

RETFORD BAPTIST CHURCH

England & Wales · Charity number 1129771

Details

Status	Registered
Legal form	Charitable company
Company number	06210578
Registered	2009-05-21
Register	View on the Charity Commission register

Contact

Address	The Well Hospital Road Retford DN22 7BD
Phone	01777 702344
Email	admin@thewellrbc.org
Website	www.thewellrbc.org

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH IN SUCH WAYS AND IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT, AND AS AN EXPRESSION OF CHRISTIAN LOVE¹ TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME THINK FIT; AND² TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT

Activities: To advance the christian faith both locally and worldwide and as an expression of christian love to relieve sickness and financial hardship, to promote and preserve good health and to advance education.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD
- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£312,003	£355,259	-	-
2024-06-30	£327,909	£315,080	-	-
2023-06-30	£279,799	£308,290	-	-
2022-06-30	£311,626	£287,684	-	-
2021-06-30	£338,333	£355,510	-	-
2020-06-30	£338,333	£355,510	-	-

Trustees

Name	Role	Appointed
Adrian Austin Gray		2017-05-22
Andrew Mark Armstrong		2025-03-24
Anuli Udeze		2024-06-10
MARK PETER KENNEDY		2025-09-08
Rev Peter James Everitt		2022-02-14
YVONNE EVELYN WARREN		2011-04-01

RETFORD BAPTIST CHURCH

England & Wales - Charity number 1129771

Accounts

Registered Charity no. 1129771

Registered Company no. 06210578

Retford Baptist Church
(Company Limited by Guarantee)

Trustees' Annual Report and Accounts

Year Ended 30th June 2025



Retford Baptist Church

Year Ended 30th June 2025

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Retford Baptist Church

Year Ended 30th June 2025

Legal and Administrative Information

Reference

The Charity is called "Retford Baptist Church" and is registered with the Charity Commission for England and Wales as an Incorporated Association limited by guarantee. The charity is often referred to as "The Well Retford". The company was formed on 12th April 2007 and has taken on the operations of Retford Baptist Church from the previous trust (Richard Brownlow Trust for meeting house and preacher) from 1st May 2007.

Registered Charity Number 1129771

Registered Company Number 06210578

Registered Office The Well
Hospital Road
Retford
DN22 7BD

The Trustees and Directors

Y. Warren	Secretary
A. A. Gray	Chair
Rev. P. J. Everitt	
A. Udeze	<i>Appointed June 2024</i>
A. M. Armstrong	<i>Appointed March 2025</i>
F. Woolrich	<i>Resigned September 2025</i>
A. Clapperton	<i>Resigned October 2024</i>

Post Year-end Trustee Appointment

M. P. Kennedy	<i>Appointed September 2025</i>
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Company Secretary and Chief Operational Officer

Y. Warren

Primary Bankers

Virgin Money UK plc
Midlands Regional Office
26 Westgate
Mansfield
Nottinghamshire
NG18 1HS

Independent Examiner

Nigel Wyatt BSC FCA
Wyatt & Co Chartered Accountants
125 Main Street
Garforth
Leeds
LS25 1AF

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Aims

It has been our aim to fulfil our Objectives and Activities and to be a positive Godly influence on those around us and so reflect the life and love of Jesus Christ in all that we both are and do.

Throughout the year the church has continued to encourage those with whom we have contact to reflect the life and love of Jesus Christ through:

- Public worship, prayer and teaching
- Provision of pastoral and practical care for those who have need of it
- Mission and Outreach work
- Training and personal development

When planning our activities for the year the Directors have considered the commission's guidance on Public Benefit and complied with section 17 (5) of the 2011 Charities Act and, in particular, the specific guidance for charities on the advancement of religion.

Introduction

The year has been one of steady growth in the context of increasing national awareness of what is being called 'the quiet revival'. We have seen a steady increase in congregations linked to people coming back to church, new conversions, and the steady growth of Retford as a place to live. Our congregation is now clearly much younger and also more diverse than it was five years ago and this bodes well for the future of the church. We had more baptisms in the year than for a long time.

Growth brings challenge too of course and we need to adapt what we can do to suit the needs of the people we are serving, but at the same time to draw them into service as well. One obvious area of growth has been in children and young people's work – the 'next generation'. On some Sundays we have scores of children in church. This helps to create a vibrant atmosphere but even though we now have a full-time youth worker it means we need a much bigger team to meet this need. But what a good challenge this is to have!

We have also passed a milestone in that payments for the mortgage on the building have been completed, although the trustees have now agreed that we should move on to now repay the monies loaned from the Mabel Merrills Fund. This will then allow us to make an appropriate decision on this fund in due course.

Over this year we have held the following:

- There were seven baptisms during the year, (an increase from four in the previous year)
- 2 dedications
- One wedding,
- One funeral,

Retford Baptist Church

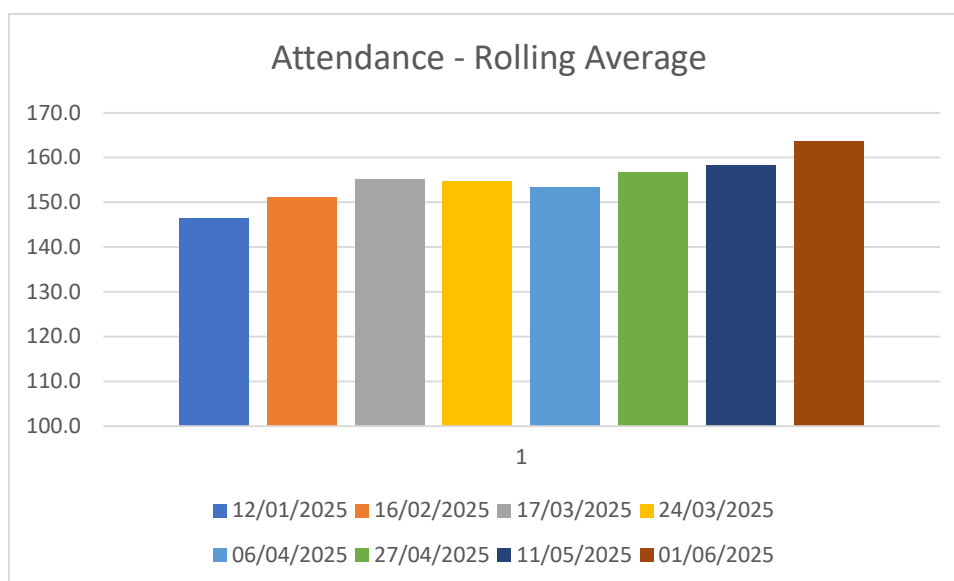
Year Ended 30th June 2025

Trustees' Annual Report

There have been some minor changes to the Trustees during the year and Adam Clapperton stepped down from his role; we are very grateful to him for his contributions over the years he served as a Trustee.¹ The trustees and Vision Team invited Andrew Armstrong to join the trustees in Adam's place.

Significant Activities

Over the course of the year, we experienced steady growth in our Sunday attendance. Attendance is checked at least once a month, excluding special occasions like baptisms, on the basis of those in the building at 10.50. Because there is some normal variation, we track this using a three-events rolling average. This shows that attendance now is typically sixteen or so people more than it was when we began tracking this in January.



Throughout the year, we have delved into various teaching themes:

- Hope Discovered, Fulfilled: Colossians - exploring how to be fulfilled in life
- Transforming Presence: unpacking the Fruit of the Spirit and the call to maturity
- Upside-down Kingdom: looking at Jesus work on the cross
- Fearless: exploring spiritual fear, encounter and spiritual gifts.

Over Lent we encouraged the church to read the Gospel of Mark providing a daily reading plan and devotion.

In October we hosted The Well Community Projects family 'Light Party' Halloween alternative and we also hosted Saltmine Theatre company's production of Jack and Bean stalk in early December.

We welcomed on to the staff team Dawn Mitchell as a part time cleaner in August and Chris Wilton as the new buildings manager in November. The CAP also welcomed Sam Richardson as a new debt coach and Alison Pinkerton as service leader.

¹ Note that Adam Clapperton stepped down from Trustees in November 2024, outside the scope of this report.

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

At Christmas we again supported the Samaritan's Purse shoe box appeal and held a toy service to gather toys for the women's refuge.

We held our carol service which saw good numbers from the community.

We have held three community and church walks instead of our morning service; the aim of the walks is fostering fellowship and building community connections as well as building in missional opportunities throughout the year.

We have held Partnership Sundays once a term with a partner's meal after the service.

Our Sunday Evening Prayer meetings consistently drew strong attendance, with 12-25 regular participants. The commitment to prayer reflects our dedication to seeking God's guidance and presence. There is also an opportunity to pray on a Sunday morning before the main service.

On the last Sunday evening of each month, we held Worship nights to press into the presence of God and find deeper connection.

Pastor Richard led the Bible Course in the summer and in the new year a successful Alpha course with a great team behind it. This led on to a follow up course using Pete Greig's Prayer Course.

Thursday mornings have continued to provide a space for prayer for our church and community hosted on Zoom by Pastor Richard.

Our Midweek Connect Groups remained active. Some new groups began, providing additional opportunities for members to connect, share, and grow in their faith journey in line with the church's vision for partnership. However, an ongoing challenge is to find homes that can act as a 'host' for more groups to meet and to 'connect' more people new to the church into these. There is also the Manpower group on a Saturday morning which has about ten attendees.

The church has continued to be a drop off and provide storage facility for items that have been gifted to support those in Ukraine.

We are so blessed by the continuing time and commitment so many people pour into the church to make incredible things happen each week, so a big thank you to:

Stewarding Team
Tech team
Reception
Children's team
Youth team
Catering team
Building Team
Connect group leaders
Worship team
Prayer Team
CAP support workers
Alpha Team
Preaching team

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Trustees' Annual Report

And all the individual actions of service and kindness that people have done - those noticed and those which take place quietly in the background.

Membership

Over the year we have moved to a policy of inviting the congregation to 'sign up' as partners of the Well. Up to October 2025, 112 people have done so. This is notably far less than the numbers who have signed up to the Churchsuite facility or who are on the mailing list for the newsletter.

Next Generation

Our Next Generation is a priority here at The Well and since August 2024 we have been able, due to specific support provided, to employ Amy as a full-time member of staff to lead our Next Gen ministries. We have been blessed by an amazing team of volunteers who share our passion and vision to see our Next Generation encounter the love of Jesus for themselves, and it's very exciting to see these teams and ministries grow. We have a clear recruitment process for new members of the team, ensuring they have had all the relevant and appropriate training to take part in the Next Gen ministries here at The Well. Please speak to Amy if you would be interested in finding out more about any of our Next Gen ministries listed below:

Next Gen Ministries:

- Sunday mornings – during our Sunday morning services we run growing youth and children's groups for all ages from 0-18. We follow the Think Orange curriculum and it's 3 key principles, Love God, Love Life and Love Others. These sessions are all about relationship building, teaching The Word, praying together, and having lots of fun!
- Tuesday Youth – We have continued to run a Tuesday evening youth group for our 11–17-year-olds. We met for food and fellowship throughout term time and did a Bible study on the book of Ephesians exploring our God-given identity.
- The Tribe – The Tribe is a new Next Gen ministry that we launched in October 2024. This is for 8–13-year-olds, on a Thursday evening, and is a great opportunity for our children and young people to invite friends along, which many of them have. We enjoy lots of fun and games, with plenty of snacks and lots of opportunities for meaningful conversations.
- Youth Residential – Our February half term Youth Residential has become an annual part of our youth programme now. In February 2025 we stayed in Edale and had an amazing time with fantastic feedback from the youth and parents. We have already booked to go again in February 2026 and extended it to a 3-night trip!
- Schools work – Amy has developed a strong relationship with Carr Hill Primary School where she has visited to teach Key Stage 1 about Creation. Carr Hill also came to visit The Well in June to learn about Baptism as part of their RE topic with Year 4 pupils. They really enjoyed their visit and have booked to come back again next year.

Local Community

Our primary contact with the local community is through our sister organisation The Well Community Projects. The Well Community Projects is the way we show our love and support to the whole community of Retford and surrounding areas, through the provision of a variety of services. Though solely owned by The Well Retford Baptist Church, we operate it with its own board of Trustees. Accordingly, The Well Community Projects produces its own annual report.

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

We continue to run a *Christians Against Poverty (CAP) Debt Counselling Centre*, supporting local people through debt problems in partnership with CAP. Bassetlaw District Council (BDC) contribute towards the running costs of our Centre under a Service Level Agreement and we are most grateful to BDC for their financial support. In addition to delivering a debt counselling service, we aim to provide holistic support for our clients; so, we have supported our clients with various food shops, the purchase of school uniforms, Christmas hampers, gas and electric top-ups, and secured emergency client funding through the charity Acts 435.

In March, Thomas Fritchley's contract was renewed for a further year in the role of Debt Coach. In February, we made two new appointments; Alison Pinkerton was appointed to work one day per week as Service Lead to manage our CAP Centre and Samantha Richardson was appointed as a part-time Trainee Debt Coach, working three days per week. These appointments were made with the intention of expanding the capacity of the Centre, using the external funding we had secured for this purpose.

We participate in the *Bassetlaw Financial Inclusion Forum* which is organised by Bassetlaw District Council. It is an opportunity to build relationships with other organisations serving our community and to share information. The main focus of discussions and action this year has been around the continuing challenges of the cost of living.

We also participate in the *Bassetlaw Church in Community Forum* which provides an opportunity for the churches to meet alternately with our Bassetlaw MP and the leader of BDC.

We have also attended meetings organised by BCVS and BDC relating to the cost of living and seasonal pressures. We have been providing storage facilities at The Well for items donated to Ukraine.

Baby Kingfishers: This group for mums, dads, grandparents, toddlers and babies runs on a Tuesday. There have been some important changes during the year. We had been running three groups each Tuesday, the first group catering for 0–11-month-olds and their adults and averaging 30 on the register. The second group was for 1- and 2-year-olds and their adults and averaged 40 children on the register with a waiting list for part of the year. The third session which was held in the afternoon and catered for 0, 1 and 2-year-olds.

However, due to insufficient demand for the afternoon session, the group has moved to one session on a Tuesday morning, between 9.30 and 11.30, followed by singing until about 11.55. Children can attend this session, from newborn to their 3rd birthday. The families come and go at whatever time suits them, there are biscuits, cakes and other snacks provided plus a craft table and at 11.30 to 12 for those that wish there is a time of nursery rhyme singing

The other change has been that, after many years of dedicated service, Jean Coulson stepped down from leading Baby Kingfishers and Carol Freeman has taken over the leadership. We wish to acknowledge Jean's enormous contribution to the development of Baby Kingfishers over the years and record our gratitude to her for her dedication and hard work and effort. At Christmas we were able to provide a party for 80 children and 120 adults with food and a gift for each child and adult.

Operation Christmas Child: We sent 239 shoe boxes from Retford and neighbouring villages for further checking and distribution. Our shoe boxes were delivered to either Belarus or Central Asia.

Luncheon Club: · approximately 30-40 attend on a Monday but considerably fewer on a Wednesday.

A *Light Party* was held in October 2024 and was very popular as over a hundred people joined us. This party was intended as an alternative to Halloween activities to share the light of Jesus with our local

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

community. It was held in the Brownlow with big inflatables, neon tattoos and face paints, glow sticks and various light themed craft activities with worship music being played throughout. We then enjoyed a meal altogether upstairs in the Community Suite. Thank you to the large team of volunteers behind this.

Christmas Pantomime: · In December 2024 we hosted Saltmine Theatre Company for the first time, with their Christmas production of Jack and the Beanstalk. It was well attended by our local community and we have booked for them to come back in December 2025 with Cinderella.

Wider Influence

RBC continued to assist Epworth Baptist Church with visiting preachers.

We continued to be involved with Ground Level Network and draw support and encouragement from them.

The church links with the Fresh Streams Network of which Pastor Peter Everitt serves on the national leadership team.

As a Church we have continued in our partnership with the Further Faster Network and have been encourage by the resources they offer including our Sunday Children's and youth curriculum called 'Think Orange'. It is through this network that we draw our key strategy areas and missional approach.

Pastor Peter Everitt also sits on the core team of Baptist Union Young Adults Round Table and sits on the Evangelical Alliance Young Adults Think Tank. Pastor Pete also helps lead, leadership training huddles in partnership with 5Q ministries, as well as leadership huddles helping churches implement a more active Holy Spirit Culture. He also acts a mentor for Newly Accredited Baptist ministers, and Pastor Pete led a teaching retreat for Baptist Ministers in training at the newly formed Centre for Baptist Ministry at St Hild College in Leeds and led Church weekends away for Rising Brook Community Church and Brunswick Baptist Church.

Pastor Richard Warren continues to act as the chair for Christians Together in Retford and has attended various official meetings within Bassetlaw. He also attended the Bassetlaw Church Forum with our local Member of Parliament.

