

Barrow Baptist church



Church Report Review of 2024

Contents:

1. Charity Information	-----	p. 2
2. 2024 Synopsis	-----	p. 3
3. Minister’s Report of 2024 Rev. Neil Jones	-----	p. 3
4. Mission Support	-----	p. 6
5. Fabric of the Building	-----	p. 6
6. Finance	-----	p. 7

1. Charity Information

Trustees' Annual Report for the period from 01 January 2024 to 31 December 2024

Charity name:	Barrow upon Soar Baptist Church
Charity registration number:	1129860
Address:	Barrow Baptist Church, Beveridge Street, Barrow Upon Soar, LE12 8PL
Property Trustees:	The East Midland Baptist Trust Company, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT
Bankers:	The Co-operative Bank p.l.c., 1 Balloon Street, Manchester M4 4BE
Independent Examiner:	Mr M. Clarke
Charity Trustees:	Rev Neil Jones (Chair) Reuben Sneller (Secretary) Ed Dring (Treasurer) Dominic Boston Sharon Bradwell Matthew Gudger David Knott Davina Smith Linda Wall (to February 2024)

Structure and management:

Barrow Baptist Church is an unincorporated association and is governed by its Constitution.

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ. Members' Meetings currently take place in alternate months; the Members' Meeting has responsibility for the overall policy of the church.

The elected Trustees (listed above) are responsible for the overall governance of the church, and the financial and legal aspects of the charity. Trustees are elected by the Church Meeting; details of the process for election of Trustees are described in the Constitution. The Trustees meet every month in order to assist in the smooth running of the charity.

The minister of the church, Rev Neil Jones, is responsible for the day to day running of the church, supported by the Trustees, also known as the Church Leadership Team (CLT), who are also responsible for the spiritual direction of the charity. There is also a small staff team of church worker and administrator.

Activities and objectives:

The advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Achievements and performance, including report on public benefit:

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally and as such is described as a community church. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

This report details the activities of Barrow Baptist Church during 2024 in fulfilment of its objectives; central to this is the provision of regular public services of Christian worship and times of prayer and also includes conducting Christian wedding services, funerals as well as running groups to support children and their parents / carers as well as seniors.

2. 2024 Synopsis

New Members	1
Baptisms	4
Deaths	2
Resignations	1
Transfer to other Baptist Churches	1

3. Minister's Report of 2024

2024: A Year of Growth, Blessing, and Anticipation

2024 has been an exciting and fruitful year for our church, culminating in the celebration of three baptisms during the season of Advent, in addition to one earlier in the year. These baptisms were powerful testimonies to God's transforming work in people's lives and were a fitting conclusion to a year filled with spiritual growth, outreach, and blessings.

Our Year Text: Psalm 25:4-5

We began the year by focusing on our new Year Text:

"Show me your paths, LORD, teach me your ways; guide me in your truth and teach me. For you are God, my Savior, and my hope is in you all day long" (Psalm 25:4-5).

This verse was chosen for its themes of worship, hope, and discipleship. It has reminded us throughout the year that our primary calling is to follow Christ, allowing Him to guide, change, and shape us into His likeness.

Ministries and Regular Activities

Our regular groups and ministries continued to thrive in 2024, including:

- **Sunday services**
- **Little Buds & Baby Buds**
- **Tuesday morning prayers**
- **Connect Café**
- **Restored**
- **The Harbour Wellbeing Café**
- **Food Bank**
- **Sports and Crafts**
- **Growth Groups**

Monthly activities included:

- **Messy Church** – A creative and interactive family-friendly worship service.
- **Evening Praise** – An extended time of worship, prayer and reflection.
- **Firepit Friday** – A relaxed outdoor gathering for fellowship and support.
- **Who Let the Dads Out** – A time for fathers, grandfathers and father-figures and their children to connect through fun and meaningful activities.
- **Thrive** – a group for people with memory loss and their carers. Attendees are encouraged to stay afterward and visit The Harbour Wellbeing Café.
- **Monday morning prayers** – 7am prayer for the activities and ministries of the church and our wider community.

In addition, we ran two Alpha Courses, resulting in the formation of two new Growth Groups. These ministries reflect our heart for worship and service, glorifying God as we support one another and reach out to our community.

