

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

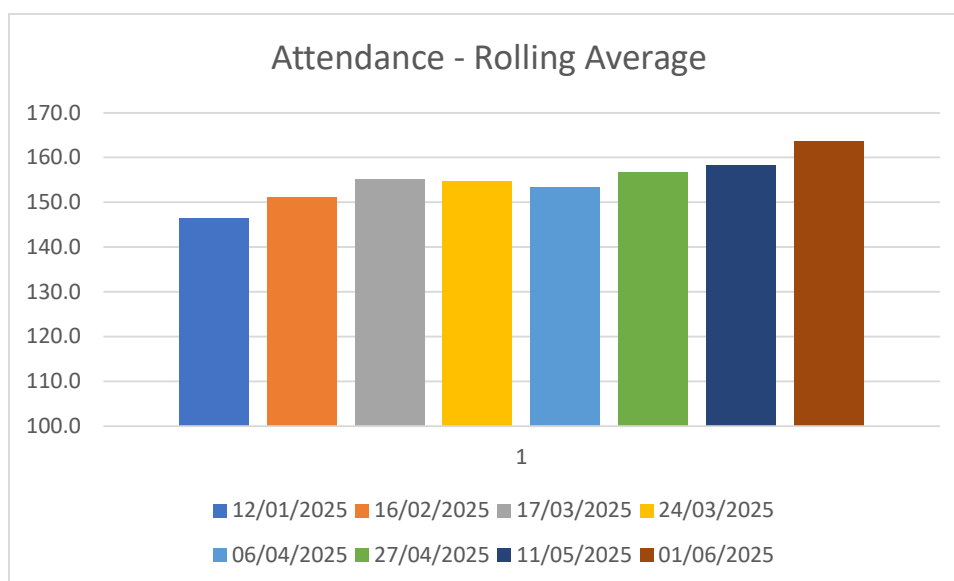
Year Ended 30th June 2025

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.

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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 Hallowe'en activities to share the light of Jesus with our local

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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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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

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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.

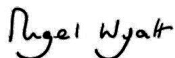
Independent Examiner's Statement

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

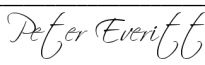
	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	7	1,273,683	1,308,469
Investment property	8	161,500	161,500
		<u>1,435,183</u>	<u>1,469,969</u>
Current Assets			
Debtors	9	15,497	4,781
Cash at bank and in hand		133,169	159,773
		<u>148,666</u>	<u>164,554</u>
Creditors: Amounts Falling Due Within 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	
Date of Approval:	29/04/2026

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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
	<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>

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.