We have continued to support the work of Christine Morris who has been serving as a missionary in India improving the quality of care and education for children with special educational needs, she is coming to end of her time abroad and we continue to support her as transitions to retirement.

The church also acts as host for the Christian heritage work of Pilgrims & Prophets, which is led by some church members. One result of this has been a lunchtime meeting with a group of Baptists from America.

Social Media

We have gradually become more organised regarding our social media over the year. We are aware of at least a couple of people who have looked at our 'presence' on this before coming along to a service and we trust that this will happen more often. It is also helpful for those who cannot always attend on a Sunday.

The main areas of activity are:

- a) YouTube: the number of subscribers has risen as follows

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Year Ended 30th June 2025

Trustees' Annual Report

August 2021	144
November 2022	197
October 2023	258
June 2024	298
August 2025	354

- b) In 2020-21 our services had average views of about 120 and it has remained about the same. Broadly speaking the 'views' for our videos are anywhere from 80 to the 150 mark, though some are slightly more. We also have a small number of regulars who enjoy the 'live stream'.
- c) Facebook: the church has two Facebook pages – a private one for partners and a public one, which is our main interface with the community apart from the website. During the year 2022-3, the private page was the most active. In August 2021, there were 125 'members' of this group with around a dozen contributing content regularly; as of October 2022, the number was 112 as a few people have left and we have not yet encouraged our new partners to sign up for it. This has since slightly increased to 120.
- d) The 'public' Facebook page has become more active. This had 786 'likes' and 822 people who 'followed' in 2021 and this rose to 905 and 961 respectively in 2022, suggesting there is great potential for using this more extensively. We built on this last year so that by October 2023 it had 963 followers which increased to 972 by October 2024; it topped one thousand 'likes' last year and there has been a small increase this year to 1,080 by July 2025. It is overwhelmingly women who 'follow' us on Facebook – 80%. The largest age group of followers are in the 35-44 age range.
- e) Other social media: the church does not yet have a regular presence on Twitter or Instagram. The latter is more popular with younger people and might be a useful addition to our range.
- f) Church website: the website has been refreshed and now carries much information about the church including who all its leaders are, plus the various groups. There is a calendar feature which shares events for the next few weeks.
- g) Churchsuite: 286 people have signed up for Churchsuite and the church news is emailed out to 275 subscribers

Financial Review

The total income for the year was £312,003 (2024: 327,909) and the total expenditure for the year was £355,259 (2024: £315,080) resulting in a deficit of £43,256 (2024: surplus £12,829). The balance at the end of the year was £1,580,668, of which £224,939 are restricted funds and £1,355,729 are unrestricted.

We are experiencing a period where income has fallen whilst cost is increasing taking us from a cash surplus in 2023-24 to deficit in 2024-25 and continuing into 2025-26. During this period the main issue has been the increased cost of heating though we hope this will now stabilise to an extent.

Re costs, staff costs in particular have seen an underlying rise of about 50% for the same hours worked over the last five years with a significant impact in 2024-25 due to increasing National Insurance contributions. This has been slightly masked by the drop from four ministerial staff to only two, with the youth role going full-time only recently due to helpful support. Taken alongside the sort of cost inflation we all experience on things we buy, overall costs have increased significantly from 2023-24.

In these circumstances it is important to acknowledge the difference between restricted and unrestricted funds. Whilst we should expect restricted funds to come and go over time as money received is spent on

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

the purpose required, our core reserves are our unrestricted reserves which are available to use as we wish and protect us against unexpected shocks or are available to invest in new projects as need changes. Given this, we will be focusing on bringing the unrestricted funds back into surplus as soon as we can. Whilst this would ideally be from increased income we will be putting plans in place to reduce cost as necessary.

A key factor has been that although the church has continued to grow, our basic income from giving has not. Indeed, average monthly giving has fallen and when measured against inflation this represents a significant real terms reduction.

At the same time, rental income has never recovered to pre-Covid levels. With the departure of some longer established significant givers, this poses a challenge for the future. Within the last year, we have seen costs significantly increase whilst income has remained stagnant, so on average we need at least an extra £2000 per month.

Reserves Policy

The Trustee agreed on a reserves policy, the balance of which is held in a separate account. This also includes money held in trust as well as reserves for the Church. The Trustees aim to ensure enough reserves are held to meet all liabilities in the event of closure of the Church.

Going Concern

The trustees consider that there are no material uncertainties which could influence the ability of the Retford Baptist Church to continue as a going concern.

Governance and Management

Following the last annual general meeting, the trustees re-appointed Adrian Gray to be the chair of trustees. The trustees asked Amanda Udeze to join the board and she joined in June 2024. The trustees remain interested in adding to their number and recommendations etc are welcome from church partners with appropriate skills. New trustees are confirmed by both the Vision Team and the Trustees.

The process of amending the articles and memorandum of association so they more accurately reflect working practice has remained paused during the year whilst Pete has set out some foundational teaching about belonging to the church. As Pete considers the best structure for moving forwards, there have been occasions when the trustees and the Vision Team have met together and this has been most welcome.

Retford Baptist Church

Year Ended 30th June 2025

Trustees' Annual Report

Trustees Responsibilities

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the applicable Charities SORP,
- make judgments and accounting estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Memorandum and Articles of Association. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' Annual Report was approved on: 29/04/2026

and signed on behalf of the board of trustees by:



Name of Trustee:

Peter Everitt

Retford Baptist Church

Year Ended 30th June 2025

Independent Examiner's Report

I report to the trustees on my examination of the financial statements of Retford Baptist Church ('the charity') for the year ended 30 June 2025.

Responsibilities and Basis of Report

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

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

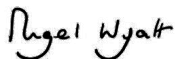
Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds, LS25 1AF

Date: 29/04/2026

Retford Baptist Church

Year Ended 30th June 2025

Statement of Financial Activities and Income and Expenditure Account

		Unrestricted Funds	2025 Restricted Funds	Total Funds	2024 Total Funds
	Note	£	£	£	£
Income					
Donations and legacies		198,724	45,048	243,772	275,639
Charitable activities		59,336	2,611	61,947	51,089
Other income		6,160	124	6,284	1,181
Total Income	2	<u>264,220</u>	<u>47,783</u>	<u>312,003</u>	<u>327,909</u>
Expenditure					
Expenditure on charitable activities	3	<u>322,593</u>	<u>32,666</u>	<u>355,259</u>	<u>315,080</u>
Total Expenditure		<u>322,593</u>	<u>32,666</u>	<u>355,259</u>	<u>315,080</u>
Net Income / (Expenditure)		<u>(58,373)</u>	<u>15,117</u>	<u>(43,256)</u>	<u>12,829</u>
Gain / (Loss) On Investment Property		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Income / (Expenditure) After Investment Gains		<u>(58,373)</u>	<u>15,117</u>	<u>(43,256)</u>	<u>12,829</u>
Net Income and Net Movement in Funds					
Total funds brought forward	12	1,391,683	232,241	1,623,924	1,611,095
Transfers	12	<u>22,419</u>	<u>(22,419)</u>	<u>-</u>	<u>-</u>
Total Funds Carried Forward	12	<u>1,355,729</u>	<u>224,939</u>	<u>1,580,668</u>	<u>1,623,924</u>

All income and expenditure derive from continuing activities.

The statement is a combined Statement of Financial Activities and Income and Expenditure Account for the purposes of meeting both Companies Act and charity SORP reporting requirements.

Retford Baptist Church

Year Ended 30th June 2025

Statement of Financial Position

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	7	1,273,683	1,308,469
Investment property	8	161,500	161,500
		<u>1,435,183</u>	<u>1,469,969</u>
Current Assets			
Debtors	9	15,497	4,781
Cash at bank and in hand		133,169	159,773
		<u>148,666</u>	<u>164,554</u>
Creditors: Amounts Falling Due Within One Year	10	<u>3,181</u>	<u>10,599</u>
Net Current Assets		<u>145,485</u>	<u>153,955</u>
Total Assets Less Current Liabilities		<u>1,580,668</u>	<u>1,623,924</u>
Net Assets	13	<u>1,580,668</u>	<u>1,623,924</u>
Funds of The Charity			
Restricted funds	12	224,939	232,241
Unrestricted funds	12		
General funds		1,318,729	1,354,683
Designated funds		<u>37,000</u>	<u>37,000</u>
Total Charity Funds	12	<u>1,580,668</u>	<u>1,623,924</u>

Directors' Responsibilities for the Financial Statements

The Directors of the company are the Trustees of the charity, for the purpose of company law. The Directors are satisfied that for the year ended on 30th June 2025 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

These financial statements were approved by the Board of Directors / Trustees of **Retford Baptist Church (Registered Company number 06210578)** and authorised for issue by

Name of Director/ Trustee: Peter Everitt

Signed on Behalf of the Directors/ Trustees

Peter Everitt

Date of Approval:

29/04/2026

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

Basis of Preparation

Retford Baptist Church is a private company limited by guarantee registered in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of the registered office is given in the charity information. The nature of the charity's operations and principal activities are to advance the Christian faith.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with:

Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019.

The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), The Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

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

Assessment of Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with levels of reserves for the charity to be able to continue as a going concern.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

Incoming Resources

All income is recognised once the charity has entitlement to that income, there is sufficient certainty of receipt, and it is probable that the income will be received, and the amount of income can be measured reliably.

Grants and Donations

Where donors specify that grants or donations must be used in a future accounting period, the income is deferred until those periods.

Where donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the period in which the pre-conditions are met.

Where donors specify that grants or donations are for a particular restricted purpose, which does not amount to pre-conditions regarding entitlement, the income is included in incoming reserves within restricted funds when received.

Resources expended

Resources expended are recognised in the Statement of Financial Activities on an accruals basis, inclusive of VAT. Individual costs are allocated between the various headings in the Statement of Financial Activities by reference to their underlying nature or the reason for which those costs were incurred, on an estimated percentage basis.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Tangible Fixed Assets

Assets over £500 are capitalised, and disposals are documented. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	33% Straight Line, 20% Straight Line, 10% Straight Line and 5% Straight Line
Fixtures and fittings	20% Straight Line and 10% Straight Line

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

Fixed Assets - Property

Each major component of property assets are depreciated separately over their useful economic life as follows

Heating	2.5% Straight Line
Kitchen	4% Straight Line
Toilets	4% Straight Line
Alarm	5% Straight Line
Lift	2.5% Straight Line
Building	2% Straight Line

Investment Property

Investment property is measured at cost and subsequently at fair value at each reporting period. No depreciation is provided on investment property.

Pensions

Contributions, which are payable into the personal pension plans of individual members of staff, are charged to the Statement of Financial Activities in the period to which they relate. The charity operates a salary sacrifice scheme in respect of pension contributions.

Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

Critical accounting estimates and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

There are no critical judgements, significant assumptions concerning the future and key sources of estimation of uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

2 Analysis of Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations and Legacies			
Donations	163,617	2,243	165,860
Gift aid	35,107	305	35,412
Grants	-	42,500	42,500
	<u>198,724</u>	<u>45,048</u>	<u>243,772</u>
Charitable Activities			
Rental income	55,037	-	55,037
Event income	4,299	2,611	6,910
	<u>59,336</u>	<u>2,611</u>	<u>61,947</u>
Investment Income			
Other income	5,998	-	5,998
Sales	124	124	248
Bank interest	38	-	38
	<u>6,160</u>	<u>124</u>	<u>6,284</u>
Total Income	<u>264,220</u>	<u>47,783</u>	<u>312,003</u>

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

2 Analysis of Income (Continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations and Legacies			
Donations	180,173	12,776	192,949
Gift aid	38,594	2,700	41,294
Grants	-	41,396	41,396
	<u>218,767</u>	<u>56,872</u>	<u>275,639</u>
 Charitable Activities			
Rental income	50,506	-	50,506
Event income	583	-	583
	<u>51,089</u>	<u>-</u>	<u>51,089</u>
 Investment Income			
Other income	1,163	-	1,163
Sales	-	-	-
Bank interest	18	-	18
	<u>1,181</u>	<u>-</u>	<u>1,181</u>
 Total Income	<u>271,037</u>	<u>56,872</u>	<u>327,909</u>

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

3 Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Staff costs	182,491	18,380	200,871
Administration	10,414	12	10,426
Premises and building	91,914	9,275	101,189
Church activities and ministry	7,324	1,207	8,531
Event costs	3,779	3,339	7,118
Finance and legal costs	3,228	-	3,228
Gifts and donations	13,019	453	13,472
Pastoral & discipleship	1,578	-	1,578
Other expenditure	3,868	-	3,868
Training and development	4,978	-	4,978
	<u>322,593</u>	<u>32,666</u>	<u>355,259</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staff costs	139,678	17,359	157,037
Administration	10,961	1,086	12,047
Premises and building	91,976	9,636	101,612
Church activities and ministry	6,645	2,330	8,975
Event costs	5,553	-	5,553
Finance and legal costs	12,149	-	12,149
Gifts and donations	12,754	1,283	14,037
Pastoral & discipleship	1,387	-	1,387
Other expenditure	164	-	164
Training and development	2,119	-	2,119
	<u>283,386</u>	<u>31,694</u>	<u>315,080</u>

4 Independent Examination Fees

Fees payable to the independent examiner for:

	2025 £	2024 £
Independent Examiner's and other accountancy fees	2,371	2,280

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

5 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Gross wages and salaries	179,268	157,037
Employer's national insurance	7,694	-
Pension contributions	5,278	-
	<u>192,240</u>	<u>157,037</u>

The average headcount of employees during the year was as follows:

	2025	2024
Average headcount	9	8

No employee received benefits of more than £60,000 during the year (2024: nil).

Key Management Personnel

The charity considers its key management personnel to be the Trustees and Vision Team. Two members of staff are included on these teams. The total employee benefit received by key management personnel in the year was £84,488 .

6 Trustee Remuneration and Expenses

During the year under review, expenses relating to church activities, administration costs and maintenance were reimbursed to three trustees, totalling £529 (2024: £3,477).

The total aggregate donations received from trustees during the year amounted to £20,525 (2024: £19,860).

The charity's Memorandum and Articles of Association, as approved by the Charity Commission, permit remuneration to be paid to trustees. During the year Rev. P. Everitt was employed by the Church in his capacity as pastor. He received remuneration for his pastoral role, not for the duty as trustee.

The total remuneration paid during the year was as follows:

	2025	2024
Rev. P. Everitt	£	£
Gross wages and salaries	43,170	40,702
Employers pension contributions	2,590	-
	<u>45,760</u>	<u>40,702</u>

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

7 Tangible Fixed Assets

	Freehold land and buildings £	Equipment £	Fixtures and fittings £	Total £
Cost				
At 1 July 2024	1,916,430	7,886	5,817	1,930,133
Additions	-	2,014	6,712	8,726
Disposal	-	-	-	-
	<u>1,916,430</u>	<u>9,900</u>	<u>12,529</u>	<u>1,938,859</u>
Depreciation				
At 1 July 2024	612,618	6,049	2,997	621,664
Charge for this year	39,509	1,854	2,149	43,512
Disposal	-	-	-	-
	<u>652,127</u>	<u>7,903</u>	<u>5,146</u>	<u>665,176</u>
Carrying amount				
At 30 June 2025	<u>1,264,303</u>	<u>1,997</u>	<u>7,383</u>	<u>1,273,683</u>
At 30 June 2024	<u>1,303,812</u>	<u>1,837</u>	<u>2,820</u>	<u>1,308,469</u>

8 Investment Property

	£
Fair Value	
At 1 July 2024	161,500
Revaluation	-
	<u>161,500</u>
Net Book Value	
At 30 June 2025	<u>161,500</u>
At 30 June 2024	<u>161,500</u>

The property at 1A Limetree Avenue was initially purchased for £78,282.

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

9 Debtors

	2025	2024
	£	£
Trade debtors	10,226	-
Prepayments and accrued income	5,271	4,781
	<u>15,497</u>	<u>4,781</u>

10 Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors and accruals	3,181	10,599
	<u>3,181</u>	<u>10,599</u>

11 Pensions and Other Post-retirement Benefits

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £7,135 (2024: £7,392).