Notable Highlights

This year brought many special events and milestones:

- **Guest Speakers**
 - **Carl Beech (CVM)**: Carl shared a moving testimony titled "**Facing Extreme Storms**" that highlighted how God's grace sustained him through personal trials. His honest and powerful message resonated deeply, inspiring us to trust God amid life's challenges.
 - **Lyn Green (General Secretary, Baptist Union)**: Lyn joined us in February and delivered a sermon on the Great Commission (**Matthew 28:16-20**), titled "**Growing and Going**." Her message emphasized the importance of discipleship and evangelism as we fulfil Jesus' mandate to share the Gospel.

- **Chris Duffett (Former Baptist Union President):** In March, Chris preached a compelling message about evangelism and later led a workshop challenging us to step out in faith and share the good news of Jesus on the streets. His passion for outreach was both infectious and encouraging.
- **Mission India Representative:** We were blessed to host Brian, a representative from Mission India, twice this year. Through his visits, we heard firsthand how God is transforming lives in India through church planting, literacy programs, and children's Bible clubs. These updates inspired us to pray more intentionally and continue supporting this vital ministry.
- **Leadership Changes:**
 - **Linda Wall** stepped down from leadership after faithfully serving as an Elder and, more recently, as a member of the Ministerial Support Team. Her dedication and service over the years have been a blessing to the church.
 - **Neil** became a Governor at Humphrey Perkins School after a period of prayer and discernment.
- **Key Events:**
 - **Holy Week devotions** focused on John 17 and the crucifixion, with a powerful Tenebrae service on Good Friday.
 - **Neil** was commissioned as a Fully Accredited Minister with the Baptist Union at the Baptist Assembly, an occasion celebrated with a number the church.
 - **Download Festival chaplaincy team** involvement by Neil and Lilian
 - A number of guys attended **The Gathering**, a men's ministry event hosted by CVM.
- **Community Engagement:**
 - Children from Hall Orchard, as well as the Squirrels, Beavers, and Scouts, visited the church to learn about baptism and the food bank.
 - Our new MP, Jeevun Sandher, visited and received prayer for his work in the community.

Church Together and Outreach

Through Churches Together in Barrow (CTiB), we partnered in Lent Lunches, Good Friday services, the Week of Prayer for Christian Unity, and Remembrance Day. Monthly joint prayer meetings continued to unite us with other local churches. Neil also led fortnightly assemblies at Hall Orchard as part of our work together.

Looking Back and Ahead

The year brought both joys and sorrows. While we celebrated baptisms and increased attendance at services, we also mourned the passing of three dear sisters, two of whom were church members. Though we grieve their loss, we rejoice that they are with the Lord.

In preaching, we explored:

- The final weeks of Jesus' life, crucifixion, and resurrection in John's Gospel.
- The work of the Holy Spirit and His gifts.
- Psalms quoted in the New Testament (summer series).
- The life of Abraham (autumn series).
- Key figures in the Advent story.

Finally, we discerned a fresh vision for the church, which we are excited to launch in 2025. We eagerly anticipate what God will do through us in the coming year.

4. Mission Support

We continued to support a variety of other mission groups and projects who are meeting needs and sharing the gospel in our area and around the world. In 2024 we gave 15% of our total income to mission groups.

Local

We contribute to 'Home Mission' which supports churches, projects and staff within the East Midlands Baptist Association and across the country. We have been involved in mission in Barrow upon Soar, including through our 'High Street Link'.

Global

We support the work of the Baptist Missionary Society (BMS), and are linked with Alan & Megan Barker and their work in Nepal. We also support three mission organisations on a rolling three-year basis. Mission India was our new mission partner and we continued with our support for MAF (Mission Aviation Fellowship). The year concluded our support for CBM (Christian Blind Mission) and we chose The International Minors Mission to be our new partner for 2025.

5. Fabric of the Building

This year, two key projects ensured our premises remained safe and welcoming:

- **Quinquennial Inspection:** A thorough five-year review of the church buildings was conducted to assess their condition and identify necessary maintenance.
- **Fire Alarm System:** A new fire alarm system was installed to enhance safety across the premises.

6. Finance

The Trustees are responsible for managing the church's finances. A financial summary for 2024 is on the following page.

