

# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2025

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
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**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Gavin Walter – Minister (from September 2021) Ms Claire McMillan (resigned May 2024) Mr Adrian Mundell – Secretary (from March 2019) Mr Thomas Mundell (from March 2019) Dr Adrian Terry - Treasurer (from March 2021) Mrs Helene Terry (from March 2013) Mrs Joan Warnett (from May 2022)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

**INDEX**

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

## **GARLAND STREET BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

On 21st November 2024 the church meeting voted to adopt the new Church Vision 2025-28 document, a result of prayer, discernment, feedback and discussion. A sermon series launched the New Year based on the vision and it will be exciting to see how God leads us to fulfil his vision through us in the coming years.

The Sunday school reestablished in April 2024 as a response to new children and families worshipping with us. We are grateful to Helene and Adrian Terry for coordinating the team and delivering such a varied programme. We give thanks to God for all the new people who have joined us in the past year and pray that we continue to encourage and raise each other up, to serve and spiritually grow together.

#### **Leadership**

Deacon elections were held on 20th of March 2025 at the church meeting. There was one nomination, and Joan Warnett was re-elected for another three-year term. All current deacons have served for several consecutive years, and we must pray that new people in the coming year will step forward and use their gifts to serve GSBC as deacons.

#### **Membership**

Membership as of 31st March 2025 stood at 55.

#### **Prayer**

Helene Terry continued as the deacon overseeing prayer. The River of Prayer within our Sunday morning services continued to inspire and challenge us to keep prayer central to our faith. The quarterly evening prayer service offered a time to reflect and be still as we gathered to pray. The monthly prayers letters enabled different people to contribute to the prayer life of GSBC. We give thanks to the people on our prayer chain, who continually lift up in prayer the people and situations that we face as a church family, in complete confidence.

#### **Pastoral Care**

Rosemary Clare stepped down from leading the team after many years of faithful service. We give thanks for her commitment and pastoral gifts. The team held two teas, one on 5th June which included a walk around Abbey Gardens and the other on 7th January, both were well attended and appreciated. We continue to be grateful for the visits, phone calls and conversations the pastoral team undertake in supporting people in our fellowship.

The team hosted a 'holiday at home' day on 18th August 2024, the day included a quiz, a sing along, fish and chip lunch and a cream tea. It was wonderful to see so many people appreciate the chance to meet up and share a day together.

Fellowship deaths in the past year were Jack Chant, Yvonne Gadd, Joan Everett and Wendy Pryer who were Church members, and Doreen Simmonds who had been a regular member of the congregation. We give thanks to God for the life and witness of these faithful servants.

### **Homegroups**

Adrian Terry overviews our Homegroups which continue to be a source of pastoral care and spiritual growth for those who attend. A range of biblical subjects were studied in the year and two homegroups led Sunday morning services again this year, which were well received.

### **Outreach**

We have had numerical growth at several of our outreach activities, which is really encouraging. And a bimonthly book group was started in September 2024. We thank the coordinators of each group for their service and hard work.

- Carpet Bowls - Monday evening.
- Friendship Club - First and third Tuesday afternoon each month.
- CAMEO – Craft activities on the second and fourth Tuesday afternoon each month.
- Table Tennis - Wednesday morning.
- Prayer Group – First Thursday of each month.
- Arise Youth Club - Friday evening.
- Homegroups: Tuesday - three groups, Thursday - one group.
- Walking Group – Last Friday of each month.

### **Boys' Brigade and Girls' Association and Arise**

During the year the difficult decision was made to close the Boys' Brigade and Girls' Association Company which had been running for 105 years. This was due to staff commitments and enhanced regulations from BB HQ. The leaders agreed that we should transition into a non-uniformed youth group, meeting every second and fourth Friday and not paying subscriptions. The new group, Arise, was started in September 2024 and the BB Company decommissioned on 31st August 2024. The majority of young people who were attending remained with the new group and with new members having joined since September the numbers of young people are now slightly higher than they previously were.

### **World Mission**

Anne Wiles from BMS spoke at our BMS Sunday service held on 12th May 2024 and as a church we have a new mission partner Genesis Acaye a trained agriculturalist living and working in Uganda. Working through local church networks, Genesis now trains pastors, farmers, and community groups in sustainable methods of growing crops and raising livestock. With higher household incomes and better standards of living, children in previously isolated communities can attend school. Genesis also seeks to encourage those he teaches in their faith.

Through prayer we support many mission organisations in our home groups and services. In addition, individuals from the fellowship maintain personal links with missionaries, which are then shared.