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

12 Analysis of Charitable Funds

	1 July 2024 £	Income £	Expenditure £	Transfers £	30 June 2025 £
Unrestricted Funds					
Unrestricted					
General funds	1,354,683	264,220	(322,593)	22,419	1,318,729
	1,354,683	264,220	(322,593)	22,419	1,318,729
Designated					
Reserves	37,000	-	-	-	37,000
	37,000	-	-	-	37,000
Total Unrestricted Funds	1,391,683	264,220	(322,593)	22,419	1,355,729
Restricted Funds					
Basset Law DC	4,316	22,000	(8,940)	-	17,376
Benefact Trust	8,100	-	(8,100)	-	-
Building Assistant	750	-	(750)	-	-
Building Fund	1,325	-	(1,325)	-	-
CAP Center	-	-	(802)	802	-
CAP Worker and related activity grants	6,744	-	(1,119)	(3,527)	2,098
Garfield Weston	-	5,000	(5,000)	-	-
Mabel Merrills	173,281	-	-	-	173,281
Masoyi Trust	-	829	(556)	-	273
Meryl Grave	10,079	-	-	-	10,079
National Lottery	19,946	-	(1,700)	(6,454)	11,792
Nelsons Grant	500	-	(500)	-	-
Nepal	-	959	(89)	-	870
Next Gen Events	-	3,495	(3,092)	-	403
Next Gen Fundraiser	693	-	(693)	-	-
Sunday School Prizes & Resources	888	-	-	-	888
Youth Gift	2,117	-	-	-	2,117
Youth Worker Salaries	3,502	500	-	(3,502)	500
Youth Worker Salaries 2	-	15,000	-	(9,738)	5,262
	232,241	47,783	(32,666)	(22,419)	224,939
Total Funds	1,623,924	312,003	(355,259)	-	1,580,668

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

Analysis of Charitable Funds Cont.

	1 Jul 2023	Income	Expenditure	Transfers	30 Jun 2024
	£	£	£	£	£
Unrestricted Funds					
Unrestricted					
General funds	1,404,032	271,037	(283,386)	(37,000)	1,354,683
	1,404,032	271,037	(283,386)	(37,000)	1,354,683
Designated					
Reserves	-	-	-	37,000	37,000
	-	-	-	37,000	37,000
Total Unrestricted Funds	1,404,032	271,037	(283,386)	-	1,391,683
Restricted Funds					
Mabel Merrills	173,281	-	-	-	173,281
Meryl Grave	10,079	-	-	-	10,079
Basset Law DC	13,796	-	(9,480)	-	4,316
Sunday School Prizes & Resources	1,100	-	(212)	-	888
Youth Gift	4,471	-	(2,354)	-	2,117
Youth Worker Salaries	-	7,000	(3,498)	-	3,502
Benefact Trust	-	8,100	-	-	8,100
National Lottery	-	19,946	-	-	19,946
Garfield Weston	-	5,000	-	-	5,000
Nelsons Grant	-	500	-	-	500
CAP Worker and related activity grants	-	3,125	(1,381)	-	1,744
Next Gen Fundraiser	-	693	-	-	693
Nepal	-	902	(902)	-	-
Masoyi Trust	-	200	(200)	-	-
Building Fund	4,336	6,625	(9,636)	-	1,325
Funerals Donations Fund	-	181	(181)	-	-
Building Assistant	-	3,750	(3,000)	-	750
Rotary Club	-	850	(850)	-	-
	207,063	56,872	(31,694)	-	232,241
Total Funds	1,611,095	327,909	(315,080)	-	1,623,924

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

2025 Material Fund Transfers

CAP worker, National Lottery and Youth worker funds Funds were transferred out of these restricted funds to the general fund to pay for salary costs. These transfers were in line with the restrictions on the funds.

2024 Material Fund Transfers

Reserves The establishment of a reserves fund transferring £37,000 as a designated fund for the future reserves requirements of the Church.

Fund Descriptions

The descriptions of the material funds held by the Church during the financial year:

Mabel Merrills	Legacy towards the establishment of a care home, lent to building fund for the purchase of the new building, and now held as an
Meryl Grave	^{asset} Funds gifted to the church for the upkeep and maintenance of the outlined grave.
Basset Law DC	Funds received annually for the CAP worker salary costs.
Youth Gift	Funds received towards the youth work activities of the Church.
Benefact Trust	Funds received to set up and establish the CAP centre.
National Lottery	Funds received to set up and establish the CAP centre.
Garfield Weston	Funds received to set up and establish the CAP centre.
CAP Worker and related activity grants	Other funds received to set up and establish the CAP centre and other related activities.
Building Fund	Donations towards the building mortgage and upkeep.
Building Assistant	Donation received towards Building assistant staff costs.

13 Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Fixed assets	1,435,183	-	1,435,183
Current assets	(76,273)	224,939	148,666
Creditors less than 1 year	(3,181)	-	(3,181)
	<u>1,355,729</u>	<u>224,939</u>	<u>1,580,668</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	1,469,969	-	1,469,969
Current assets	(67,687)	232,241	164,554
Creditors less than 1 year	(10,599)	-	(10,599)
	<u>1,391,683</u>	<u>232,241</u>	<u>1,623,924</u>

Retford Baptist Church

Year Ended 30th June 2025

Notes to the Financial Statements

14 Related Party Transactions

Mr Richard Warren held a contract of employment with the charity during the year and is a close family member to trustee Mrs Yvonne Warren.

Mr Richard Warren received a gross salary of £29,957 (2024: £28,205) with an employer pension contribution of £712 for his position as Assistant pastor.

The Well Community Projects (Reg Charity No. 1116491) has a trustee in common with the church, Rev P Everitt. During the year, the following transactions took place between Retford Baptist Church and The Well Community Projects:

The Church recharged £6,000 to The Well Community Projects in respect of staffing costs. These relate to Church-employed staff time used in delivering activities and projects operated by The Well Community Projects. The Community Projects charity does not directly employ staff (2024: 6,000).

The Church also recharged £1,195 (2024: £490) in respect of direct costs incurred for the benefit of The Well Community Projects. These include running costs such as telephone use and event costs.

The Church received £570 on behalf of The Well Community Project. This was through selling event tickets and a donation made to the church intended for The Well.

There were no outstanding salary or expense recharge balances between the two entities at the year end.

Fresh Streams Network Ltd (Reg Charity No. 280032) has a Trustee in common with the church, Rev P Everitt. During the year the Church paid £355 to Fresh Streams Network for conference fees.

15 Investment in Subsidiaries

The church is the sole guarantor for The Well Community Projects, a company limited by guarantee (Reg no. 5861418) and a registered charity (Reg No. 1116491) which undertakes the delivery of a variety of community services.

RETFORD BAPTIST CHURCH

England & Wales - Charity number 1129771

Accounts

Registered Charity no. 1129771

Registered Company no. 06210578

Retford Baptist Church
(Company Limited by Guarantee)

Trustees Annual Report and Accounts

Year Ended 30th June 2024



Retford Baptist Church

Year Ended 30th June 2024

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Retford Baptist Church

Year Ended 30th June 2024

Legal and Administrative Information

Reference

The Charity is called "Retford Baptist Church" and is registered with the Charity Commission for England and Wales as an Incorporated Association limited by guarantee. The charity is often referred to as "The Well Retford". The company was formed on 12th April 2007 and has taken on the operations of Retford Baptist Church from the previous trust (Richard Brownlow Trust for meeting house and preacher) from 1st May 2007.

Registered Charity Number 1129771

Registered Company Number 06210578

Registered Office The Well
Hospital Road
Retford
DN22 7BD

The Trustees and Directors	A. Clapperton	<i>Resigned October 2024</i>
	Y. Warren	
	A. A. Gray	
	F. Woolrich	
	Rev. P. J. Everitt	
	A. M. Armstrong	<i>Appointed March 2025</i>
	A Udeze	<i>Appointed June 2024</i>
	M Marshall	<i>Resigned January 2024</i>

Company Secretary and Chief Operational Officer Y. Warren

Primary Bankers Virgin Money UK plc
Midlands Regional Office
26 Westgate
Mansfield
Nottinghamshire
NG18 1HS

Independent Examiner Nigel Wyatt BSC FCA
Wyatt & Co Chartered Accountants
125 Main Street
Garforth
Leeds
LS25 1AF

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and aims

It has been our aim to fulfil our Objectives and Activities and to be a positive Godly influence on those around us and so reflect the life and love of Jesus Christ in all that we both are and do.

Throughout the year the church has continued to encourage those with whom we have contact to reflect the life and love of Jesus Christ through:

- Public worship, prayer and teaching
- Provision of pastoral and practical care for those who have need of it
- Mission and Outreach work
- Training and personal development

When planning our activities for the year the Directors have considered the commission's guidance on Public Benefit and complied with section 17 (5) of the 2011 Charities Act and, in particular, the specific guidance for charities on the advancement of religion.

Introduction

The church has moved ahead in 2023-4 following the period of foundational work after the change in senior leadership. There has been a significant turnover of people with many new faces so that we are a younger and more diverse body of Christ than we were in the days before Covid.

The church has continued to benefit from high quality worship and preaching at the same time as we have been trying to make improvements in how the facilities are run so that we can be more effective in the long term. There has been much new building in Retford so, as the town grows, we seek to be in a position to support new arrivals in our area.

To an extent this has been a year of moving 'pieces into places' as we have made changes in personnel regarding youth and children's work, Christians against Poverty, and building management. The benefits of these changes will emerge in the months to come.

At the same time, work has been done to develop new concepts about what used to be called 'membership' and which we now refer to as 'partnership'. As we grow, it is essential that we consider how we can all work together for mutual benefit and so issues such as what does partnership mean, and how we can promote fellowship between all our people, come to the fore.

Over this year we have held the following:

- 4 baptisms -
- 2 dedications
- No weddings
- 4 funerals

There have been some minor changes to the Trustees during the year and Moira Marshall stepped down from her role; we are very grateful to her for what she has done to help reorganise the finances especially.¹ The trustees and Vision Team invited Amanda Udeze to join the trustees in Moira's place.

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

Significant Activities

Over the course of the year, we experienced steady growth in our Sunday attendance.

Throughout the year, we have delved into various teaching themes: the series 'When you give/pray/fast' looked at key spiritual practices; 'Summer play list' looked at some key psalms; 'Momentum' was a series going through the first half of the book of Acts; 'Miracle Grow' expressed how partnership at The Well is first and for most a commitment to spiritual growth as church family; and we also had a series on different aspects of understanding how faith works.

Over Lent the church was encouraged to share in a 40-day prayer challenge to listen to God for 5 minutes every day. A prayer guide was produced to help everyone think about how they hear from God and to record what they hear. Everyone was invited to share their reflections by posting them in the prayer post box. At the end of Lent we opened the box and had time for the church to reflect on what was said and to identify common themes that the church Vision Team has then used as guidance for moving forward.

Off the back of our teaching series 'Miracle Grow' that outlined what Partnership would look like at The Well moving forward, we had our first 'Partners Sunday' with lunch where we invited those who felt committed and part of The Well to commit to our seven ways to partner and covenant together. This was marked by making a covenant together, signing jigsaw pieces and a shared lunch after the service.

Covenant Partnership requires a commitment to regularly engaging in five of the seven ways to partner in the last five weeks, and for leaders to engage in all seven.

The '7 Ways to Partner' at the Well:

Worship Together

Gathering together to worship Jesus

Exercise Giftings

Sharing my time and talents with the community

Life in Community

Sharing life with others beyond worship gatherings, knowing others and being known,

Living out Jesus

Living in a way that reflects Jesus in words & actions

Invest Generously

Financially sowing into the church with tithes and offerings

Engage in Growth

Be intentional in our spiritual formation

Seeking God's heart Seeking God's blessing, vision and mission for yourself, the church, and the community

We had some staffing changes in September with the retirement of our building manager, and we appointed 2 part time members of staff in the interim whilst we looked to make a permanent replacement. The final appointment was delayed when a successful candidate withdrew at the last moment so had not been completed by the end of the reporting year (although this has now been resolved).

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

In September we hosted the Light College for one of their teaching blocks and were delighted to have Glyn Jones preach on the Sunday morning a message of hope from his own testimony sharing the Gospel and Acts 4.

In October we took a step of faith and appointed Amy McCallum part time as our Next Generation leader, and we have seen a strong team of volunteers helping to run our Sunday morning children and youth ministry. Amy's appointment has been generously supported by individuals within the church.

We ran Prayer Ministry Training and have developed a prayer ministry team with monthly refresh night.

At Christmas we again supported the Samaritan's Purse shoe box appeal and held a toy service to gather toys for the women's refuge. Numbers sent in 2023 were 717, slightly down on 778 the year before.

We held our Carol service which saw good numbers from the community. We had a fun all age quiz on the Sunday before Christmas.

The year began with a community walk at Idle Valley on New Year's Day and have continued to have walks on 5th Sunday in the month instead of our morning service; the aim of the walks is fostering fellowship and building community connections as well as building in missional opportunities throughout the year.

In the Spring Pastor Richard led a successful Alpha course with a great team behind it seeing 15 regular guests. This led on to a follow up course using Andrew Ollerton's Romans Course that saw 30 or so people attending each week.

The youth also run an Alpha course on Tuesdays nights in the spring.

Our Sunday Evening Prayer meetings consistently drew strong attendance, with 12-25 regular participants. The commitment to prayer reflects our dedication to seeking God's guidance and presence.

On the last Sunday evening of each month, we held Worship nights to press into the presence of God and find deeper connection.

"Thirst," our Wednesday morning worship service, continued to offer an hour of worship, to soak, press in, and find spiritual refreshment during the week.

Thursday mornings have continued to provide a space for prayer for our church and community hosted on Zoom by Pastor Richard.

Our Midweek Connect Groups remained active. Some new groups began, providing additional opportunities for members to connect, share, and grow in their faith journey in line with the church's vision for partnership. However, an ongoing challenge is to find homes that can act as a 'host' for more groups to meet. There is also the Manpower group on a Saturday morning which has about ten attendees.

The church has continued to be a drop off and storage facility for items that have been gifted to support those in Ukraine.

We continue to support Christine Morris who serves as a missionary in India in partnership with Interserve.

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

We are so blessed by the continuing time and commitment so many people pour into the church to make incredible things happen each week, so a big thank you to:

Stewarding Team
Tech team
Reception
Children's team
Youth team
Catering
Building Team
Connect group leaders
Worship team
Prayer Team
CAP support workers
Alpha Team
Preaching team

And all the individual actions of service and kindness that people have done - those noticed and those which take place quietly in the background.

Achievements and Performance

Our primary contact with the local community is through our sister organisation The Well Community Projects. The Well Community Projects is the way we show our love and support to the whole community of Retford and surrounding areas, through the provision of a variety of services. Though solely owned by The Well Retford Baptist Church, we operate it with its own board of trustees. Accordingly, The Well Community Projects produces its own annual report.

We continue to run a *Christians Against Poverty (CAP) Debt Counselling Centre*, supporting local people through debt problems in partnership with CAP. Bassetlaw District Council (BDC) contribute towards the running costs of our Centre under a Service Level Agreement and we are most grateful to the Council for their financial support. In addition to delivering a debt counselling service, we aim to provide holistic support for our clients; so, we have supported our clients with various food shops, the purchase of school uniforms, Christmas hampers, gas and electric top-ups, and secured emergency client funding through the charity Acts435. Thomas Fritchley played a key role in the national CAP Christmas fundraising campaign which raised over £700,000. He has met with the local Job Centre and has been seeking to publicise the service.

At the end of March 2024, Joanne Bond, our CAP Centre Manager, retired after 19 years in the position. We are so grateful for her faithful service over a long period. In March, Thomas Fritchley's contract was renewed for a further year and he is now the Centre's sole Debt Coach. We had intended to expand the capacity of our CAP Centre from 4 new clients per month to 7. We secured external funding for this expansion in the expectation that Joanne and Thomas would both be available to deliver debt counselling. Following the retirement of Joanne, our expansion plans have been put on hold, pending the appointment of a part time trainee Debt Coach and a part time Service Team Leader.

We participate in the *Bassetlaw Financial Inclusion Forum* which is organised by Bassetlaw District Council. It is an opportunity to build relationships with other organisations serving our community and to share information. The main focus of discussions and action this year has been around the challenges of the cost of living.

We have also attended meetings organised by BCVS and BDC to discuss the local response for helping and supporting Ukrainians who have come to Bassetlaw as a result of the conflict in their country. We have been providing storage facilities at The Well for items donated to Ukraine.

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

Baby Kingfishers: This group for mums, dads, grand parents, toddlers and babes runs on a Tuesday. We run three groups each Tuesday. The first group caters for 0-11 month olds and their adult and has averaged 30 on the register. The second group is for 1 and 2 year olds and their adult and has averaged 40 children on the register with a waiting list for part of the year. The third session caters for 0, 1 and 2 year olds and this group has fluctuated between 10 and 15 on the register.. At Christmas we were able to provide a party for 80 children and 120 adults with food and a gift for each child.

Operation Christmas Child: We sent 717 shoe boxes from Retford and neighbouring villages for further checking and distribution. Our shoe boxes were delivered to either Belarus or Central Asia.

Luncheon Club: · approximately 40 to 45 attend on a Monday and the Wednesdays still have a good attendance but fewer in number than on Mondays.

A *Light Party* was held in October 2023 and was very popular as over a hundred people joined us. This party was intended as an alternative to Hallowe'en activities. It was planned within 3 weeks and was held in all the rooms upstairs in the church. There were lots of volunteers.