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have reviewed the Reserves Policy, and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

Reserves policy

The reserves policy is to maintain a balance of unrestricted funds which equates to 3 months staff costs and mortgage payments plus one month's running costs, to cover emergency situations which may arise.

Barrow Baptist Church

Statement of Financial Activity

For the period 1 January 2024 to 31 December 2024

Opening monetary balance (bank accounts & cash)	2024	£	68,198.30
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2023	£	75,161.47
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Area of Ministry	2024	
	Income	Expenditure
Regular Giving (standing order & gift aid)	£ 139,424.46	2
Irregular giving incl. legacies	£ 18,192.92	2
Room Hire	£ 6,791.13	
General Church	£ 6,195.37	3
Church building costs	£ 352.75	4
Minister & Staff Costs	£ -	5
Church Groups	£ 10,376.08	6
Courses (e.g.) Alpha		
Catering	£ 3,778.95	7
Church camp	£ 3,262.65	
Practical Support & foodbank	£ 165.00	
Mission giving		8
Manse	£ 3,990.00	9
Grant funding	£ 5,557.28	
Depreciation		
Total	£ 198,086.59	£ 178,905.38
Net gain / loss		£ 19,181.21

2023	
Income	Expenditure
£ 107,071.85	2
£ 16,818.85	2
£ 10,979.50	
£ 8,640.13	3
	4
£ 2.52	5
£ 10,278.46	6
£ 7,248.80	7
£ 1,562.50	
£ 259.00	
	8
	9
£ 3,920.00	
£ -	
£ 0.10	
£ 166,781.71	£ 168,999.22
	£ (2,217.51)

Balance Sheet

As at 31 December 2024

Fixed Assets

Tangible Assets

	2024	
Equipment	£ 6,460.03	
Tech & Computer Equipment	£ 5,292.87	
Total fixed assets	£ 11,752.90	¹²

2023
£ 7,647.38
£ 5,918.39
£ 13,565.77

Current Assets

Monetary balance

Current Account	£ 42,841.88	
Baptists Together Deposit Account	£ 27,447.37	
Kingdom Bank savings account	£ 20,605.09	
Cash in Hand	£ 890.26	

£ 40,751.92
£ 26,307.29
n/a
£ 1,139.09

Total monetary assets	£ 91,784.60	
Accrued income	£ -	
Total current assets	£ 91,784.60	

£ 68,198.30
£ 321.00
£ 68,519.30

Accrued expenses / liabilities	£ 2,871.80	¹³
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£ 600.58

Net Assets	£ 100,665.70	¹⁴
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£ 81,484.49

Capital and Reserves

Current year earnings	£ 19,181.21	
Retained Earnings	£ 81,484.49	
Total Capital and Reserves	£ 100,665.70	¹⁴

-£ 2,217.51
£ 83,702.00
£ 81,484.49

Notes to the Accounts

1. Basis of accounts

These accounts have been prepared on an accruals basis and in line with S130 Charities Act 2011.

2. Area of Ministry: Giving

Account
Offering - Standing Order (excl. manse)
Gift Aid (excl. manse)
Offering - Cash, cqs & bank transfers
Restored giving
Thrive giving
Donations - general
Legacies
Total

2024	
Income	Expenditure
£ 114,240.03	
£ 25,184.43	
£ 16,320.08	
£ 1,743.48	
£ 62.90	
£ 66.46	
£ -	
£ 157,617.38	£ -

2023	
Income	Expenditure
£ 87,586.58	
£ 19,485.27	
£ 14,166.51	
£ 1,524.40	
£ 75.70	
£ 552.24	
£ 500.00	
£ 123,890.70	£ -

3. Area of Ministry: Church - general

Account
Preaching Fees
Funeral Fees (& weddings)
Leadership Development & CMD
Equipment
Equipment (non asset register)
Tech & Computer Equipment
Resources
Admin
Insurance
Marketing & Communication
Travel expenses
Subscriptions / Membership / Licenses
Pensions Deficit
External Collections
Miscellaneous items (incl. solar panel income)
Interest
Total

2024	
Income	Expenditure
	£ 230.00
£ 1,020.00	
£ 10.00	£ 799.18
	£ -
	£ 397.12
	£ -
£ 23.90	£ 1,154.27
£ 18.00	£ 1,073.42
	£ 2,043.37
£ 24.70	£ 1,127.83
	£ 64.80
	£ 2,407.60
	£ 10.00
£ 2,209.86	£ 2,209.86
£ 1,143.74	£ 741.77
£ 1,745.17	
£ 6,195.37	£ 12,259.22

