

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.

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.

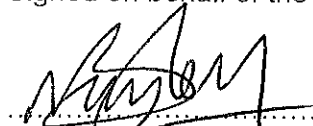
The Trustees have established a Reserves Policy and the Members' Meeting has agreed to hold a minimum Cash Reserve equivalent to two month's costs, plus a further £5000 for any emergency building works. The Trustees are satisfied that they have sufficient reserves, together with anticipated ongoing income, 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

Dereham Baptist Church

Charity Number: 1127482

Annual Accounts for the period 1st January 2024 to 31st December 2024

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 | 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 |
| Total incoming resources | | 358,727.33 | 69,735.27 | 428,462.60 | 282,723 |
| Resources expended (Notes 4-7) | | | | | |
| 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 |
| Total resources expended | | 340,265.87 | 61,175.20 | 401,441.07 | 280,848 |
| Net incoming/(outgoing) resources before transfers | | 18,461.46 | 8,560.07 | 27,021.53 | 1,875 |
| Gross transfers between funds | | (600.00) | 600.00 | 0.00 | 0 |
| Net incoming/(outgoing) resources before other recognised gains/(losses) | | 17,861.46 | 9,160.07 | 27,021.53 | 1,875 |
| 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 | | 17,861.46 | 9,160.07 | 27,021.53 | 1,875 |
| Total funds brought forward | | 72,476.14 | 17,602.49 | 90,078.63 | 90,079 |
| Total funds carried forward | | 90,337.60 | 26,762.56 | 117,100.16 | 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) | 1,333,938.00 | 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 |
| | 1,355,938.00 | 0.00 | 1,355,938.00 | 1,241,731 |
| Current assets | | | | |
| 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 |
| Total current assets | 95,011.68 | 26,762.56 | 121,774.24 | 93,194 |
| Creditors: amounts falling due within one year (Note 10) | 2,165.10 | 0.00 | 2,165.10 | 3,116 |
| Net current assets/(liabilities) | 92,846.58 | 26,762.56 | 119,609.14 | 90,078 |
| Total assets less current liabilities | 1,448,784.58 | 26,762.56 | 1,475,547.14 | 1,331,809 |
| 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 | 1,448,784.58 | 26,762.56 | 1,475,547.14 | 1,331,809 |
| Funds of the Charity | | | | |
| 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 |
| Total funds | 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 |

Dereham Baptist Church

Charity Number: 1127482

Annual Accounts for the period 1st January 2024 to 31st December 2024

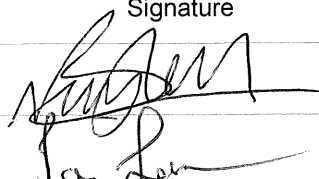
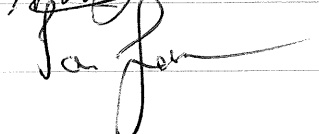
Section A Statement of financial activities

| | Details of own analysis | Unrestricted funds | Restricted funds | Total this year | Total last year |
|---|---------------------------------------|--------------------|------------------|-------------------|-----------------|
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| Incoming resources (Note 3) | | | | | |
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| Net movement in funds | | 17,861.46 | 9,160.07 | 27,021.53 | 1,875 |
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Section B:
Balance sheet

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| Provisions for liabilities and charges | 0.00 | 0.00 | 0.00 | 0 |
| Net assets | 1,448,784.58 | 26,762.56 | 1,475,547.14 | 1,331,809 |
| Funds of the Charity | | | | |
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| Endowment funds | 0.00 | 0.00 | 0.00 | 0 |
| Total funds | 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**

| | |
|--|---|
| 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 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 |
| 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 | 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 |
| Totals | 322,346.23 | 66,651.74 | 388,997.97 | 249,787 |

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 |
| | 33,769.67 | 1,333.53 | 35,103.20 | 31,042 |

Other Trading Activities

| | | | | |
|-------|------|------|------|---|
| Sales | 0.00 | 0.00 | 0.00 | 0 |
|-------|------|------|------|---|

Investment income

| | | | | |
|---------------|----------|------|----------|-----|
| Bank Interest | 1,390.12 | 0.00 | 1,390.12 | 378 |
|---------------|----------|------|----------|-----|

Other Incoming Resources

| | | | | |
|--|----------|----------|----------|-------|
| | 1,221.31 | 1,750.00 | 2,971.31 | 1,516 |
|--|----------|----------|----------|-------|

Total Incoming Resources

| | | | | |
|--|-------------------|------------------|-------------------|----------------|
| | 358,727.33 | 69,735.27 | 428,462.60 | 282,723 |
|--|-------------------|------------------|-------------------|----------------|

Note 4 Analysis of resources expended

| | Unrestricted | Restricted | This year £ | Last year £ |
|---|--------------|------------|----------------|----------------|
| Expenditure on Charitable Activities | | | | |
| 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 |
| | 340,265.87 | 59,249.53 | 399,515.40 | 278,549 |
| Other Expenditure | | | | |
| | 0.00 | 1,925.67 | 1,925.67 | 2,080 |
| Total Expenditure | | | | |
| 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 |
| TOTALS | 340,265.87 | 61,175.20 | 401,441.07 | 280,848 |

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**

| Institution | Total amount |
|--------------------------|---------------------|
| | £ |
| 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 |
| | |
| Total | 17,759 |

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 |
|-----|

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 |
| Total | 10,390.05 | 6,840 | 0.00 | 0.00 |

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 |
| Total | 2,165.10 | 3,116 | 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 |

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 |
| | | | | | | |
| Total Funds | 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