

**BETHESDA BAPTIST CHURCH
STOWMARKET**

Charity No. 1136075

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

BETHESDA BAPTIST CHURCH STOWMARKET

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BETHESDA BAPTIST CHURCH STOWMARKET

Legal and Administrative Information

Address

Bury Street
Stowmarket
IP14 1HF

Correspondence Address

Mr S A Ruegg (Secretary)
13 Ridgeway
Stowmarket
IP14 1SW

Trustees

S A Ruegg (Secretary)
S P M Payne (Treasurer)
T Cordle
J W R Payne
S T G Pipe-Wolferstan
J Reeve

Bankers

Barclays
19-21 Cornhill
Bury St Edmunds
Suffolk
IP33 1DY

Independent Examiner

S J Whayman
51 Cowper Street
Ipswich
IP4 5JA

BETHESDA BAPTIST CHURCH STOWMARKET

TRUSTEES' REPORT

For the year ended 31 March 2021

Constitution

The church was set up by trust in 1797 and is governed by Rules formulated in 1959 and amended on 15 November 1995, 5 April 2000 and 26 May 2004. The church was registered with the Charity Commission on 12 May 2010

There are no specific restrictions contained in the governing document that limit its activities or any specific investment powers given to the trustees.

The trustees of our properties, for which we are the beneficial owner, is the Grace Baptist Trust Corporation (previous Trustees were the Association of Grace Baptist Churches (East Anglia) Ltd.)

Affiliations

The church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd and a participating church of Grace Baptist Mission.

Objectives and activities for the public benefit

The purpose of the church is to provide a place of worship, instruction and fellowship for Christians and to carry out the command of Christ to go and make disciples of all nations baptising them in the name of the Father, Son and Holy Spirit.

This is primarily but not exclusively within Stowmarket and the surrounding neighbourhood and will include other such charitable purposes, as shall in the opinion of the church members in church meetings, further the work of the Church.

To this end our regular Sunday services of worship are maintained with two services each Sunday open to members and all visitors. While the Covid-19 restrictions are in place, the Church has met on-line when physical meetings were prohibited.

The program of teaching and activities for children, young people and the elderly are curtailed during the pandemic. Where reasonably practicable, these activities are modified to go on-line. Where this is not possible, the activities are suspended. All such physical activities were carefully assessed for risk, and modifications to allow social distancing, mask availability and hand sanitizer are in place. A Track and Trace register is kept for infection control purposes, in line with the Data Protection Act.

The Sunday Bible Club, an afternoon class for children aged 3 – 11 changed into Online Bible Club and delivered via the church's YouTube account. This includes a short video message backed up by delivery of a paper worksheet and craft activity.

The Holiday Bible Club, a summer holiday activity for children aged 3 – 11 changed into Holiday Bible Club online.

The Thursday and Friday Youth Group meetings were reduced in duration and held on alternate weeks using Zoom.

These youth activities are designed to give opportunity for children to participate in organised activities, keeping them occupied and out of potential conflict in the community.

With due regard to relevant legal restrictions and the safety of elderly participants, the Ladies Meeting is open for worship on a weeknight afternoon

The mothers and toddlers group, the junior youth group, and the coffee mornings were suspended as impractical during the pandemic.

During the week the church regularly met for prayer, Bible study and fellowship. Apart from the quarterly church members' business meetings and a few specific members meetings all our meetings for prayer and Bible study were freely open to the public to come and share in worship, prayer and the study of the word of God, subject to the health restrictions limiting numbers. From time to time visitors come and share in these times.

The church has not had the opportunity to go regularly into a number of residential homes and take normal Christian services.

The church has been able to respond financially in some measure to specific requests for help both in the UK and overseas as brought to the trustees' attention. We continued to provide ongoing prayerful and financial support for the work of the Gospel and the relief of poverty and hardship. Our provision of public benefit in this way is not limited to the UK as we support missionary organisations, especially Grace Baptist Mission and with the administration of direct support into churches in Kenya and those working with the orphaned and needy children associated with those churches.

All our staff and volunteers who work with children, young people or vulnerable adults have a cleared CRB/DBS enhanced check.