2023	
Income	Expenditure
	£ 300.00
£ 1,306.00	
£ 50.00	£ 1,171.33
	£ 403.75
	£ 800.97
	£ 1,207.51
	£ 1,853.56
	£ 337.15
	£ 2,143.08
	£ 12.00
£ 4,100.41	£ 4,000.41
£ 2,108.28	£ 1,221.11
£ 1,075.44	
£ 8,640.13	£ 13,450.87

4. Area of Ministry: Church building costs

Account
Building Repairs & Maintenance
Building running costs
Total

2024	
Income	Expenditure
£ 352.75	£ 11,781.27
£ -	£ 7,251.88
£ 352.75	£ 19,033.15

2023	
Income	Expenditure
	£ 5,884.53
	£ 12,780.09
£ -	£ 18,664.62

5. Area of Ministry: Minister & Staff

Account
Ministers' stipend & pension
Ministers Housing Costs (council tax, water & phone)
Other employees (C. Blain & H. Bostock)
Total

2024	
Income	Expenditure
	£ 33,710.76
	£ 3,428.95
	£ 35,045.64
£ -	£ 72,185.35

2023	
Income	Expenditure
	£ 30,989.88
£ 2.52	£ 3,239.77
	£ 31,701.35
£ 2.52	£ 65,931.00

6. Area of Ministry: Church Groups

Account
Little Buds
Baby Buds
Messy Church
WLTD0
Sunday School & youth
Restored
Sports & Crafts
Thrive
The Harbour
Seniors' Events
Men's Work
Ladies Work

2024	
Income	Expenditure
£ 2,406.95	£ 560.19
£ 382.00	
£ 751.41	£ 1,411.08
£ 696.00	£ 548.67
	£ 283.00
	£ 384.76
£ 4,126.00	
	£ 8.50
£ 723.72	£ 286.37
£ 1,290.00	£ 1,236.65
	£ 389.00
	£ 97.43

2023	
Income	Expenditure
£ 2,580.33	£ 542.60
£ 441.40	
£ 883.50	£ 1,044.09
£ 624.00	£ 438.13
£ 70.00	£ 470.62
	£ 445.61
£ 4,308.90	£ 55.10
	£ 23.99
£ 170.33	£ 215.29
£ 1,110.00	£ 982.56
£ 90.00	£ 314.00
£ -	£ -

Other events / groups (Bicentenary / Christmas)
Total

£ 10,376.08	£ 5,205.65

	£ 235.00
£ 10,278.46	£ 4,766.99

7. Area of Ministry: Catering

Account
General Church (refreshments, communion etc)
Connect Café
Other Catering (S&C, summer café, funerals)
Total

2024	
Income	Expenditure
£ 3,314.70	£ 2,417.60
£ 464.25	£ 2,071.29
£ 3,778.95	£ 4,592.00

2023	
Income	Expenditure
£ 6,462.31	£ 2,536.20
£ 786.49	£ 3,567.88
£ 7,248.80	£ 6,664.04

8. Area of Mission

Mission giving
Home Mission
Baptist Missionary Society (BMS)
Mission India
Mission Aviation Fellowship
CBM
Local Mission
Total

2024	
Income	Expenditure
	£ 9,068.00
	£ 9,068.00
	£ 2,700.00
	£ 2,700.00
	£ 2,941.00
	£ 1,458.54
£ -	£ 27,935.54

2023	
Income	Expenditure
	£ 7,580.00
	£ 7,855.00
	£ 1,545.00
	£ 1,545.00
	£ 1,545.00
	£ 2,134.66
£ -	£ 22,204.66

Mission Giving 2024:

To take out of total for mission giving:		
Manse giving & gift aid	£	3,990.00
Grant funding	£	5,557.28
Camp income	£	3,262.65
External collection incom	£	2,209.86
The Harbour income	£	723.72
	£	15,743.51
Income - above =	£	182,343.08
15%	£	27,351.46

9. Area of Ministry: Manse

Account
Manse gifts
Gift Aid Claimed
Manse loan repayment
Manse mortgage repayments
Manse mortgage capital repayment
Insurance
Manse running costs
Total