Family Movie Night: · We have been showing family films at The Well. Organisationally this had gone well with plenty of volunteers for stewarding, tuck shop, opening up church and the showing of the film but attendance fluctuated.

Wider Influence

RBC continued to assist The Bridge Church, Sutton in Ashfield, with preachers. We also provide similar support to Bottesford Baptist Church in Scunthorpe and Epworth Baptist Church. Over the last four year, Gerard and Judy Pontier have been supporting a church plant in Thurcroft.

We continued to be involved with Ground Level Network and draw support and encouragement from them.

The church links with the Fresh Streams Network of which Pastor Peter Everitt serves on the national leadership team. Through this Pete is involved in the National Church planting network which spans all denominations, been part of the team to pioneer a national Baptist initiative called Everyone Everywhere encouraging church planting and evangelism.

As a Church we have continued in our partnership with the Further Faster Network and have been encourage by the resources they offer including our Sunday Children's and youth curriculum called 'Think Orange'.

In April Pastor Pete attended the Think Orange and Drive conference in Atlanta along with 20 other lead pastors from Further Faster.

Our partnership with Harvest Alliance has lessened over this year as partnerships with other networks have emerged.

Pastor Peter Everitt also sits on the core team of Baptist Union Young Adults Round Table and sits on the Evangelical Alliance Young Adults Think Tank. Pastor Pete also helps lead, leadership training huddles in partnership with 5Q ministries.

Pastor Richard Warren continues to act as the chair for Christians Together in Retford and has attended various official meetings within Bassetlaw. He also attended the Bassetlaw Church Forum with our local Member of Parliament.

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

We have continued to support the work of Christine Morris our missionary. She works in India improving the quality of care and education for children with special educational needs. Her aim is to resource and equip those involved in the education and care of children with Special Educational Needs.

The church also acts as host for the Christian heritage work of Pilgrims & Prophets, which is led by some church members. One result of this has been a lunchtime meeting with a group of Baptists from America.

Social Media

We have gradually become more organised regarding our social media over the year. We are aware of at least a couple of people who have looked at our 'presence' on this before coming along to a service and we trust that this will happen more often. It is also helpful for those who cannot always attend on a Sunday.

The main areas of activity are:

- a) YouTube: the number of subscribers has risen from 144 in August 2021 to 197 in November 2022 and 258 in October 2023.

August 2021	144
November 2022	197
October 2023	258
June 2024	298

- b) In 2020-21 our services had average views of about 120 and it has remained about the same. Broadly speaking the 'views' for our videos are anywhere from 78 to the 150 mark, though some are such as one from Sept 2023 being 233.
- c) Facebook: the church has two Facebook pages – a private one for partners and a public one, which is our main interface with the community apart from the website. During the year 2022-3, the private page was the most active. In August 2021, there were 125 'members' of this group with around a dozen contributing content regularly; as of October 2022, the number is 112 as a few people have left and we have not yet encouraged our new partners to sign up for it. The 'public' Facebook page has become more active. This had 786 'likes' and 822 people who 'followed' in 2021 and this rose to 905 and 961 respectively in 2022, suggesting there is great potential for using this more extensively. We built on this last year so that by October 2023 it had 963 followers which increased to 972 by October 2024; it topped one thousand 'likes' last year and this is now at 1,059. It is overwhelmingly women who 'follow' us on Facebook – 80%.
- d) Other social media: the church does not yet have a regular presence on Twitter or Instagram. The latter is more popular with younger people and might be a useful addition to our range.
- e) Church website: the website has been refreshed and now carries much information about the church including who all its leaders are, plus the various groups. There is a calendar feature which shares events for the next few weeks.

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

PLANS FOR THE FUTURE

The plans for the future include the consolidation of the recent growth of the church. Preaching is intended to focus on developing an understanding of what it means to be part of the church as we begin to explore new thinking about 'membership' and 'partnership'. We aim to strengthen provision for children and young people.

Financial review

The total income for the year was £327,909 (2023 - £315,424) and the total expenditure for the year was £315,080 (2023 - £308,290) resulting in a surplus before gains of £12,829 (2023 - surplus £8,634).

This was a healthy year for the charity. Giving for the year was down on the previous year, but rentals were healthier.

Expenses have been higher during the year owing to the rise in energy costs. The loan we had for the building of the church has depleted; the low rate of interest has helped in this area. The loan account was paid off during the financial year with no balance outstanding carried forward.

External Partner Organisations

Throughout the year the organisation worked in partnership with several local, regional and national/international organisations in pursuit of its objectives. These partner organisations were:

Retford and Bassetlaw
Bassetlaw Food Bank
Churches Together in Retford
The North Notts. Support Partnership
Bassetlaw Financial Inclusion Forum
Faith Action Retford
The Bassetlaw Church in the Community Forum
Bassetlaw District Council
The Well Community Projects

In the region

East Midlands Baptist Associate
Ground Level Network
Alive Churches

National and internationally

The Baptist Union of Great Britain
The Evangelical Alliance
Harvest Alliance
Fresh Streams Leadership Network
Further Faster Network

Retford Baptist Church

Year Ended 30th June 2024

Trustees' Annual Report

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the applicable Charities SORP,
- make judgments and accounting estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on
by:

and signed on behalf of the board of trustees

Trustee

Retford Baptist Church

Year Ended 30th June 2024

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Retford Baptist Church ('the charity') for the year ended 30 June 2024.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Emphasis of Matter

I draw attention to the fact that, during the course of my examination, I was unable to obtain full supporting payroll documentation for the entire financial year. Historical payroll records were incomplete, which limited the scope of my usual verification procedures in relation to salary and wages expenditure. While alternative high-level analytical procedures and reconciliation checks were performed, I was unable to carry out the standard level of detailed testing against monthly payroll records and staff cost breakdowns. My opinion is not qualified in respect of this matter.

Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds, LS25 1AF

Date:

Retford Baptist Church

Year Ended 30th June 2024

Statement of Financial Activities and Income and Expenditure Account

		Unrestricted Funds	2024 Restricted Funds	Total Funds	2023 Total Funds
	Note	£	£	£	£
Income					
Donations and legacies		218,767	56,872	275,639	255,511
Charitable activities		51,089	-	51,089	54,556
Other income		1,181	-	1,181	5,357
Total Income	2	<u>271,037</u>	<u>56,872</u>	<u>327,909</u>	<u>315,424</u>
Expenditure					
Expenditure on charitable activities	3	<u>283,386</u>	<u>31,694</u>	<u>315,080</u>	<u>308,290</u>
Total Expenditure		<u>283,386</u>	<u>31,694</u>	<u>315,080</u>	<u>308,290</u>
Net Income / (Expenditure)		<u>(12,349)</u>	<u>25,178</u>	<u>12,829</u>	<u>7,134</u>
Gain / (Loss) On Investment Property		-	-	-	1,500
Net Income / (Expenditure) After Investment Gains		<u>(12,349)</u>	<u>25,178</u>	<u>12,829</u>	<u>8,634</u>
Net Income and Net Movement in Funds					
Total funds brought forward	11	1,404,032	207,063	1,611,095	1,602,461
Transfers	11	-	-	-	-
Total Funds Carried Forward	11	<u>1,391,683</u>	<u>232,241</u>	<u>1,623,924</u>	<u>1,611,095</u>

All income and expenditure derive from continuing activities.

The statement is a combined Statement of Financial Activities and Income and Expenditure Account for the purposes of meeting both companies act and charity SORP reporting requirements.

Retford Baptist Church

Year Ended 30th June 2024

Statement of Financial Position

	Note	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	7	1,308,469	1,350,558
Investment property	8	161,500	161,500
		<u>1,469,969</u>	<u>1,512,058</u>
Current Assets			
Debtors	9	4,781	15,867
Cash at bank and in hand		159,773	106,593
		<u>164,554</u>	<u>122,460</u>
Creditors: Amounts Falling Due Within One Year	10	<u>10,599</u>	<u>23,423</u>
Net Current Assets		<u>153,955</u>	<u>99,037</u>
Total Assets Less Current Liabilities		<u>1,623,924</u>	<u>1,611,095</u>
Net Assets	12	<u>1,623,924</u>	<u>1,611,095</u>
Funds of The Charity			
Restricted funds	11	232,241	207,063
Unrestricted funds	11		
General funds		1,354,683	1,404,032
Designated funds		37,000	-
Total Charity Funds	11	<u>1,623,924</u>	<u>1,611,095</u>

Directors Responsibilities

The Directors are satisfied that for the year ended on 30th June 2024 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, In accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner.

The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

Name of director:

Signed on behalf of the directors:

Date of approval:

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

Basis of Preparation

Retford Baptist Church is a private company limited by guarantee registered in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of the registered office is given in the charity information. The nature of the charity's operations and principal activities are to advance the Christian faith.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with:

Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019.

The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), The Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

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

Assessment of Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with levels of reserves for the charity to be able to continue as a going concern.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

Incoming Resources

All income is recognised once the charity has entitlement to that income, there is sufficient certainty of receipt, and it is probable that the income will be received, and the amount of income can be measured reliably.

Grants and Donations

Where donors specify that grants or donations must be used in a future accounting period, the income is deferred until those periods.

Where donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the period in which the pre-conditions are met.

Where donors specify that grants or donations are for a particular restricted purpose, which does not amount to pre-conditions regarding entitlement, the income is included in incoming reserves within restricted funds when received.

Resources expended

Resources expended are recognised in the Statement of Financial Activities on an accruals basis, inclusive of VAT. Individual costs are allocated between the various headings in the Statement of Financial Activities by reference to their underlying nature or the reason for which those costs were incurred, on an estimated percentage basis.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	33% Straight Line, 20% Straight Line, 10% Straight Line and 5% Straight Line
Fixtures and fittings	20% Straight Line and 10% Straight Line

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

Property

Each major component of property assets are depreciated separately over their useful economic life as follows

Heating	2.5% Straight Line
Kitchen	4% Straight Line
Toilets	4% Straight Line
Alarm	5% Straight Line
Lift	2.5% Straight Line
Building	2% Straight Line

Investment Property

Investment property is measured at cost and subsequently at fair value at each reporting period. No depreciation is provided on investment property.

Pensions

Contributions, which are payable into the personal pension plans of individual members of staff, are charged to the Statement of Financial Activities in the period to which they relate. The charity operates a salary sacrifice scheme in respect of pension contributions.

Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

Critical accounting estimates and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

There are no critical judgements, significant assumptions concerning the future and key sources of estimation of uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

2 Analysis of Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations and Legacies			
Donations	180,173	12,776	192,949
Gift aid	38,594	2,700	41,294
Grants	-	41,396	41,396
	<u>218,767</u>	<u>56,872</u>	<u>275,639</u>
 Charitable Activities			
Rental income	50,506	-	50,506
Event income	583	-	583
	<u>51,089</u>	<u>-</u>	<u>51,089</u>
 Investment Income			
Other income	1,163	-	1,163
Bank interest	18	-	18
	<u>1,181</u>	<u>-</u>	<u>1,181</u>
 Total Income	<u>271,037</u>	<u>56,872</u>	<u>327,909</u>

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

2 Analysis of Income (*Continued*)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations and Legacies			
Donations	170,363	9,853	180,216
Gift aid	29,370	-	29,370
Grants	3,169	42,756	45,925
	<u>202,902</u>	<u>52,609</u>	<u>255,511</u>
 Charitable Activities			
Rental income	53,342	-	53,342
Event income	1,214	-	1,214
	<u>54,556</u>	<u>-</u>	<u>54,556</u>
 Investment Income			
Other income	5,357	-	5,357
Bank interest	-	-	-
	<u>5,357</u>	<u>-</u>	<u>5,357</u>
 Total Income	<u>262,815</u>	<u>52,609</u>	<u>315,424</u>

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

3 Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staff costs	139,678	17,359	157,037
Administration	10,961	1,086	12,047
Premises and building	91,976	9,636	101,612
Church activities and ministry	6,645	2,330	8,975
Event costs	5,553	-	5,553
Finance and legal costs	12,149	-	12,149
Gifts and donations	12,754	1,283	14,037
Pastoral & discipleship	1,387	-	1,387
Other expenditure	164	-	164
Training and development	2,119	-	2,119
	<u>283,386</u>	<u>31,694</u>	<u>315,080</u>

In the prior year accounts, charitable activities expenditure was not analysed in a way that aligned with the updated expenditure headings, and therefore no direct comparatives were presented.

For reference, the total charitable activities expenditure for the year ended 30 June 2023 was £308,290, comprising £287,999 of unrestricted expenditure and £20,291 of restricted expenditure.

Of this total, £34,213 related to gifts and donations made to external organisations.

4 Independent Examination Fees

Fees payable to the independent examiner for:

	2024 £	2023 £
Independent Examiner's and other accountancy fees	2,280	2,640

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

5 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024
	£
Gross wages and salaries	157,037
	<u>157,037</u>

The average headcount of employees during the year was as follows:

	2024
Average headcount	10

One employee received benefits of more than £60,000 during the year (2023: 0).

Key Management Personnel

The charity considers its key management personnel to be the Trustees and Vision Team.

6 Trustee Remuneration and Expenses

During the year under review, expenses relating to travel, subsistence, church activities, and maintenance were reimbursed to four trustees, totalling £3,477.

The total aggregate donations received from trustees during the year amounted to £19,860.

The charity's Memorandum and Articles of Association, as approved by the Charity Commission, permit remuneration to be paid to trustees. During the year Rev. P. Everitt was employed by the Church in his capacity as pastor. He received remuneration for his pastoral role, not for the duty as trustee.

The total remuneration paid during the year was as follows:

	Rev. P. Everitt
	£
Gross wages and salaries	40,702
	<u>40,702</u>

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

7 Tangible Fixed Assets

	Freehold land and buildings £	Equipment £	Fixtures and fittings £	Total £
Cost				
At 1 July 2023	1,916,430	104,851	46,594	2,067,875
Additions	-	-	-	-
Disposal	-	(96,965)	(40,777)	(137,742)
	<u>1,916,430</u>	<u>7,886</u>	<u>5,817</u>	<u>1,930,133</u>
Depreciation				
At 1 July 2023	573,109	97,963	46,245	717,317
Charge for this year	39,509	1,588	1,131	42,228
Disposal	-	(93,502)	(44,379)	(137,881)
	<u>612,618</u>	<u>6,049</u>	<u>2,997</u>	<u>621,664</u>
Carrying amount				
At 31 June 2024	<u>1,303,812</u>	<u>1,837</u>	<u>2,820</u>	<u>1,308,469</u>
At 31 June 2023	<u>1,343,321</u>	<u>6,888</u>	<u>349</u>	<u>1,350,558</u>

8 Investment Property

	£
Fair Value	
At 1 July 2023	161,500
Revaluation	-
	<u>161,500</u>
Net Book Value	
At 31 June 2024	<u>161,500</u>
At 31 June 2023	<u>161,500</u>

The property at 1A Limetree Avenue was initially purchased for £78,282.

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

9 Debtors

	2024	2023
	£	£
Trade debtors	-	3,884
Prepayments and accrued income	4,781	6,492
Well Community Project	-	5,491
	<u>4,781</u>	<u>15,867</u>

10 Creditors: Amounts Falling Due Within One Year

	2024	2023
	£	£
Trade creditors and accruals	10,599	3,453
Taxation and social security	-	2,350
Deferred Income	-	2,225
Bank loans	-	15,395
	<u>10,599</u>	<u>23,423</u>

11 Secured Debts

During the year the mortgage over the property situated at the property Hospital Road, Retford, Nottinghamshire DN22 7BD was fully repaid.

There is a legal charge imposed by Big Lottery Fund on the freehold property known as land and buildings at Hospital Road Retford, Nottinghamshire DN22 7BD and registered at HM Land Registry under title number NT443103. The amount secured is £500,000.

There is a legal charge imposed by Coalfields Regeneration Trust on the Well Retford Baptist Church, Hospital Road Retford, Nottinghamshire DN22 7BD. The amount secured is £150,000.