We operate with a child protection policy, vulnerable adults policy, employment of ex-offenders policy, health and safety policy including risk assessment and evacuation procedures.

Achievements and performance

We are very grateful and thankful to God for the continued supply ministry throughout another year. Through this, all who attend have been enabled to receive a message where the Bible or specific themes were expounded. This has proved to be a great help in many different ways; to some in furthering their biblical understanding, some in increasing their love for the Saviour and others in providing help, encouragement and comfort in times of need.

The interest we have in overseas missionary work has been maintained with regular monthly reports on the work of various missionaries and whenever possible we take the opportunity for a missionary while at home in the UK to come and visit us. People from other churches or organisations who also have a keen interest in that work, will often come and support these occasions.

Financial Review

We are grateful to God that He continues to bless His Church in Stowmarket in providing the financial resources for the ongoing work of the gospel.

To maintain the financial equilibrium, any assistance given for Gospel work and the relief of poverty both in the UK and overseas is reviewed on a regular basis and help is given when resources enable.

The work of maintaining all our premises both internally and externally continues.

These accounts have been prepared on a non-accrual basis.

The Trustees have reviewed the balances held at 31 March 2021 and they consider these to be sufficient to cover existing commitments and provide a sufficient level of reserves in line with our policies.

Reserve Policy

The church relies chiefly on its income from members from which it pays the running costs of the church. The Trustees have decided to not hold significant reserves as the Church is a member of the Association of Grace Baptist Churches (East Anglia). In the event of significant items of expenditure being incurred, the church would look to the Association for grants or loans to cover the expenditure.

Statement of trustees' responsibilities in respect of the accounts

The charity's trustees are responsible for preparing the financial statements for each financial year that give a true and fair view of the charity's incoming resources and application of resources during the period of its state of affairs at the end of the year. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the provision and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on13/6/20..... and signed on their behalf by:

John Payne JOHN PAYNE




STEVEN RUEGG

Stephen Payne
J Payne

STEPHEN PAYNE

JAMES REEVE

 Scott Pw

Tina Cordle



Independent examiner's report to the trustees of Stowmarket Baptist Church

I report to the trustees on my examination of the accounts of Stowmarket Baptist Church (**the Trust**) for the year ended **31st March 2021**.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 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 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 did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents 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.

Signed:- 

Name:- Mr S J Whayman

Address:- 51 Cowper Street
Ipswich
IP4 5JA

Date:- 28th April 2021



Charity Name Stowmarket Baptist Church	No (if any) 1136075
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Receipts and payments accounts

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For the period from	Period start date 01/04/2020	To	Period end date 31/03/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £1	Restricted funds to the nearest £1	Endowment funds to the nearest £1	Total funds to the nearest £1	Last year to the nearest £1
A1 Receipts					
Offerings	50,978	9,162	-	60,140	77,220
Gift Aid	6,525	-	-	6,525	8,733
Grant	2,500	-	-	2,500	0
Other income	3,124	-	-	3,124	528
Interest	4	-	-	4	11
Furlough Income	16,191	-	-	16,191	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	79,322	9,162	-	88,484	86,492
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	79,322	9,162	-	88,484	86,492
A3 Payments					
Ministerial Expenses	30,227	-	-	30,227	30,806
Support to other organisations	0	31,375	-	31,375	19,058
Premises Costs	10,168	-	-	10,168	8,560
Manse Costs	18,895	-	-	18,895	4,092
Minibus Costs	2,447	-	-	2,447	2,655
Cost of Activities	0	-	-	0	3,286
Sundries	2,335	-	-	2,335	926
	-	-	-	-	-
	-	-	-	-	-
Sub total	64,072	31,375	-	95,447	69,383
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	64,072	31,375	-	95,447	69,383
Net of receipts/(payments)	15,250	-22,213	-	6,963	17,109
A5 Transfers between funds	-	0	-	-	-
A6 Cash funds last year end	3,325	24,938	-	28,263	11,154
Cash funds this year end	18,575	2,725	-	21,300	28,263

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	18,575	2,725	-
	CAF Gold Account	-	-	-
		-	-	-
	Total cash funds	18,575	2,725	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Mini- Bus	General Fund	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	