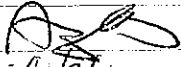
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have not been met; or

(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:	4/4/24

Adam James MAAT
Eric Southwick & Co Accountants
51 The Avenue
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Co Durham
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