There is a legal charge imposed by Clydesdale Bank PLC by way of a mortgage over the property situated at the property Hospital Road, Retford, Nottinghamshire DN22 7BD and by way of a fixed and floating charge over all the other assets of the company

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

11 Analysis of Charitable Funds

	1 Jul 2023 £	Income £	Expenditure £	Transfers £	30 Jun 2024 £
Unrestricted Funds					
Unrestricted					
General funds	1,404,032	271,037	(283,386)	(37,000)	1,354,683
	<u>1,404,032</u>	<u>271,037</u>	<u>(283,386)</u>	<u>(37,000)</u>	<u>1,354,683</u>
Designated					
Reserves	-	-	-	37,000	37,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,000</u>	<u>37,000</u>
Total Unrestricted Funds	<u>1,404,032</u>	<u>271,037</u>	<u>(283,386)</u>	<u>-</u>	<u>1,391,683</u>
Restricted Funds					
Mabel Merrills	173,281	-	-	-	173,281
Meryl Grave	10,079	-	-	-	10,079
Basset Law DC	13,796	-	(9,480)	-	4,316
Sunday School Prizes & Resources	1,100	-	(212)	-	888
Youth Gift	4,471	-	(2,354)	-	2,117
Youth Worker Salaries	-	7,000	(3,498)	-	3,502
Benefact Trust	-	8,100	-	-	8,100
National Lottery	-	19,946	-	-	19,946
Garfield Weston	-	5,000	-	-	5,000
Nelsons Grant	-	500	-	-	500
CAP Worker and related activity grants	-	3,125	(1,381)	-	1,744
Next Gen Fundraiser	-	693	-	-	693
Nepal	-	902	(902)	-	-
Masoyi Trust	-	200	(200)	-	-
Building Fund	4,336	6,625	(9,636)	-	1,325
Funerals Donations Fund	-	181	(181)	-	-
Building Assistant	-	3,750	(3,000)	-	750
Rotary Club	-	850	(850)	-	-
	<u>207,063</u>	<u>56,872</u>	<u>(31,694)</u>	<u>-</u>	<u>232,241</u>
Total Funds	<u>1,611,095</u>	<u>327,909</u>	<u>(315,080)</u>	<u>-</u>	<u>1,623,924</u>

Year Ended 30th June 2024

Material 2024 Fund Transfers

The establishment of a reserves fund transferring £37,000 as a designated fund for the future reserves requirements of the Church.

The descriptions of the material funds held by the Church during the financial year:

Funds gifted to the church for the upkeep and maintenance of the outlined grave.

Funds received annually for the CAP worker salary costs.

Funds received towards the youth work activities of the Church.

Funds received to set up and establish the CAP centre.

Funds received to set up and establish the CAP centre.

Funds received to set up and establish the CAP centre.

Other funds received to set up and establish the CAP centre and other related activities.

Donations towards the building mortgage and upkeep.

Donation received towards Building assistant staff costs.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed assets	1,469,969	-	1,469,969
Current assets	(67,687)	232,241	164,554
Creditors less than 1 year	(10,599)	-	(10,599)
	<u>1,391,683</u>	<u>232,241</u>	<u>1,623,924</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	1,512,058	-	1,512,058
Current assets	(84,603)	207,063	122,460
Creditors less than 1 year	(23,423)	-	(23,423)
	<u>1,404,032</u>	<u>207,063</u>	<u>1,611,095</u>

Retford Baptist Church

Year Ended 30th June 2024

Notes to the Financial Statements

13 Related Party Transactions

Retford Baptist Church the sole guarantor for The Well Community Projects, a company limited by guarantee. During the year, the following transactions took place between Retford Baptist Church and The Well Community Projects:

The Church recharged £6,000 to The Well Community Projects in respect of staffing costs. These relate to Church-employed staff time used in delivering activities and projects operated by The Well Community Projects. The Community Projects charity does not directly employ staff.

The Church also recharged £489.86 in respect of direct costs incurred for the benefit of The Well Community Projects. These include costs for running events and activities such as lunch clubs, CAP administration, and shared administration/telephone expenses.

The Church received a restricted grant of £5,000 from the Garfield Weston Foundation towards the CAP activity delivered by The Well Community Projects. This amount had not yet been transferred to The Well Community Projects as at the year end and is recognised as a creditor in the Church's financial statements.

There were no outstanding salary or expense recharge balances between the two entities at the year end.

During the year Richard Warren a close family relative of trustee Yvonne Warren received was employed by the Church and received remuneration including employers national insurance and employers pension contribution of £28,205.

13 Prior Period Adjustment

A prior period adjustment has been applied to the 2023 comparative figures. The adjustment included the recognition of £25,771 grant income which had originally been held as a creditor within deferred income due to meeting the Charities SORP income recognition criteria in the previous year.

	Adjusted	Original
	£	£
Unrestricted Funds	1,404,032	1,412,064
Restricted Funds	207,063	173,281
Donations and legacies	255,511	219,886

14 Investment in Subsidiaries

The church is the sole guarantor for The Well Community Projects, a company limited by guarantee (Reg no. 5861418) and a registered charity (Reg No. 1116491) which undertakes the delivery of a variety of community services.

RETFORD BAPTIST CHURCH

England & Wales - Charity number 1129771

Accounts

REGISTERED COMPANY NUMBER: 06210578 (England and Wales)
REGISTERED CHARITY NUMBER: 1129771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023
FOR
RETFORD BAPTIST CHURCH

RETFORD BAPTIST CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

It has been our aim to fulfil our Objectives and Activities and to be a positive Godly influence on those around us, and so reflect the life and love of Jesus Christ in all that we both are and do.

Throughout the year the church has continued to encourage those with whom we have contact to reflect the life and love of Jesus Christ through:

- Public worship, prayer and teaching
- Provision of pastoral and practical care for those who have need of it
- Mission and Outreach work
- Training and personal development

When planning our activities for the year the Directors have considered the commission's guidance on Public Benefit and complied with section 17 (5) of the 2011 Charities Act and, in particular, the specific guidance for charities on the advancement of religion.

Introduction

The year of 2022-3 has been one of significant movement forwards in some areas and the laying of foundations in others. It has been Pete Everitt's first full year as the senior minister and we have begun to see the development of his strategy. This is evident though the deepening spirituality of worship and a preaching programme which has explored what it means to be part of the Well in Retford.

At the same time we have continued to face some challenges and these have placed some restrictions on how rapidly we can develop. Although the impact of Covid has faded in some respects, it has left an impact in others. Although numbers at Sunday morning services have recovered to something like the levels seen before Covid, the church finances have not done quite so well and have restrained us in areas such as when we can employ a youth worker to take care of our 'next generation.' Finances have also been placed under pressure by huge increases in the cost of energy following the outbreak of the war in Ukraine.

The church has seen many new faces over the year and at a rough estimate half those who are now attending were not part of us during the years before Covid. Many of these are younger people and we have also had regular attendance from Green Pastures students at the revived Mattersey complex. The challenge now is to fully integrate these new folk into the range of activities of the church including sharing in some of the functions, joining prayer meetings and belonging to Connect groups. That way we can fully integrate them into our Christian body.

We continue to 'broadcast' our Sunday morning services online and via YouTube and Sunday evening meetings have continued, often as prayer meetings in the Wellspring but also occasionally as a powerful worship evening led by our younger people.

Over this year we have held the following:

- 4 baptisms - Candice Archer, Bright Idemudia, Pam Bailey and Jenny Bond
- 2 dedications
- no weddings
- 9 funerals (we either officiated or were involved at RBC or elsewhere)

The Trustees and Vision Team have remained largely stable in their membership.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

OBJECTIVES AND ACTIVITIES

Significant Activities

Over the course of the year, we experienced steady growth in our Sunday attendance.

Throughout the year, we have delved into various teaching themes, including relational life, the Book of Jonah, Church Basics, Stories from Wells, the Book of Philippians, Kingdom life, and next level living. These teachings have aimed to enrich our understanding of our faith and guided us in applying spiritual principles to our daily lives.

The year started with a remarkable spiritual awakening as we experienced the powerful presence of God moving mightily through our services during January and February. With the sense that God was showering us in gentle rain.

Over Lent the church was encouraged to pray for the salvation of friends and family with a 40-day prayer guide. Many have continued to use the guide for prayer.

In October 2022, we had the privilege of hosting Phil Knox from the Evangelical Alliance, who shared a message of hope and discussed the work of the Evangelical Alliance.

In May 2023 we had Martin Young come and share with us on Pentecost Sunday which was a powerful time where we saw the Spirit of God to many things.

We introduced monthly Family Services on our family feast communion gatherings. These services provided opportunities for all ages to worship and learn together. This also helped in a season where there was a struggle in the volunteer base to run regular Children and youth groups on a Sunday. At the turn of the year, we saw a gradual increase in volunteers to lead and help with this area of ministry.

The year began with a community walk at Idle Valley on New Year's Day in place of our morning service. This led us to take the step to host a walk in place of our morning service whenever there is a 5th Sunday in the month. The aim of the walks is fostering fellowship and building community connections.

At Christmas we again supported the Samaritans Purse shoe box appeal and held a toy service to gather toys for the women's refuge.

In June Christine Morris who serves as a missionary in India and is supported by RBC was back in the UK and reported back to the church on the work she is involved in.

Our Sunday Evening Prayer meetings consistently drew strong attendance, with 12-25 regular participants. The commitment to prayer reflects our dedication to seeking God's guidance and presence.

On the last Sunday evening of each month, we held prophetic nights of Worship to press into the presence of God and find deeper connection.

"Thirst," our Wednesday morning worship service, was initiated to offer an hour of worship, to soak, press in, and find spiritual refreshment during the week.

Thursday mornings have continued to provide a space for prayer for our church and community hosted on Zoom by Pastor Richard.

In Autumn 2022 Pastor Pete lead the newly formed Visible Discipleship Course, a comprehensive exploration of the building blocks of spiritual formation. This course laid a foundation for our spiritual growth. Seventy people attended the 5-week teaching.

Over the winter months in partnership with our sister charity Well Community Projects we ran a 'warm space' every Tuesday evening; this was a great time of fellowship building links with the community.

Our Midweek Connect Groups remained active. Several new groups began, providing additional opportunities for members to connect, share, and grow in their faith journey.

The Spirit Café has still not been restarted at this point in time but many of the team continue to serve this ministry online.

The church has continued to be a drop off and storage facility for items that have been gifted to support those in Ukraine.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

OBJECTIVES AND ACTIVITIES

Regarding children's and youth ministry, we are delighted that a team is now in place to cover Sunday mornings so that we have been able to provide regular sessions for 0-4s and 5-11s. More than twenty people have volunteered to help so that it has been possible to avoid overloading any individuals...although new volunteers are always welcome! The 0-4s age group have a safe space to play, a time to worship with age-appropriate songs and a Bible story/message. This has been developed over the last year to create a space of fellowship and support for the parents who attend with their children.

The 5-11 Sunday ministry continues to run every week with group leaders that the children have been able to get to know and build relationships with over the last year. Time has been invested into training leaders in how to use and make the most out of the Think Orange material. It is the aim to create more regular training sessions and team meetings next year to help support the leaders and helpers of all age groups.

The 11-18 age group has seen an increase in the numbers of leaders and helpers, this has allowed the church to be able to run a Sunday ministry group EVERY week which has been an answer to prayer. The Tuesday 'YTH' group has continued to run on a weekly basis.

ACHIEVEMENT AND PERFORMANCE

The local community

Our primary contact with the local community is through our sister organisation The Well Community Projects. The Well Community Projects is the way we show our love and support to the whole community of Retford and surrounding areas, through the provision of a variety of services. Though solely owned by The Well Retford Baptist Church, we operate it with its own board of trustees. Accordingly, The Well Community Projects produces its own annual report. Many of the items below are run through that route.

- a) We run a Christians Against Poverty (CAP) Debt Counselling Centre, supporting local people through debt problems in partnership with CAP. Bassetlaw District Council (BDC) contributes towards our CAP Manager's salary under a Service Level Agreement and we are most grateful to the Council for their financial support. Following the Covid outbreak, our Debt Service has returned to normal, in that the majority of appointments with clients are taking place in person, unless the client requests otherwise. In addition to delivering a debt counselling service, we aim to provide holistic support for our clients; so, we have supported our clients with various food shops, the purchase of school uniforms and in other ways. An exciting development this year was the appointment of Thomas Fritchley in the role of Trainee Debt Coach. Once Thomas has completed his training and been 'signed off' by CAP, our CAP Centre should become more resilient, because the Centre has been solely relying upon our Centre Manager, Joanne Bond, to provide the debt counselling.
- b) With the help of a significant grant from BDC, we provided a 'warm space' at the The Well on Tuesdays between October 2022 and the end of March 2023. We provided food and refreshments together with family activities, such as a room where children could play and, from January, we showed films. All of this was delivered by staff and a large team of committed volunteers.
- c) We participate in the Bassetlaw Financial Inclusion Forum which is organised by Bassetlaw District Council. It is an opportunity to build relationships with other organisations serving our community and to share information. The main focus of discussions and action this year has been around the challenges of the cost of living.
- d) We have also attended meetings organised by Bassetlaw Community Volunteer Service and BDC to discuss the local response for helping and supporting Ukrainians who have come to Bassetlaw as a result of the conflict in their country. We provide storage facilities at The Well for items donated to Ukraine.
- e) Baby Kingfishers: As a result of the baby/toddler groups being completely full, it was decided to launch an afternoon session to take babies and toddlers from 0 to 3 years. This would enable families with a baby and a sibling over the age of 1 to attend together. There are over 340 members on the Baby Kingfishers Facebook page, some of whom are on the waiting list to start.
- f) Operation Christmas Child: 150 shoe boxes were created at our packing party this year. We sent 778 shoe boxes from Retford and neighbouring villages to Rotherham for further checking and distribution. Our shoe boxes were delivered to Belarus, to Ukrainian refugees.
- g) Luncheon Club: There were 63 guests to the Christmas dinner this year. The price of the meal was heavily subsidised by using the yearly donation from the Stuart Goodwin Foundation. There were regularly 50 guests to the Monday lunch each week and about 25 to the Wednesday meal.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

ACHIEVEMENT AND PERFORMANCE

Wider Influence

RBC continued to assist The Bridge Church, Sutton in Ashfield, with preachers. We also provide similar support to Bottesford Baptist Church in Scunthorpe and Epworth Baptist Church.

We continued to be involved with Ground Level Network and draw support and encouragement from them.

Our partnership with Harvest Alliance has lessened over this year as partnerships with other networks have emerged. The church has strengthened links with the Fresh Streams Network of which Pastor Peter Everitt serves on the national leadership team. We have hosted a few gatherings for Fresh Streams including hosting some of the core leaders in May.

As a Church we have continued in our partnership with the Further Faster Network and have been encouraged by the resources they offer including our Sunday Children's and youth curriculum called 'Think Orange'.

Pastor Peter Everitt also sits on the core team of Baptist Union Young Adults Round Table and leads a national Baptist Millennial Leaders gathering each month. He sits on the Evangelical Alliance Young Adults Think Tank and has been working to help facilitate links between Baptist Church mission projects in the UK and the Baptist Union of Victoria in Australia.

Pastor Richard Warren continues to act as the chair for Christians Together in Retford and has attended various official meetings within Bassetlaw. He also attended the Bassetlaw Church Forum with our local Member of Parliament.

We have continued to support the work of Christine Morris our missionary. She works in India improving the quality of care and education for children with special educational needs. Her aim is to resource and equip those involved in the education and care of children with Special Educational Needs.

The church also acts as host for the Christian heritage work of Pilgrims & Prophets, which is led by some church members.

Social Media

We have gradually become more organised regarding our social media over the year. We are aware of at least a couple of people who have looked at our 'presence' on this before coming along to a service and we trust that this will happen more often. It is also helpful for those who cannot always attend on a Sunday.

The main areas of activity are:

- a) YouTube: services are live streamed and then shared via our YouTube channel. Numbers watching live stream are quite small, generally around fifteen, but include some regular online worshippers in other countries. The number of subscribers on YouTube has risen from 144 in August 2021 to 197 in November 2022 and 258 in October 2023. In 2020-21 our services had average views of about 120 and in 2021-2 it remained about the same. Broadly speaking the 'views' for our videos are around the 150 mark, though some are higher and one has actually topped a thousand.
- b) Facebook: the church has two Facebook pages – a private one for partners and a public one, which is our main interface with the community apart from the website. During the year 2022-3, the private page was the most active. In August 2021, there were 125 'members' of this group with around a dozen contributing content regularly; as of October 2023, the number is 119 as a few people have left and we have not opened this to new people in the church. The 'public' page has become more active. This had 786 'likes' and 822 people who 'followed' in 2021 and this rose to 905 and 961 respectively in 2022, suggesting there is great potential for using this more extensively. We have built on this during this year and as of October 2023 it had 963 followers and had topped one thousand 'likes'.
- c) Other social media: the church does not yet have a regular presence on Twitter or Instagram. The latter is more popular with younger people and might be a useful addition to our range.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

FINANCIAL REVIEW

Financial review

The total income for the year was £279,799 (2022 - £311,626) and the total expenditure for the year was £308,290 (2022 - £287,684) resulting in a deficit before gains of £28,491 (2022 - surplus £23,942).

This was a healthy year for the charity. Giving for the year was down on the previous year, but rentals were healthier.

Expenses have been higher during the year owing to the rise in energy costs.

The loan we had for the building of the church has depleted; the low rate of interest has helped in this area. The loan account, which could now be paid off as there are sufficient funds to do this, stood at £15,395 at the end of the financial year. This accounted for £18,270 being paid off during the year.