2024	
Income	Expenditure
£ 3,360.00	
£ 630.00	
	£ 1,426.20
	£ 25,781.40
	£ 244.60
	£ 386.37
£ 3,990.00	£ 27,838.57

2023	
Income	Expenditure
£ 3,290.00	
£ 630.00	
	£ 1,314.00
	£ 23,921.70
	£ 5,000.00
	£ 218.39
	£ 1,831.49
£ 3,920.00	£ 32,285.58

10. Assets held in Trust

The church is the beneficial owner of land and buildings on Beveridge Street, Barrow upon Soar, the legal title to which is held by the church's custodian trustee; the East Midlands Baptist Trust Ltd. A value for the aforementioned is not included, because reliable cost information is not available and valuation would incur significant costs, which would be onerous compared to any additional benefit gained.

The church is also the beneficial owner of land and buildings at 70 Thirlmere Road, Barrow upon Soar, LE12 8QQ, for use as a manse, the legal title to which is held by the church's custodian trustee; the East Midlands Baptist Trust Ltd. The value of this property in September 2021 was £410,000.

11. Manse Loan

In September 2021, the church took out a loan from the Baptist Union Corporation for the purpose of purchasing a manse. At 31/12/2024 the balance of the loan was £245,780.24.

Additional interest free loans totalling £23,000 were received from church members, of which £7,363.50 has been repaid or gifted, giving a balance of £10,528.80 at 31/12/2024.

12. Tangible Assets

	2024	2023
Balance brought forward	£ 13,565.77	£14,849.14
Additional items	£ 850.91	£ 1,634.89
Less depreciation & disposals	£ 2,663.78	£ 2,918.26
Total	£ 11,752.90	£ 13,565.77

The depreciation method is as follows:

Appliances: reducing balance over ten years

Computer equipment: reducing balance over five years

General equipment: straight line over ten years

Sound equipment: straight line over ten years

13. Liabilities / Accrued expenses	2024	2023
Agency collections	£ -	£ -
Owed to suppliers	£ -	£ 155.44
Mission giving & collections to be paid	£ 2,871.80	£ 445.14
Total	£ 2,871.80	£ 600.58

14. Reserves

There are no restricted reserves.

15. Pension Costs

The church is an employer participating in a pension scheme known as The Baptist Pension Scheme. The Baptist Pension Scheme fund has announced that they have signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. This agreement is referred to as a 'buy-in policy'. It follows a similar agreement with Just in 2019 that covered most pensions in payment at that time. The combined agreements mean that Just are now providing financial backing for all DB pensions provided through the Scheme's DB Plan. The costs of such policies are largely driven by financial markets and these have moved substantially in the Scheme's favour. As a result, this transaction takes the Scheme out of a shortfall position for the first time in two decades. Although risks remain, the Baptist Union and the Trustee have agreed that deficit recovery contributions from each participating employer in the DB Plan will reduce to just £1 per month from August 2022 until June 2026. UPDATE: The Baptists Together Pension Scheme announced on 19 November 2024 that they estimate the Scheme's DB Plan has a surplus. As a result, our £1 per month contributions to the DB Plan ceased after the October contribution and we no longer have any further responsibility towards the DB Plan. They were very pleased that this has been possible to achieve much earlier, and at a much lower cost, than they had anticipated.

Declaration

The accounts and statement of assets and liabilities set out above, relating to the year ending 31 December 2024, are as approved by the Charity Trustees.

Signed on behalf of the Trustees of Barrow Baptist Church:

Name:

Signature:

Date:

Report of the Independent Examiner to the Trustees of Barrow Baptist Church On the accounts for the year ended 31 December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

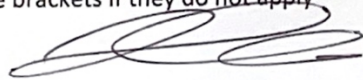
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts 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. (if accounts prepared on accruals basis*)

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

*Delete the words in the brackets if they do not apply

Signed by the Examiner:



Date 04/03/2025

Name MICHAEL CLARKE

Relevant Professional Qualification(s) or body (if any)

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (eg Secretary, Chair, etc)		
Date		



Barrow Baptist Church, Beveridge Street, Barrow Upon Soar, LE12 8PL

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Registered Charity Number: 1129860