

# **Bluntisham Baptist Church**



## **Trustees' Annual Report and Accounts** **for the year ended 31 December 2024**

## TRUSTEES' ANNUAL REPORT

### Reference and Administrative Information

#### ***Charity Name and Registration Number***

Bluntisham Baptist Church - Registration number 1136939

#### ***Address***

Bluntisham Baptist Church  
High Street  
Bluntisham  
Cambridgeshire  
PE28 3LD

#### ***Trustees who served during the year***

Isabel Daniels  
Janet Harris  
Katy Horrocks  
Malcolm Lee  
Philip Taylor (resigned 23 April 2024)  
Jill Slater  
Lucy Thatcher  
Peter Thatcher

#### ***Property trustees***

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire  
OX11 8RT

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister, Elders and Deacons. The Elders and Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Elders and Deacons are appointed for an initial three year term with the opportunity to be nominated for reappointment at the end of each three year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

## **Objectives and Activities**

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

- Regular public worship, prayer, Bible study, preaching and teaching
- Baptism, as defined in the Union's Declaration of Principle
- The Communion of the Lord's Supper which shall normally be observed at least once a month
- Evangelism and mission, locally, regionally, nationally and internationally
- The teaching, encouragement, welcome and inclusion of young people
- The nurture and growth of Christian disciples
- Education and training for Christian and community service
- Giving and encouraging pastoral care
- Supporting and encouraging charitable social action in the United Kingdom and abroad
- Encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. The Church also adopts a Safer Recruitment policy for all volunteers working with children and young people.

The Trustees have read the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

## **Achievements and Performance**

During the year we began our search for a new minister. Following the completion of our Ethos Statement and Church Profile under the guidance of our moderator, the Church entered the Baptists Together Settlement Process in July. We are currently in advanced talks with a potential new minister and prayerfully hope that we will be able to call a new minister soon.

We are delighted to report that, during this time of ministerial vacancy, the Church has thrived. During the year we welcomed 18 new people into membership and three people were baptised at a baptism service in November. Our regular ministries have continued to flourish and our church buildings continue to be well used by the local community.

We are extremely grateful to everyone who has stepped forward to take on new or additional roles and responsibilities to lead and help with all of our ministries and activities. We are also very grateful to all of the local preachers, and to our own church family, who have helped lead our Sunday worship.

Our weekly Sunday morning worship services were attended by 80 adults as regular attendees, along with an average of 15 children and young people.

Our Carols by Candlelight Service on Christmas Eve for the local community was attended by over 260 people.

Our children and youth activities on Sunday mornings have continued as our Church continues to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

During the year we launched 'Purposeful Prayer' to put prayer at the heart of all that we do in our Sunday services, our communications and our activities. In 2024, we held a 24 hour of prayer, a 12 hour of prayer and organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other.

We continue to operate a prayer chain to circulate requests for specific prayer matters and to hold our monthly prayers for schools.

Homegroups continued to meet regularly to offer support and encouragement to each other.

We were delighted at the continued success of our ministry activities which drew in people from the local community as well as providing fellowship and support for our own Church family:

- Little Fishes Toddlers Group (weekly)
- Little Fishes for Dads (monthly)
- Beacon Café (weekly)
- Friday Fellas (monthly)
- Friday Ladies (monthly)
- Craft and Chatter (weekly)

It was a particular pleasure to be able to celebrate 25 years of Little Fishes. Our thanks go to everyone over the years who has helped make it such an amazing ministry.

Fellowship events during the year for the Church family included:

- Church picnic
- Curry and quiz night
- Ladies breakfast
- Pizza, prayer and pudding evening

In October we held a world mission month, during which we held a number of fellowship events and special Sunday services to celebrate and support mission activities around the world.

Our Christmas community event, 'Live the Story' was a great success. We also held an Easter Trail community event and a Light Party.

In 2024, our week-long Holiday Bible Club had a theme of 'Deep Sea Divers. It was attended by 76 children. We are very grateful for the commitment of the organising team and the 50 leaders and helpers who contributed to its success. A celebration service followed by, appropriately given the theme, a fish and chip lunch was held to conclude the event.

During the year, we ran a highly successful Transforming Work course which was attended by nine people.

Ongoing Safeguarding training was provided to ensure all relevant volunteers are kept fully up-to-date.

Five of our members volunteer as advisers with the Beacon Money Advice Centre which continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

During the year, Church members were actively involved in other charities including Cambridge Street Pastors; It Takes a City (Cambridge); Gener8; Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

A number of our members continued to preach and help lead worship at churches in the local area.