At the beginning of the year 2021-22 the debt was: £77,735

At the end of the year 2021-22 the debt was: £33,665

At the beginning of the year 2022-23 the debt was: £33,665

At the end of the year 2022-23 the debt was: £15,395

The Trustee agreed on a reserves policy, the balance of which is held in a separate account. This also includes money held in trust as well as reserves for the Church. The Trustees aim to ensure enough reserves are held to meet all liabilities in the event of closure of the Church.

PLANS FOR THE FUTURE

The plans for the future include the consolidation of the recent growth of the church. Preaching is intended to focus on developing an understanding of what it means to be part of the church as we begin to explore new thinking about 'membership' and 'partnership'. We aim to strengthen provision for children and young people.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is established as a company limited by guarantee and is governed by the Memorandum and Articles of Association.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance and Management

In previous years the Trustees reported to the church that the Charity Commission had been notified that the funds known as the Mabel Merrills fund have been held in the church building accounts for a number of years and had not been used for the intended purpose. The Trustees have informed the Commission of a plan that once payment of the church mortgage has been completed the Mabel Merrill fund will be offered to another charity to be used for an appropriate purpose in line with the original intention.

During the year Moira Marshall, Chair of the Finance Committee, joined the Trustees' (16/5/2022). There were no other major changes to the trustees during the year although Andrew Pullin resigned in September 2023, after the end of the year; we are very grateful to Andy for his years of stalwart service. Following the last annual general meeting, the trustees re-appointed Adrian Gray to be the chair of trustees.

The process of amending the articles and memorandum of association so they more accurately reflect working practice has been paused during the year while Pete sets out some foundational teaching about belonging to the church. As Pete considers the best structure for moving forwards, there have been occasions when the trustees and the Vision Team have met together and this has been most welcome.

As a result, we still need to do some work on the precise definition of a 'partner' and the role of the meetings formerly known as 'wider leadership team.'

Rotation of directors as recorded in minutes of AGMs for years covering;

AGM	Resigned	Appointed
2019		Andrew Richard Pullin
2020	Tom Edward Coulson	
	John Brewster	John Brewster
2021	Adam Lloyd Clapperton	Adam Lloyd Clapperton
	Yvonne Evelyn Warren	Yvonne Evelyn Warren
2022	Adrian Austen Gray	Adrian Austen Gray
	Andrew Richard Pullin	Andrew Richard Pullin
		Peter James Everitt
		Moira Marshall
2023	Keith Dunkinson	
	Frank Woolrich	Frank Woolrich

External Partner Organisations

Throughout the year the organisation worked in partnership with several local, regional and national/international organisations in pursuit of its objectives. These partner organisations were:

Retford and Bassetlaw

Bassetlaw Food Bank
Churches Together in Retford
The North Notts. Support Partnership
Bassetlaw Financial Inclusion Forum
Faith Action Retford
The Bassetlaw Church in the Community Forum
Bassetlaw District Council
The Well Community Projects

In the region

East Midlands Baptist Associate
Ground Level Network
Alive Churches

National and internationally

The Baptist Union of Great Britain
The Evangelical Alliance
Harvest Alliance

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees/Directors have reviewed and continue to monitor the major risks to which the charitable company is exposed, and in particular to its operations and finances and are satisfied that systems are in place which are adequate and appropriate to the size of the charitable company and the nature of its operations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06210578 (England and Wales)

Registered Charity number

1129771

Registered office

The Well
Hospital Road
RETFORD
DN227BD

Trustees

A. Clapperton
Mrs. Y. Warren
A. A. Gray
A R Pullin (resigned 8.9.23)
K Dunkinson (resigned 4.12.23)
F. Woolrich
Rev. P. J. Everitt
Ms. M Marshall (resigned 29.1.24)

Company Secretary

Mrs. Y. Warren

Independent Examiner

C. M. Tams F.C.A.
12 Abbey Road
GRIMSBY
DN32 0HL

Bankers

Yorkshire Bank plc
Midlands Regional Office, Leeds
Branch
26 Westgate
Mansfield
Nottinghamshire
NG18 1HS

Solicitors

Ellis- Fermor & Negus
2 Devonshire Avenue
Beeston
Nottingham

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Legal and Administrative Information

Retford Baptist Church is a Registered Charity (Reg No. 1129771) and a registered Company (Reg No. 6210578). The company was formed on 12th April 2007 and has taken on the operations of Retford Baptist Church from the previous trust (Richard Brownlow Trust for meeting house and preacher) from 1st May 2007.

The registered office and names and addresses of Advisers are set out above.

The Directors during the year under review were as noted above for the whole period.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Retford Baptist Church for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on and signed on its behalf by:

.....
A. A. Gray - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RETFORD BAPTIST CHURCH (REGISTERED NUMBER: 06210578)**

Independent examiner's report to the trustees of Retford Baptist Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 June 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C. M. Tams F.C.A.

12 Abbey Road
GRIMSBY
DN32 0HL

Date:

RETFORD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2023

	Notes	Unrestricted funds £	Restricted funds £	30.6.23 Total funds £	30.6.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	189,880	30,006	219,886	251,206
Charitable activities					
Services provided		22,807	-	22,807	21,841
Other trading activities	3	31,749	-	31,749	17,591
Other income		5,357	-	5,357	20,988
Total		<u>249,793</u>	<u>30,006</u>	<u>279,799</u>	<u>311,626</u>
EXPENDITURE ON					
Charitable activities					
Local Ministry		272,673	20,291	292,964	273,958
Community Support		15,326	-	15,326	13,726
Total		<u>287,999</u>	<u>20,291</u>	<u>308,290</u>	<u>287,684</u>
Net gains on investments		<u>1,500</u>	<u>-</u>	<u>1,500</u>	<u>16,000</u>
NET INCOME/(EXPENDITURE)		<u>(36,706)</u>	<u>9,715</u>	<u>(26,991)</u>	<u>39,942</u>
Transfers between funds	16	<u>9,715</u>	<u>(9,715)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(26,991)</u>	<u>-</u>	<u>(26,991)</u>	<u>39,942</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		1,439,055	173,281	1,612,336	1,572,394
TOTAL FUNDS CARRIED FORWARD		<u><u>1,412,064</u></u>	<u><u>173,281</u></u>	<u><u>1,585,345</u></u>	<u><u>1,612,336</u></u>

The notes form part of these financial statements

RETFORD BAPTIST CHURCH (REGISTERED NUMBER: 06210578)**BALANCE SHEET**
30 JUNE 2023

	Notes	Unrestricted funds £	Restricted funds £	30.6.23 Total funds £	30.6.22 Total funds £
FIXED ASSETS					
Tangible assets	9	1,187,356	163,202	1,350,558	1,389,441
Investment property	10	161,500	-	161,500	160,000
		<u>1,348,856</u>	<u>163,202</u>	<u>1,512,058</u>	<u>1,549,441</u>
CURRENT ASSETS					
Debtors	11	15,867	-	15,867	13,864
Cash at bank and in hand		96,537	10,079	106,616	125,974
		<u>112,404</u>	<u>10,079</u>	<u>122,483</u>	<u>139,838</u>
CREDITORS					
Amounts falling due within one year	12	(49,196)	-	(49,196)	(61,777)
		<u>63,208</u>	<u>10,079</u>	<u>73,287</u>	<u>78,061</u>
NET CURRENT ASSETS					
		<u>63,208</u>	<u>10,079</u>	<u>73,287</u>	<u>78,061</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,412,064</u>	<u>173,281</u>	<u>1,585,345</u>	<u>1,627,502</u>
CREDITORS					
Amounts falling due after more than one year	13	-	-	-	(15,166)
		<u>1,412,064</u>	<u>173,281</u>	<u>1,585,345</u>	<u>1,612,336</u>
NET ASSETS					
		<u>1,412,064</u>	<u>173,281</u>	<u>1,585,345</u>	<u>1,612,336</u>
FUNDS	16				
Unrestricted funds				1,412,064	1,439,055
Restricted funds				173,281	173,281
TOTAL FUNDS				<u>1,585,345</u>	<u>1,612,336</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

BALANCE SHEET - continued
30 JUNE 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

.....
A. A. Gray - Trustee

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 30 JUNE 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Incoming resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably. Where terms and conditions have not been met or uncertainty exists as to whether the charity can meet the terms or conditions otherwise within its control, the income is not recognised but deferred as a liability until it is probable that the terms or conditions imposed can be met. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

Resource expended

Resources expended are recognised on an accruals basis in the period in which they arise. No on going liability for grants awarded is recognised with expenditure recognised in the period that the grant is made.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 33% Straight Line, 20% Straight Line, 10% Straight Line and 5% Straight Line
Fixtures and fittings	- 20% Straight Line and 10% Straight Line

Property -

Each major component of property assets are depreciated separately over their useful economic life as follows-

Heating	- 2.5% Straight Line
Kitchen	- 4% Straight Line
Toilets	- 4% Straight Line
Alarm	- 5% Straight Line
Lift	- 2.5% Straight Line
Building	- 2% Straight Line

Investments

Investment property is measured at cost and subsequently at fair value at each reporting period. No depreciation is provided on investment property.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

The charity has a number of restricted funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.

All other funds are unrestricted. Where the Directors intend to use the unrestricted funds for a specific purpose they have set up a designated fund to reflect this.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	30.6.23	30.6.22
	£	£
Donations	170,363	206,254
Gift aid	29,370	35,345
Grants	20,153	9,607
	<u>219,886</u>	<u>251,206</u>

3. OTHER TRADING ACTIVITIES

	30.6.23	30.6.22
	£	£
Rental income	30,535	17,325
Catering income	1,214	266
	<u>31,749</u>	<u>17,591</u>

4. GRANTS PAYABLE

	30.6.23	30.6.22
	£	£
Local Ministry	18,887	20,373
Community Support	15,326	13,726
	<u>34,213</u>	<u>34,099</u>

The total grants paid to institutions during the year was as follows:

	30.6.23	30.6.22
	£	£
CAP	8,520	8,880
Harvest Alliance	3,000	1,500
B U Home Mission	-	650
B.M.S	167	3,225
Well Community Projects	15,326	13,726
Ground Level	2,400	1,200
International Service	4,800	4,800
Bassetlaw Foodbank	-	118
	<u>34,213</u>	<u>34,099</u>

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	30.6.23	30.6.22
	£	£
Independent examiners fee	2,700	2,400
Depreciation - owned assets	43,756	44,837
	<u> </u>	<u> </u>

6. TRUSTEES' REMUNERATION AND BENEFITS

	30.6.23	30.6.22
	£	£
Trustees' salaries	41,043	36,313
Trustees' social security	3,581	3,125
Trustees' pension contributions to defined benefit schemes	3,368	7,411
	<u> </u>	<u> </u>
	<u>47,992</u>	<u>46,849</u>

The charity's memorandum and articles of association allowing remuneration to be paid to trustees are approved by the Charity Commission.

All trustees' salaries, social security and pension contributions during the year relate to the senior minister Rev. P. Everitt, who is also considered to be the paid key management of the charity. Trustees' remuneration during the year ended 30 June 2022 was paid to the senior ministers Rev. J. Brewster and Rev. P. Everitt.

Trustees' expenses

During the year ended 30 June 2022 the charity paid £1,320 for the removal costs of the new minister Rev. P. Everitt.

There were no other trustee expenses paid for the year ended 30 June 2023 nor for the year ended 30 June 2022.

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	30.6.23	30.6.22
Direct charitable	3	3
Management and Admin	4	4
	<u> </u>	<u> </u>
	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

Two members of staff are part of a defined benefit pension administered by the Baptist Union. Total contributions made by the Church were £3,368 (2022- £7,411).

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	201,074	50,132	251,206
Charitable activities			
Services provided	21,841	-	21,841
Other trading activities	17,591	-	17,591
Other income	20,988	-	20,988
Total	<u>261,494</u>	<u>50,132</u>	<u>311,626</u>
EXPENDITURE ON			
Charitable activities			
Local Ministry	257,382	16,576	273,958
Community Support	13,726	-	13,726
Total	<u>271,108</u>	<u>16,576</u>	<u>287,684</u>
Net gains on investments	<u>16,000</u>	<u>-</u>	<u>16,000</u>
NET INCOME	6,386	33,556	39,942
Transfers between funds	<u>33,556</u>	<u>(33,556)</u>	<u>-</u>
Net movement in funds	39,942	-	39,942
RECONCILIATION OF FUNDS			
Total funds brought forward	1,399,113	173,281	1,572,394
TOTAL FUNDS CARRIED FORWARD	<u><u>1,439,055</u></u>	<u><u>173,281</u></u>	<u><u>1,612,336</u></u>

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

9. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
COST				
At 1 July 2022	1,916,430	100,660	45,912	2,063,002
Additions	-	4,191	682	4,873
At 30 June 2023	1,916,430	104,851	46,594	2,067,875
DEPRECIATION				
At 1 July 2022	533,601	94,234	45,726	673,561
Charge for year	39,508	3,729	519	43,756
At 30 June 2023	573,109	97,963	46,245	717,317
NET BOOK VALUE				
At 30 June 2023	1,343,321	6,888	349	1,350,558
At 30 June 2022	1,382,829	6,426	186	1,389,441

10. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 July 2022	160,000
Revaluation	1,500
At 30 June 2023	161,500
NET BOOK VALUE	
At 30 June 2023	161,500
At 30 June 2022	160,000

The property at 1A Limetree Avenue was initially purchased for £78,282.

Fair value at 30 June 2023 is represented by:

	£
Valuation in 2023	161,500

The investment property was valued by the trustees during the year ended 30 June 2023.

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.23 £	30.6.22 £
Trade debtors	3,884	1,363
Other debtors	3,859	4,347
Well Community Project	5,491	6,327
Tax	2,633	1,827
	15,867	13,864

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.23	30.6.22
	£	£
Bank loans and overdrafts (see note 14)	15,396	18,500
Social security and other taxes	2,350	2,193
Accruals and deferred income	31,450	41,084
	<u>49,196</u>	<u>61,777</u>

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.6.23	30.6.22
	£	£
Bank loans (see note 14)	<u>-</u>	<u>15,166</u>

14. LOANS

An analysis of the maturity of loans is given below:

	30.6.23	30.6.22
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>15,396</u>	<u>18,500</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>-</u>	<u>15,166</u>

15. SECURED DEBTS

The following secured debts are included within creditors:

	30.6.23	30.6.22
	£	£
Bank loans	<u>15,396</u>	<u>33,666</u>

There is a legal charge imposed by Big Lottery Fund on the freehold property known as land and buildings at Hospital Road Retford, Nottinghamshire DN22 7BD and registered at HM Land Registry under title number NT443103. The amount secured is £500,000.

There is a legal charge imposed by Coalfields Regeneration Trust on the Well Retford Baptist Church, Hospital Road Retford, Nottinghamshire DN22 7BD. The amount secured is £150,000.

There is a legal charge imposed by Clydesdale Bank PLC by way of a mortgage over the property situated at the property Hospital Road, Retford, Nottinghamshire DN22 7BD and by way of a fixed and floating charge over all the other assets of the company.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

16. MOVEMENT IN FUNDS

	At 1.7.22 £	Net movement in funds £	Transfers between funds £	At 30.6.23 £
Unrestricted funds				
General fund	1,439,055	(36,706)	9,715	1,412,064
Restricted funds				
Building fund	-	7,215	(7,215)	-
Mabel Merrills	173,281	-	-	173,281
Other restricted	-	2,500	(2,500)	-
	<u>173,281</u>	<u>9,715</u>	<u>(9,715)</u>	<u>173,281</u>
TOTAL FUNDS	<u>1,612,336</u>	<u>(26,991)</u>	<u>-</u>	<u>1,585,345</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	249,793	(287,999)	1,500	(36,706)
Restricted funds				
Building fund	7,215	-	-	7,215
Other restricted	22,791	(20,291)	-	2,500
	<u>30,006</u>	<u>(20,291)</u>	<u>-</u>	<u>9,715</u>
TOTAL FUNDS	<u>279,799</u>	<u>(308,290)</u>	<u>1,500</u>	<u>(26,991)</u>

Comparatives for movement in funds

	At 1.7.21 £	Net movement in funds £	Transfers between funds £	At 30.6.22 £
Unrestricted funds				
General fund	1,399,113	6,386	33,556	1,439,055
Restricted funds				
Building fund	-	33,556	(33,556)	-
Mabel Merrills	173,281	-	-	173,281
	<u>173,281</u>	<u>33,556</u>	<u>(33,556)</u>	<u>173,281</u>
TOTAL FUNDS	<u>1,572,394</u>	<u>39,942</u>	<u>-</u>	<u>1,612,336</u>

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	261,494	(271,108)	16,000	6,386
Restricted funds				
Building fund	33,556	-	-	33,556
Missions	12	(12)	-	-
Other restricted	16,564	(16,564)	-	-
	<u>50,132</u>	<u>(16,576)</u>	<u>-</u>	<u>33,556</u>
TOTAL FUNDS	<u>311,626</u>	<u>(287,684)</u>	<u>16,000</u>	<u>39,942</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.21 £	Net movement in funds £	Transfers between funds £	At 30.6.23 £
Unrestricted funds				
General fund	1,399,113	(30,320)	43,271	1,412,064
Restricted funds				
Building fund	-	40,771	(40,771)	-
Mabel Merrills	173,281	-	-	173,281
Other restricted	-	2,500	(2,500)	-
	<u>173,281</u>	<u>43,271</u>	<u>(43,271)</u>	<u>173,281</u>
TOTAL FUNDS	<u>1,572,394</u>	<u>12,951</u>	<u>-</u>	<u>1,585,345</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	511,287	(559,107)	17,500	(30,320)
Restricted funds				
Building fund	40,771	-	-	40,771
Missions	12	(12)	-	-
Other restricted	39,355	(36,855)	-	2,500
	<u>80,138</u>	<u>(36,867)</u>	<u>-</u>	<u>43,271</u>
TOTAL FUNDS	<u>591,425</u>	<u>(595,974)</u>	<u>17,500</u>	<u>12,951</u>

Mabel Merrills

The Mabel Merrills fund is to be donated to a suitable charity providing care for elderly people.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

16. MOVEMENT IN FUNDS - continued

Missions Fund

Missions fund is donations received to be paid out in grants/ donations to assist mission trips.