### **Local Church links**

On Sunday 19th January 2025 we hosted the launch service for the Week of Prayer for Christian Unity, 70 people sat down to enjoy an agape meal, and we give thanks to the catering team for organising and delivering the meal of soup, bread and cheese boards. The meal was the first for many years as Churches Together and feedback was very positive.

The Good Friday Walk of Witness was well organised. David Honeyball played at the worship service in the market square, which was well attended. Thomas Mundell led the procession beating the drum and was interviewed by BBC Look East. GSBC hosted hot cross buns after the services, which was an ideal way to close such a moving day, as we witness our faith to the community as Churches Together Bury St. Edmunds.

**Elven Centre Sale**

There had been a delay in placing The Elven centre on the market, due to clarifications on the Church Trust deeds and boundary lines. The Elven Centre was placed on the market in February 2025 and at the time of writing, we have had several interested parties, with two offers made; we are hopeful that the sale will go through in the coming year.

**Fabric**

Joan Warnett continued as the deacon overseeing the day-to-day fabric upkeep of the Church and Elven Centre. We thank her and the small team who undertook several jobs. In July 2024 work on the new kitchen in the church lounge started and by the Autumn had been completed. A very generous donation was received, which covered the cost.

We are grateful to the cleaning team who each week keep all areas of the church clean and tidy, and to the catering team who organised, prepared and served fellowship lunches in the year and catered for funerals and special events throughout the year.

**Worship**

We are grateful to our stewards and refreshment teams who provide such a warm welcome as people arrive to our services. Thomas Mundell continued to lead our morning worship and David Honeyball the evening. We are delighted that several new people joined the singing group and the rota to read in church and lead our prayers of intercession on a Sunday morning. All age service were held at Easter, Harvest and Christmas.

We continued to hear from a range of local preachers, offering a different voice and perspective to our worship and during our morning services we raised awareness of many organisations which included BMS World Mission, our local Women's refuge, BCY, St. Nicholas Hospice, West Suffolk Hospital Chaplaincy and Fairtrade. We have seen an average of 70 people regularly attending the morning service and 21 people at our evening service over the past year.

**Safeguarding and DBS**

The Church operates policies and systems to ensure that all people working with children, young people and vulnerable adults are appropriately equipped with regards to Safeguarding and checked through the Disclosure and Barring Service. (DBS).

The Safeguarding team reviewed our Safeguarding policy and no changes were required, the 19th September 2024 church meeting adopted the existing policy for the coming year. The EBA Level 1 training (video) was shown as part of our morning and evening worship services on 8th September 2024.

**GDPR**

Adrian Terry continued as the deacon overseeing our GDPR policies and procedures. Appropriate permission continues to be in place and are reviewed regularly.

**Training**

On 19th October ten people renewed their Level 3 Emergency First Aid at Work training with Bartram Training Services. In addition, several of our catering team renewed their Level 2 Food Hygiene and Safety for catering on-line course, with Hi-Speed Training.

**Financial review**

The Church continues to raise the funds that it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

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

**Reserves policy**

The Trustees have established a Reserves Policy (equivalent to 6 months direct running costs), and are satisfied that they have sufficient reserves at the year end, together with on-going income anticipated, to enable the church to function effectively in the coming year.

The church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Thank You**

It has been another exciting year for GSBC as God has continued to bless us as we tried to faithfully follow him in all that we have done in His name and for His glory. The minister and deacons thank you all for your support, encouragement and commitment as we all worship and serve God together.

**Approval**

This report was approved by the trustees and signed on their behalf by:

  
Adrian Terry (Dec 20, 2025 16:36:09 GMT)

Dr A S Terry

Date: Dec 20, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**GARLAND STREET BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2025 on pages 7 to 10 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts 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 2011 Act.

**Independent examiner's statement**

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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

*Lisa Darby*  
Lisa Darby (Jan 5, 2026 12:26:50 GMT)