Mission has always been an important part of our church life but this year we focused on ensuring that the Church family were more closely involved in mission work both locally and around the world. We did this by displaying mission maps including details of all the ministries Church members are involved in and regularly updating and sharing the prayer letters from the mission workers linked with the church. We wrote a prayer diary, focusing on different countries and their prayer needs, which provided a structured way to inform people of the challenges faced all over the world. The Church continued its support of the Guinebor II hospital in Chad, the delivery of clothing and equipment to Armenian Ministries, in spite of the stricter regulations on what can be sent, the collection of tools for TWAM and the annual shoebox appeal with Samaritan's Purse. One of our Church members continues to help promote mission on behalf of the Eastern Baptist Association (EBA) and Baptist Missionary Society (BMS).

We were pleased that the number of local community groups using our facilities increased during the year, many of which use our buildings on a weekly basis. We regularly welcomed music groups, keep fit groups, an amateur dramatics group and an educational organisation.

Leadership team meetings continued to be held every month, with extra ad-hoc meetings held as necessary. Eleven Church meetings were held during the year, including the AGM in March.

## **Financial Review**

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a small surplus in General Funds and so was able to end the year in a sound financial position.

The Next Steps Building project is being funded by the Church family, grants and a loan from the Baptist Union Corporation. The loan is repayable in monthly instalments with the final instalment due in May 2033.

## ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities.

## **Independent Examiner's Report**

### **Report to the Trustees of Bluntisham Baptist Church (Charity no: 1136939) on the accounts for the year ended 31 December 2024 set out on pages 6 to 14**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

As the charity trustees of the Trust, 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 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 Act or
- 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.

Signed:

Date:

Name:

Relevant professional qualifications:

Address:

**Receipts and Payments Accounts for the Year Ended 31 December 2024****General Fund**

	Note	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Regular offerings		64,582	64,082
Income tax recovered on gifts		13,513	13,421
Donations and other income	2	7,393	6,063
Rents and contributions for use of premises		6,744	4,547
Interest		2,223	1,778
<b>Total receipts</b>		<b>94,455</b>	<b>89,891</b>
<b>Payments</b>			
Ministry	3	13,656	34,352
Mission	4	8,024	5,960
Upkeep of church premises	5	30,715	18,938
Administration	6	12,510	11,866
Course fees for Minister in Training		0	3,405
<b>Total payments</b>		<b>64,905</b>	<b>74,521</b>
<b>Net receipts for the year</b>		<b>29,550</b>	<b>15,370</b>
Transfer to Building Fund		0	(7,000)
General Fund at 1 January		68,616	60,246
<b>General Fund at 31 December</b>		<b>98,166</b>	<b>68,616</b>

**Next Steps Building Fund**

	Note	<b>2024</b> £	<b>2023</b> £
<b>Receipts</b>			
Regular offerings		34,490	36,239
Rental income from manse		8,795	3,296
Income tax recovered on gifts		8,681	8,094
Donations		5,968	5,600
Grants	7	0	1,335
Fundraising and other income		605	474
Interest		530	666
<b>Total receipts</b>		<b>59,069</b>	<b>55,704</b>
<b>Payments</b>			
Loan repayments BUC	8	58,668	70,699
Windows in Fellowship Room		0	6,261
Fixtures and fittings		0	5,238
Other payments		60	60
<b>Total payments</b>		<b>58,728</b>	<b>82,258</b>
<b>Net receipts/(payments) for the year</b>		<b>341</b>	<b>(26,554)</b>
Transfer from General Funds		0	7,000
Building Fund at 1 January		32,710	52,264
<b>Building Fund at 31 December</b>		<b>33,051</b>	<b>32,710</b>

**Home Mission Fund**

	<b>2024</b> £	<b>2023</b> £
Receipts	1,173	993
Payments	(1,173)	(993)
Net receipts for the year	0	0
Home Mission Fund at 1 January	0	0
<b>Home Mission Fund at 31 December</b>	<b>0</b>	<b>0</b>

**BMS Fund**

	<b>2024</b> £	<b>2023</b> £
Receipts	1,080	1,230
Payments	(1,080)	(1,205)
Net receipts for the year	0	25
BMS Fund at 1 January	56	31
<b>BMS Fund at 31 December</b>	<b>56</b>	<b>56</b>



**Minister in Training Support Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	540	1,115
Payments	(540)	(1,165)
Net (payments) for the year	0	(50)
Minister in Training Support Fund at 1 January	0	50
<b>Minister in Training Support Fund at 31 December</b>	<b>0</b>	<b>0</b>

**Youth Worker Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	2,500	2,550
Youth worker salary and expenses	0	0
Net receipts for the year	2,500	2,550
Youth Worker Fund at 1 January	6,655	4,105
<b>Youth Worker Fund at 31 December</b>	<b>9,155</b>	<b>6,655</b>