Building Fund

Donations received into the building fund are to support the finance costs of the building.

Other Restricted

Other restricted funds include amounts received from CAP and Groundwork for wages, and donations received for Ukraine and for a retirement gift for the retiring minister and his wife and a leaving gift for the assistant minister.

Transfers between funds

Transfers into the general fund of £7,215 (2022: £33,556) are for finance repayments. As finance repayments are made the building fund money is no longer restricted and is transferred into the general fund.

Transfers into the general fund of £2,500 (2022: £Nil) are in relation to assets that have been purchased from restricted income where the restrictions have been met.

17. EMPLOYEE BENEFIT OBLIGATIONS

One member of staff is currently a part of the Baptist Union Ministers Pension fund, and one member of staff who ceased to be employed by the charity during the year was also a part of the Baptist Union Ministers Pension fund. This is a defined benefit scheme operated by the Baptist Union. The assets of the scheme are held separately from those of the company in an independently administered fund.

The charity makes contributions into a defined contribution scheme for its employees. The amount charged to the Statement Of Financial Activities during the year was £768 (2022- £1,832). There were no pension amounts outstanding at the 30th June, 2023.

18. RELATED PARTY DISCLOSURES

Transactions and balances with related parties were as follows:

	£	£
	Transaction Value	Amount due/(owed) at 30 June 2023
Donations to The Well Community Projects	15,326	
Wages, social security and pension costs charged to The Well Community Projects	19,959	
Utility recharges to Well Community Projects	5,357	
Amounts due from Well Community Projects		5,491
Wages, social security and pension costs paid on behalf of R. Warren	30,538	

Total donations from Trustees and spouses during the year amounted £30,013 (2022 - £48,999).

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2023

19. INVESTMENTS IN SUBSIDIARIES

The church is the sole guarantor for The Well Community Projects, a company limited by guarantee (Reg no. 5861418) and a registered charity (Reg No. 1116491) which undertakes the delivery of a variety of community services.

Accounts

REGISTERED COMPANY NUMBER: 06210578 (England and Wales)
REGISTERED CHARITY NUMBER: 1129771

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021
FOR
RETFORD BAPTIST CHURCH

RETFORD BAPTIST CHURCH

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FOR THE YEAR ENDED 30 JUNE 2021

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

It has been our aim to fulfil our Objectives and Activities and to be a positive Godly influence on those around us, and so reflect the life and love of Jesus Christ in all that we both are and do.

Throughout the year the church has continued to encourage those with whom we have contact to reflect the life and love of Jesus Christ through:

- Public worship, prayer and teaching
- Provision of pastoral and practical care for those who have need of it
- Mission and Outreach work
- Training and personal development

When planning our activities for the year the Directors have considered the commission's guidance on Public Benefit and complied with section 17 (5) of the 2011 Charities Act and, in particular, the specific guidance for charities on the advancement of religion.

Introduction

This year has been a year of challenge and transition. The Covid 19 epidemic continued to decimate the normal activities of the church including its ability to hire out rooms. This has led to a reduction in income in the region of £50K for the year. To compensate for this the trustees had no alternative but to keep all administrative and ancillary staff on furlough for the whole of the financial year (furlough actually finished on 30 Sept 2021). From May the ministry staff were also placed on furlough for 50% of their normal paid hours. This presented pastoral challenges but, thanks to the staff agreeing to work on different days throughout the week, the pastoral work of the church has continued to be covered satisfactorily.

We continued to transmit the Sunday services online and from March 2021 the church was opened for a socially distanced service with a limited congregation. Attendance was gained by booking a place and face masks were worn and singing was not allowed. Capacity was limited to forty although it was rarely more than twenty-five in the first weeks, then gradually growing to around thirty. The service was still broadcast on our YouTube channel. During the year we involved more people taking part in the services by leading prayers or giving the Bible reading. We had two guest speakers of national and international recognition in Andrew Murray and Ian Ross.

The full impact of the later phase of Covid will only become apparent over time and falls outside the reporting period of this report. In the period since the second lockdown, restrictions have been eased and mask wearing has been made voluntary, although required for singing. The period since September has seen a gradual increase in Sunday attendance, including at the evening prayer meeting, with several new faces. This suggests that the church should be able to emerge from the pandemic with cause for optimism.

Our staff and volunteers have worked hard to keep the church connected during the lockdown by various means including online prayer meetings, zoom coffee and quiz after the morning service and a regular time of reflection each Thursday evening. In addition, there was a daily reflection on the Psalms during the first lockdown and a regular time of reflection each Thursday evening. We also did some online training with volunteers with a view to setting up a Grief Support Café in the near future.

Even with Covid restrictions we conducted three weddings (Paul Rich to Tracey Marsh, Simon Brewster to Adele Thomas & Oliver Marshall to Rebekah Pullin) and one funeral (Mandy Chester). Sadly, we were not able to conduct baptismal or infant dedication and thanksgiving services. All our Trustee, Vision Team and Extended Leaders meetings were conducted on zoom.

Plans continued to be put in place and implemented to recruit a new senior leader/minister. Four candidates were interviewed, and Reverend Peter Everitt was invited to take up the post of senior leader/minister from February 1st, 2022.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021

OBJECTIVES AND ACTIVITIES

Introduction (cont.)

Reverend Mark Gilmour, our youth and children's pastor tendered his resignation; we are very grateful for the work Mark has done over many years and pray he will find fulfilment in his future direction. The Vision Team began meetings with the youth and children's leaders to plan for a future without Mark at the helm. The evident enthusiasm was very encouraging.

A new Finance Team was inaugurated to help guide and report to the trustees and to handle the day-to-day finances of the church. We record our thanks to Mr Tom Coulson who had been doing this in his own for over 15 years on his retirement as treasurer.

Mr Tom Coulson and Mrs Jean Coulson retired as members of the Vision Team. This gave an opportunity to invite younger members to join the Vision Team. Rebekah Pullin (now Marshall), Ana Roberts and Fiona Gray joined the Vision Team.

Significant Activities

The church website and logo were rebranded giving us a much-improved representation of who we are and what we do.

With the initial suspension of church services, we worked hard at developing a comprehensive pastoral care programme that helped to keep our members connected and informed. Special pastoral coordinators were appointed. Their task was to regularly maintain telephone contact with a designated number of people within the church. This enabled us to cover the whole church.

With the closure of the Centre due to lockdown most of our activities had to be suspended for most of the year. However, in June 2021 we were able to reopen our Baby Kingfisher group but with reduced numbers and with a second session later in the day. This allowed us to socially distance and clean the equipment between the two sessions.

From day one of the pandemic lockdown, we instigated an online presence through producing a Sunday service that was broadcast on our YouTube channel. Initially we used video recorded worship songs but eventually our own team began to provide us with recordings that they had produced using our own worship team members. Eventually we were able to produce a regular and live broadcast using both our worship team with other members of the church taking part in the bible readings and prayers.

Several Connect groups have continued to meet, either 'virtually' or physically when permitted. There is plenty of opportunity for more people to join a group.

During the year Spirit Café was suspended, however some members of our team assisted the Harvest Alliance church in Birmingham with their online Spirit Café.

Appointment of new Senior Minister

The process for appointing a new senior minister began with a round of interviews of three candidates followed with a further interview of a fourth. Around twenty partners contributed to the formal interview process and many others were involved through submitting questions or attending the Sunday services. The Trustees and Vision Team were also advised by Rev Mark Clay of the EMBA and Rev Rick Oldland, who is both a Baptist and the national leader of Harvest Alliance. In the first round, there was no candidate who won a consistent share of support across the body of the church partners.

Rev Peter Everitt, currently minister at Yardley Baptist Church, was appointed following a fourth sequence of the selection process. Of those involved in the process and the members of the Extended Leadership Team who contributed a view, around 97% supported his appointment. More importantly, many of those who attended the Sunday service (and some who watched on their computers), commented on the evident anointing at the end of the service.

Partners will be aware that both John and Margaret will be retiring on 31st Jan 2022. Trustees have considered whether we should also appoint a replacement for Margaret but in consultation with Rev Everitt have decided not to make any decisions on this until he has had time to get to know the church and develop his own insights.

ACHIEVEMENT AND PERFORMANCE

The local community

Our primary contact with the local community is through our sister organisation The Well Community Projects. The Well Community Projects is the way we show our love and support to the whole community of Retford and surrounding areas. Though solely owned by The Well Retford Baptist Church we have allowed it to operate with its own board of trustees. Accordingly, The Well Community Projects produces its own annual report to which we refer and defer to.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021**

ACHIEVEMENT AND PERFORMANCE

Wider Influence

In line with our apostolic mandate, we continued to assist The Bridge Church Sutton in Ashfield. We supplied them with preachers throughout the time when the church was open. Their senior leaders have resigned and subsequently left the church. Our senior leaders have continued to support and advise the remaining leadership team.

We continued to be involved with both Ground Level and Harvest Alliance. Our leaders have accessed the zoom meetings of both organisations throughout the year. Our senior leaders continue to serve on the Harvest Alliance National Core Leadership team. Our Senior Leaders have been involved with Riverside Church Taunton offering help and advice to their Trustees and Leadership Team throughout the year.

Our Assistant Pastor continues to act as the chair for Christian Together in Retford and has attended various official meetings within Bassetlaw. He also attended the Bassetlaw Church Forum with our local member of parliament.

Social Media

The continuance of the pandemic has meant that the church has had to consider its social media strategy. In the long run this is probably a good thing as it is highly likely that social media is here to stay and also that a video-presence will be a future expectation.

This situation has placed additional pressures on voluntary staff in particular who have helped with live streaming etc. Our expertise has clearly improved over the year but there are clear implications for future costs and staffing. With changes in the management of this area it has become evident that we need a better approach to passwords and account administration so that several people can be active in this area of ministry and to ensure business continuity.

The main areas of activity are:

- a) YouTube: we now (4/8/21) have 144 subscribers to our YouTube channel. A simple analysis of this suggests that there has been some slight increase in views of the regular Sunday services and emphasises the peak of interest at Christmas. Further analysis is needed to see how far we are extending beyond the Retford area and what proportion of 'views' could be deemed 'immediate' or 'later'.
- b) Facebook: the church has two Facebook pages - a private one for partners and a public one, which is our main interface with the community apart from the website. During the year 2020-1, the private page was the most active. As of 4/8/21, there were 125 'members' of this group with around a dozen contributing content regularly. However, the 'public' page has 786 'likes' and 822 people who 'follow' it so has a potentially much greater impact. Despite this, the page has the potential to reach more people but in 2020-1 has tended to lack up to date content.
- c) Other social media: the church does not yet have a presence on Twitter or Instagram. The latter is more popular with younger people and might be a useful addition to our range.

FINANCIAL REVIEW

Financial review

This was the first full year where the Covid-19 outbreak affected the church. We were delighted that during this period the income from gifts and donations was remarkably strong and this enabled us to maintain our full-time ministry through much of the outbreak. However, as the figures show, income from use of the building fell sharply. Expenditure was also affected, with some savings on premise costs.

	This Year £	Last Year £
Total income	295,377	338,333
Total expenditure	284,471	311,910
Surplus	10,906	26,423

This meant that we finished the year with a small surplus, although the following few months were more challenging. If the technical issue of the depreciation of the building is taken into account, then the 'gross surplus' becomes a net deficit of £33,000 but this would only be significant if we were planning to move.

The loan that was taken out from Yorkshire Bank for the new build in 2009 continued to be repaid ahead of schedule and at the end of the financial year was standing at £77,735.

The Trustee agreed on a reserves policy, the balance of which is held in a separate account. This also includes money held in trust as well as reserves for the Church. The Trustees aim to ensure enough reserves are held to meet all liabilities in the event of closure of the Church.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021**

PLANS FOR THE FUTURE

At the current point we can only make estimates of the effect of Covid on future activities. Although the growth of Sunday congregations has been encouraging in recent weeks, national surveys are suggesting that some people will not return to regular church attendance or will attend less frequently. In the past this might have had a serious impact on the level of giving, but the pandemic has also seen more people switching to electronic giving and so the impact of irregular attendance may be less than might have been expected. On the other hand, use of YouTube etc has certainly given the church wider visibility and may be contributing to some of the new interest we have also seen recently.

In last year's report it was acknowledged that we were not making an impact with the 18-30 year-olds. Accordingly, the job description for the new senior leader took this into account. We believe that Rev Pete Everitt and his wife Hannah have the skill set and experience to help us rectify this. The resignation of our youth and children's pastor has presented us with the opportunity to re-evaluate our work with children and young people. We are also encouraging young adult leaders to be responsible for an evening service each month when we return to normal. We recognise that Covid has severely affected our outreach work and we have had no baptisms in the year, but we trust in the Lord for a substantially brighter year to come.

We have evaluated a lack of training for our youth and children's workers and this will be addressed in this coming year. This also promises to be an area of fresh impact. The huge effort made to improve the church's use of new media has also shown our need for training in these areas.

The arrival of a new minister will give us the chance to review the effectiveness of current strictures and activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is established as a company limited by guarantee and is governed by the Memorandum and Articles of Association.

Governance and Management

During the year Richard Williams stepped down from the Trustees and we are most grateful for his diligence and insight during the years he has served RBC in this capacity. At the time of writing there are vacancies for up to two new trustees to join the board. Adrian Gray continues to be the acting-chair.

During the year, Trustees have met more frequently in order to respond to the needs of Covid and to reflect the changing situation re furlough etc. Meetings have been monthly rather than quarterly.

Trustees have continued the process of amending the articles and memorandum of association, so they more accurately reflect working practice. Delays in the response from the solicitor mean that these have still not been ratified and will now for the most part be held over until the new minister starts work. Obvious improvements that can be made without needing legal change have been enacted; for example, we have for the first time defined the length of tenure of those who join the Vision Team without being 'ex-officio.'

Following the work of the Finance team, Trustees considered the issue of the Mabel Merrills funds. Legal advice was sought, which confirmed that the funds had not been used correctly to provide for care of the elderly nor had a plan to do so ever been enacted. Trustees unanimously agreed that this should be reported to the Charities Commission as a 'serious incident', which was done on 3 August. The Trustees' plan is for the Bungalow to be made available for this purpose whenever this becomes possible. Trustees have also asked that the Merrills family graves be scheduled for maintenance twice a year in line with her request.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

External Partner Organisations

Throughout the year the organisation worked in partnership with several local, regional and national/international organisations in pursuit of its objectives. These partner organisations were:

Retford and Bassetlaw

Bassetlaw Food Bank
Churches Together in Retford
The North Notts. Support Partnership
Bassetlaw Financial Inclusion Forum
Faith Action Retford
The Bassetlaw Church in the Community Forum
Bassetlaw District Council
The Well Community Projects

In the region

East Midlands Baptist Associate
Ground Level Network
Alive Churches

National and internationally

The Baptist Union of Great Britain
The Evangelical Alliance
Harvest Alliance

Risk management

The Trustees/Directors have reviewed and continue to monitor the major risks to which the charitable company is exposed, and in particular to its operations and finances and are satisfied that systems are in place which are adequate and appropriate to the size of the charitable company and the nature of its operations.