Lisa Darby FCA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jan 5, 2026



**GARLAND STREET BAPTIST CHURCH**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	<u>Unrestricted Funds</u>		2025 £	2024 £
		General Funds £	Restricted Funds £		
<b><i>Income receipts</i></b>					
Voluntary income	2	63,146	25,010	88,156	101,671
Income from charitable activities		3,070	-	3,070	1,500
Investment income		4,530	3,808	8,338	10,843
Legacy income		30,000	-	30,000	10,000
Uniformed organisations		-	2,740	2,740	2,979
DCMS VAT Refund		6,016	-	6,016	5,886
Grants		-	-	-	-
Other		-	-	-	1,246
		<u>106,762</u>	<u>31,558</u>	<u>138,320</u>	<u>134,124</u>
<b><i>Total receipts</i></b>		<u>106,762</u>	<u>31,558</u>	<u>138,320</u>	<u>134,124</u>
<b><i>Payments</i></b>					
Payments in relation to charitable activities undertaken directly	3	78,796	31,557	110,353	85,120
Grants paid in relation to charitable activities undertaken by others	4	7,382	1,093	8,475	8,184
		<u>86,178</u>	<u>32,650</u>	<u>118,828</u>	<u>93,304</u>
Purchase of fixed assets		-	32,980	32,980	-
		<u>-</u>	<u>32,980</u>	<u>32,980</u>	<u>-</u>
<b><i>Total payments</i></b>		<u>86,178</u>	<u>65,630</u>	<u>151,808</u>	<u>93,304</u>
Net of receipts / (payments) before transfers		20,584	(34,072)	(13,488)	40,820
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<u>20,584</u>	<u>(34,072)</u>	<u>(13,488)</u>	<u>40,820</u>
Cash funds as at last year end		174,751	296,963	471,714	430,894
<b>Cash funds at this year end</b>	A	<u>195,335</u>	<u>262,891</u>	<u>458,226</u>	<u>471,714</u>

The notes on pages 9-10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
<b>A Cash funds</b>					
Cash at bank with immediate access		56,425	17,516	73,941	94,849
Notice deposits		138,910	245,375	384,285	376,734
Petty cash		-	-	-	131
		<u>195,335</u>	<u>262,891</u>	<u>458,226</u>	<u>471,714</u>
<b>B Other monetary assets</b>					
Gift aid due to charity		14,372	-	14,372	19,267
Prepayments		3,213	-	3,213	4,502
		<u>17,585</u>	<u>-</u>	<u>17,585</u>	<u>23,769</u>
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Fee for Independent Examination		1,680	-	1,680	1,560
Agency funds (see below)		-	293	293	493
Accrued expenses		6,375	-	6,375	5,361
		<u>8,055</u>	<u>293</u>	<u>8,347</u>	<u>7,414</u>
<i>Agency funds relating to 'Who Cares' and the Farmers' Club (not included in cash balances)</i>					
Opening balance					493
Additional amounts received					1,112
Amounts paid over					(1,311)
Closing balance					<u>293</u>
<b>D Assets retained for charity's own use</b>					
				Current value £	
Church Building				4,073,423	
Hall Building				1,195,257	
Church & Hall Contents				370,708	
Manse				251,948	
Manse Contents				5,000	
				<u>5,896,336</u>	

The trustees have used re-instatement insurance values as an approximation for current values.

The accounts were approved by the trustees and signed on their behalf by:

Adrian Terry  
Adrian Terry (Dec 20, 2025 16:36:09 GMT)

Dr A S Terry

Date: Dec 20, 2025

The notes on pages 9 - 10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

**2 Voluntary income**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General donations	51,709	17,450	69,159	88,989
Tax recoverable	11,437	7,560	18,997	12,682
	<u>63,146</u>	<u>25,010</u>	<u>88,156</u>	<u>101,671</u>

**3 Payments in relation to charitable activities undertaken directly**

**a Direct Charitable Costs**

	£	£	£	£
Visiting speakers	1,091	-	1,091	681
Youth work including Youth & Family Worker salary	44	-	44	595
Uniformed organisations	-	3,317	3,317	1,452
Gas, electricity and water	9,973	-	9,973	12,835
Repairs & renewals	16,514	-	16,514	1,175
Cleaning	756	-	756	1,161
Subscriptions, fees and donations	1,939	-	1,939	1,773
Publicity and outreach	1,296	-	1,296	1,330
Other church costs	100	-	100	275
Discipleship and training	526	-	526	70
Manse - other costs	5,776	-	5,776	3,479
Stipend	29,439	-	29,439	27,206
National Insurance	17	-	17	-
Pension scheme	2,949	-	2,949	2,706
Building works	-	28,240	28,240	6,960
Support & Administration (see note 3(b))	7,949	-	7,949	7,628
Media Equipment	426	-	426	15,795
	<u>78,796</u>	<u>31,557</u>	<u>110,353</u>	<u>85,120</u>

**b Support & Administration**

Administration	2,106	-	2,106	2,029
Insurance	4,283	-	4,283	4,099
Accounts and examination	1,560	-	1,560	1,500
	<u>7,949</u>	<u>-</u>	<u>7,949</u>	<u>7,628</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>7,382</u>	<u>1,093</u>	<u>8,475</u>	<u>8,184</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	2,520
BMS	3,000
BCY - Bury St Edmunds and District Christian Youth	1,000