Conclusion

As has already been said, this has been a challenging year. It has been a year of change and transition, but it has also been a year of opportunity. We have seen the average age of the Vision Team drop and have invited a younger minister to lead the church from February 2022 and beyond when our current senior leaders retire. We look forward with great anticipation. We see a new chapter of hope and growth in our long history and we pray God's blessing on it.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06210578 (England and Wales)

Registered Charity number

1129771

Registered office

The Well
Hospital Road
RETFORD
DN227BD

Trustees

Rev. J. Brewster (resigned 31.1.22)
T. Coulson (resigned 2.9.20)
A. Clapperton
Mrs. Y. Warren
A. A. Gray
Mrs. M. L. Tennela (resigned 31.1.22)
Dr R P Williams (resigned 19.4.21)
A R Pullin
K Dunkinson (appointed 25.11.20)
F. Woolrich (appointed 24.11.21)
Rev. P. J. Everitt (appointed 14.2.22)

Company Secretary

Mrs. Y. Warren

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

C. M. Tams
A.C.A.
12 Abbey Road
GRIMSBY
DN32 0HL

Bankers

Yorkshire Bank plc
Midlands Regional Office, Leeds
Branch
26 Westgate
Mansfield
Nottinghamshire
NG18 1HS

Solicitors

Ellis- Fermor & Negus
2 Devonshire Avenue
Beeston
Nottingham

Legal and Administrative Information

Retford Baptist Church is a Registered Charity (Reg No. 1129771) and a registered Company (Reg No. 6210578). The company was formed on 12th April 2007 and has taken on the operations of Retford Baptist Church from the previous trust (Richard Brownlow Trust for meeting house and preacher) from 1st May 2007.

The registered office and names and addresses of Advisers are set out above.

The Directors during the year under review were as noted above for the whole period.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Retford Baptist Church for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 10 March 2022 and signed on its behalf by:

A. A. Gray - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RETFORD BAPTIST CHURCH (REGISTERED NUMBER: 06210578)**

Independent examiner's report to the trustees of Retford Baptist Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 June 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of A.C.A. which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C. M. Tams
A.C.A.
12 Abbey Road
GRIMSBY
DN32 0HL

10 March 2022

RETFORD BAPTIST CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2021**

	Notes	Unrestricted funds £	Restricted funds £	30.6.21 Total funds £	30.6.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	229,930	19,297	249,227	267,604
Charitable activities					
Services provided		6,856	-	6,856	34,856
Other trading activities	3	704	-	704	22,249
Other income		38,590	-	38,590	13,624
Total		<u>276,080</u>	<u>19,297</u>	<u>295,377</u>	<u>338,333</u>
EXPENDITURE ON					
Charitable activities					
Services provided		-	-	-	-
Local Ministry		304,816	10,557	315,373	338,164
Community Support		13,800	-	13,800	17,346
Total		<u>318,616</u>	<u>10,557</u>	<u>329,173</u>	<u>355,510</u>
Net gains on investments		<u>13,000</u>	-	<u>13,000</u>	<u>3,000</u>
NET INCOME/(EXPENDITURE)		<u>(29,536)</u>	<u>8,740</u>	<u>(20,796)</u>	<u>(14,177)</u>
Transfers between funds	16	<u>8,740</u>	<u>(8,740)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(20,796)</u>	<u>-</u>	<u>(20,796)</u>	<u>(14,177)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,419,909</u>	<u>173,281</u>	<u>1,593,190</u>	<u>1,607,367</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,399,113</u></u>	<u><u>173,281</u></u>	<u><u>1,572,394</u></u>	<u><u>1,593,190</u></u>

The notes form part of these financial statements

BALANCE SHEET
30 JUNE 2021

	Notes	Unrestricted funds £	Restricted funds £	30.6.21 Total funds £	30.6.20 Total funds £
FIXED ASSETS					
Tangible assets	9	1,266,353	163,202	1,429,555	1,472,788
Investment property	10	144,000	-	144,000	131,000
		<u>1,410,353</u>	<u>163,202</u>	<u>1,573,555</u>	<u>1,603,788</u>
CURRENT ASSETS					
Debtors	11	12,646	-	12,646	14,944
Cash at bank and in hand		95,507	10,079	105,586	107,047
		<u>108,153</u>	<u>10,079</u>	<u>118,232</u>	<u>121,991</u>
CREDITORS					
Amounts falling due within one year	12	(59,708)	-	(59,708)	(54,718)
		<u>48,445</u>	<u>10,079</u>	<u>58,524</u>	<u>67,273</u>
NET CURRENT ASSETS					
		<u>1,458,798</u>	<u>173,281</u>	<u>1,632,079</u>	<u>1,671,061</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>1,399,113</u>	<u>173,281</u>	<u>1,572,394</u>	<u>1,593,190</u>
CREDITORS					
Amounts falling due after more than one year	13	(59,685)	-	(59,685)	(77,871)
		<u>1,399,113</u>	<u>173,281</u>	<u>1,572,394</u>	<u>1,593,190</u>
NET ASSETS					
		<u>1,399,113</u>	<u>173,281</u>	<u>1,572,394</u>	<u>1,593,190</u>
FUNDS	16				
Unrestricted funds				1,399,113	1,419,909
Restricted funds				173,281	173,281
TOTAL FUNDS				<u>1,572,394</u>	<u>1,593,190</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 March 2022 and were signed on its behalf by:

A. A. Gray - Trustee

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 30 JUNE 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Incoming resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably. Where terms and conditions have not been met or uncertainty exists as to whether the charity can meet the terms or conditions otherwise within its control, the income is not recognised but deferred as a liability until it is probable that the terms or conditions imposed can be met. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

Resource expended

Resources expended are recognised on an accruals basis in the period in which they arise. No on going liability for grants awarded is recognised with expenditure recognised in the period that the grant is made.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 33% Straight Line, 20% Straight Line, 10% Straight Line and 5% Straight Line
Fixtures and fittings	- 20% Straight Line and 10% Straight Line

Property -

Each major component of property assets are depreciated separately over their useful economic life as follows-

Heating	- 2.5% Straight Line
Kitchen	- 4% Straight Line
Toilets	- 4% Straight Line
Alarm	- 5% Straight Line
Lift	- 2.5% Straight Line
Building	- 2% Straight Line

Investments

Investment property is measured at cost and subsequently at fair value at each reporting period. No depreciation is provided on investment property.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

The charity has a number of restricted funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.

All other funds are unrestricted. Where the Directors intend to use the unrestricted funds for a specific purpose they have set up a designated fund to reflect this.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	30.6.21	30.6.20
	£	£
Donations	199,119	199,400
Gift aid	40,481	41,691
Grants	9,627	26,513
	<u>249,227</u>	<u>267,604</u>

3. OTHER TRADING ACTIVITIES

	30.6.21	30.6.20
	£	£
Rental income	704	21,299
Catering income	-	950
	<u>704</u>	<u>22,249</u>

4. GRANTS PAYABLE

	30.6.21	30.6.20
	£	£
Local Ministry	26,969	23,970
Community Support	13,800	17,346
	<u>40,769</u>	<u>41,316</u>

The total grants paid to institutions during the year was as follows:

	30.6.21	30.6.20
	£	£
CAP	9,000	7,300
Harvest Alliance	3,000	1,500
B U Home Mission	2,600	2,600
B.M.S	2,600	2,600
Well Community Projects	13,800	17,346
Ground Level	2,400	2,400
International Service	4,800	4,800
Nepal Grant	516	1,132
Bassetlaw Foodbank	-	126
Nottinghamshire Womens Aid	640	200
Generation Builders	-	500
Other institutions	736	192
	<u>40,092</u>	<u>40,696</u>

The total grants paid to individuals during the year was as follows:

	30.6.21	30.6.20
	£	£
Other Individuals	677	470
Nathan Kilpatrick	-	150
	<u>677</u>	<u>620</u>

RETFORD BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021**

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	30.6.21	30.6.20
	£	£
Independent examiners fee	2,190	1,980
Depreciation - owned assets	44,702	43,600
	<u>44,702</u>	<u>43,600</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

	30.6.21	30.6.20
	£	£
Trustees' salaries	37,279	37,280
Trustees' social security	3,071	3,100
Trustees' pension contributions to defined benefit schemes	7,125	8,156
	<u>47,475</u>	<u>48,536</u>

All Trustees salaries, social security, pension costs and expenses relate to Senior Minister Mr. J. Brewster who is also considered to be the paid key management of the charity.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 June 2021 nor for the year ended 30 June 2020.

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	30.6.21	30.6.20
	4	4
Direct charitable	5	5
Management and Admin	<u>9</u>	<u>9</u>

No employees received emoluments in excess of £60,000.

One member of staff is part of a defined benefit pension administered by the Baptist Union. Total contributions made by the Church were £7,125 (2020- £8,156).

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	218,456	49,148	267,604
Charitable activities			
Services provided	34,620	236	34,856
Other trading activities	22,249	-	22,249
Other income	13,624	-	13,624
Total	<u>288,949</u>	<u>49,384</u>	<u>338,333</u>
EXPENDITURE ON			
Charitable activities			
Local Ministry	310,259	27,905	338,164
Community Support	17,346	-	17,346

RETFORD BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	327,605	27,905	355,510
Net gains on investments	3,000	-	3,000
NET INCOME/(EXPENDITURE)	(35,656)	21,479	(14,177)
Transfers between funds	21,479	(21,479)	-
Net movement in funds	(14,177)	-	(14,177)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,434,086	173,281	1,607,367
TOTAL FUNDS CARRIED FORWARD	<u>1,419,909</u>	<u>173,281</u>	<u>1,593,190</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
COST				
At 1 July 2020	1,916,430	95,000	45,380	2,056,810
Additions	-	1,469	-	1,469
At 30 June 2021	<u>1,916,430</u>	<u>96,469</u>	<u>45,380</u>	<u>2,058,279</u>
DEPRECIATION				
At 1 July 2020	454,576	84,335	45,111	584,022
Charge for year	39,517	4,991	194	44,702
At 30 June 2021	<u>494,093</u>	<u>89,326</u>	<u>45,305</u>	<u>628,724</u>
NET BOOK VALUE				
At 30 June 2021	<u>1,422,337</u>	<u>7,143</u>	<u>75</u>	<u>1,429,555</u>
At 30 June 2020	<u>1,461,854</u>	<u>10,665</u>	<u>269</u>	<u>1,472,788</u>

10. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 July 2020	131,000
Revaluation	13,000
At 30 June 2021	<u>144,000</u>
NET BOOK VALUE	
At 30 June 2021	<u>144,000</u>
At 30 June 2020	<u>131,000</u>

The property at 1A Limetree Avenue was initially purchased for £78,282.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021

10. INVESTMENT PROPERTY - continued

Fair value at 30 June 2021 is represented by:

Valuation in 2021	£ 144,000
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11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.21	30.6.20
	£	£
Trade debtors	61	3,182
Other debtors	3,315	3,807
Well Community Project	6,532	4,982
Tax	2,738	2,973
	<u>12,646</u>	<u>14,944</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.21	30.6.20
	£	£
Bank loans and overdrafts (see note 14)	18,051	17,692
Social security and other taxes	2,307	3,120
Accruals and deferred income	39,350	33,906
	<u>59,708</u>	<u>54,718</u>

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.6.21	30.6.20
	£	£
Bank loans (see note 14)	<u>59,685</u>	<u>77,871</u>

14. LOANS

An analysis of the maturity of loans is given below:

	30.6.21	30.6.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>18,051</u>	<u>17,692</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>18,414</u>	<u>18,047</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>41,271</u>	<u>56,467</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	-	3,357

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021

15. SECURED DEBTS

The following secured debts are included within creditors:

	30.6.21 £	30.6.20 £
Bank loans	77,736	95,563

There is a legal charge imposed by Big Lottery Fund on the freehold property known as land and buildings at Hospital Road Retford, Nottinghamshire DN22 7BD and registered at HM Land Registry under title number NT443103. The amount secured is £500,000.

There is a legal charge imposed by Coalfields Regeneration Trust on the Well Retford Baptist Church, Hospital Road Retford, Nottinghamshire DN22 7BD. The amount secured is £150,000.

There is a legal charge imposed by Clydesdale Bank PLC by way of a mortgage over the property situated at the property Hospital Road, Retford, Nottinghamshire DN22 7BD and by way of a fixed and floating charge over all the other assets of the company.

16. MOVEMENT IN FUNDS

	At 1.7.20 £	Net movement in funds £	Transfers between funds £	At 30.6.21 £
Unrestricted funds				
General fund	1,419,909	(29,536)	8,740	1,399,113
Restricted funds				
Building fund	-	8,740	(8,740)	-
Mabel Merrills	173,281	-	-	173,281
	173,281	8,740	(8,740)	173,281
TOTAL FUNDS	1,593,190	(20,796)	-	1,572,394

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	276,080	(318,616)	13,000	(29,536)
Restricted funds				
Building fund	8,740	-	-	8,740
Missions	287	(287)	-	-
Other restricted	10,270	(10,270)	-	-
	19,297	(10,557)	-	8,740
TOTAL FUNDS	295,377	(329,173)	13,000	(20,796)

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.7.19 £	Net movement in funds £	Transfers between funds £	At 30.6.20 £
Unrestricted funds				
General fund	1,434,086	(35,656)	21,479	1,419,909
Restricted funds				
Building fund	-	21,479	(21,479)	-
Mabel Merrills	173,281	-	-	173,281
	<u>173,281</u>	<u>21,479</u>	<u>(21,479)</u>	<u>173,281</u>
TOTAL FUNDS	<u>1,607,367</u>	<u>(14,177)</u>	<u>-</u>	<u>1,593,190</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	288,949	(327,605)	3,000	(35,656)
Restricted funds				
Building fund	21,479	-	-	21,479
Missions	948	(948)	-	-
Other restricted	26,957	(26,957)	-	-
	<u>49,384</u>	<u>(27,905)</u>	<u>-</u>	<u>21,479</u>
TOTAL FUNDS	<u>338,333</u>	<u>(355,510)</u>	<u>3,000</u>	<u>(14,177)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.19 £	Net movement in funds £	Transfers between funds £	At 30.6.21 £
Unrestricted funds				
General fund	1,434,086	(65,192)	30,219	1,399,113
Restricted funds				
Building fund	-	30,219	(30,219)	-
Mabel Merrills	173,281	-	-	173,281
	<u>173,281</u>	<u>30,219</u>	<u>(30,219)</u>	<u>173,281</u>
TOTAL FUNDS	<u>1,607,367</u>	<u>(34,973)</u>	<u>-</u>	<u>1,572,394</u>

RET FORD BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021**

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	565,029	(646,221)	16,000	(65,192)
Restricted funds				
Building fund	30,219	-	-	30,219
Missions	1,235	(1,235)	-	-
Other restricted	37,227	(37,227)	-	-
	<u>68,681</u>	<u>(38,462)</u>	<u>-</u>	<u>30,219</u>
TOTAL FUNDS	<u>633,710</u>	<u>(684,683)</u>	<u>16,000</u>	<u>(34,973)</u>

Mabel Merrills

The Mabel Merrills fund is for the purpose of establishing a home for the elderly in Retford.

Missions Fund

Missions fund is donations received to be paid out in grants/ donations to assist mission trips.

Building Fund

Donations received into the building fund are to support the finance costs of the building.

Other Restricted

Other restricted funds include amounts received from CAP for wages and also amounts received for building repairs that have been spent on a new boiler during the year.

Transfers between funds

Transfers into the missions funds are to meet payments of missions grants awarded.

As finance repayments are made the building fund money is no longer restricted and is transferred into the general fund.

17. EMPLOYEE BENEFIT OBLIGATIONS

One member of staff is currently a part of the Baptist Union Ministers Pension fund. This is a defined benefit scheme operated by the Baptist Union. The assets of the scheme are held separately from those of the company in an independently administered fund.

The charity makes contributions into a defined contribution scheme for its employees. The amount charged to the Statement Of Financial Activities during the year was £2,839 (2020- £2,899). There were no pension amounts outstanding at the 30th June, 2021.

RETFORD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2021

18. RELATED PARTY DISCLOSURES

Transactions and balances with related parties were as follows:

	£	£
	Transaction Value	Amount due/(owed) at 30 June 2021
Donations to The Well Community Projects	13,800	
Establishment costs charged to The Well Community Projects	-	
Wages, social security and pension costs charged to The Well Community Projects	18,293	
Amounts due from Well Community Projects		6,531
Wages, social security and pension costs paid on behalf of M. Brewster	30,032	
Wages, social security and pension costs paid on behalf of R. Warren	30,032	

Total donations from Trustees and spouses during the year amounted £38,260 (2020 - £44,108).

19. INVESTMENTS IN SUBSIDIARIES

The church is the sole guarantor for The Well Community Projects, a company limited by guarantee (Reg no. 5861418) and a registered charity (Reg No. 1116491) which undertakes the delivery of a variety of community services.