**Emergency Support Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	0	0
Net receipts for the year	0	0
Emergency Support Fund at 1 January	1,854	1,854
<b>Emergency Support Fund at 31 December</b>	<b>1,854</b>	<b>1,854</b>

**Music Group Training Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	0	0
Net receipts for the year	0	0
Music Group Training Fund at 1 January	2,216	2,216
<b>Music Group Training Fund at 31 December</b>	<b>2,216</b>	<b>2,216</b>

**Other Charities Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	2,427	641
Payments	(2,064)	(484)
Net receipts for the year	363	157
Other Charities Fund at 1 January	641	484
<b>Other Charities Fund at 31 December</b>	<b>1,004</b>	<b>641</b>

In addition to these monies that were collected and passed on to specific charities, the church also made donations totalling £1,509 during the year. Charities supported included: Home Start; St Ives Foodbank; Mission Direct; Guinebor II Hospital in Chad; Armenian Ministries; London Institute for Contemporary Christianity; and It Takes a City (Cambridge).

**Little Fishes Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	718	765
Payments	(705)	(264)
Net receipts for the year	13	501
Little Fishes Fund at 1 January	875	374
<b>Little Fishes Fund at 31 December</b>	<b>888</b>	<b>875</b>

**Ladies Fellowship Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	206
Payments	(566)	0
Net (payments)/receipts for the year	(566)	206
Ladies Fellowship Fund at 1 January	566	360
<b>Ladies Fellowship Fund at 31 December</b>	<b>0</b>	<b>566</b>

During the year, after many years of successful ministry, the Ladies Fellowship sadly decided to stop meeting. The group's remaining funds were used to buy a garden bench which has pride of place in the church memorial garden.

**Friday Fellas Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	1,200	63
Payments	(1,150)	(125)
Net receipts/(payments) for the year	50	(62)
Friday Fellas Fund at 1 January	324	386
<b>Friday Fellas Fund at 31 December</b>	<b>374</b>	<b>324</b>

### Beacon Cafe Fund

	2024	2023
	£	£
Receipts	279	161
Payments	(196)	0
Net receipts for the year	83	161
Beacon Cafe Fund at 1 January	196	35
<b>Beacon Cafe Fund at 31 December</b>	<b>279</b>	<b>196</b>

These funds represent monies received into and paid out from the church bank account.

### Benefact Trust Grant

	2024	2023
	£	£
Receipts	0	1,750
Payments	0	(1,750)
Net receipts for the year	0	0
Benefact Trust Fund at 1 January	0	0
<b>Benefact Trust Fund at 31 December</b>	<b>0</b>	<b>0</b>

The grant was received for, and spent on, replacement windows for the Fellowship Room.

**Statement of Assets and Liabilities at 31 December 2024**

<b>Assets</b>	Note	<b>2024</b> £	<b>2023</b> £
<b>Cash and bank balances</b>			
BUC 7 Day Notice Account		85,182	73,385
Cambridge and Counties Bank Deposit Account		42,735	23,800
CAF Bank Current Account		10,082	10,250
Santander Current Account		9,009	7,270
Cash		35	4
<b>Total</b>		<b>147,043</b>	<b>114,709</b>

**Representing balances in these funds:**

<i>General Fund</i>		98,166	68,616
<i>Next Steps Building Fund</i>		33,051	32,710
<i>Home Mission Fund</i>		0	0
<i>BMS Fund</i>		56	56
<i>Minister in Training Support Fund</i>		0	0
<i>Youth Worker Fund</i>		9,155	6,655
<i>Emergency Support Fund</i>		1,854	1,854
<i>Music Group Training Fund</i>		2,216	2,216
<i>Other Charities Fund</i>		1,004	641
<i>Little Fishes Fund</i>		888	875
<i>Ladies Fellowship Fund</i>		0	566
<i>Friday Fellas Fund</i>		374	324
<i>Beacon Café Fund</i>		279	196
<b>Total</b>		<b>147,043</b>	<b>114,709</b>

<b>Assets held for church's own use</b>	9	4,026,917	3,740,633
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**Liabilities**

BUC Corporation Loan	8	170,520	214,683
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The Trustees' Annual Report on pages 1 to 4 and the Receipts and Payments Accounts and Statement of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 12<sup>th</sup> February 2025.

Signed

Deacon for Finance

**Notes to the Accounts****1. Basis of preparation of the accounts**

These accounts have been prepared on a receipts and payments basis in accordance with Section 133 Charities Act 2011.

<b>2. Donations and other income</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Donations	6,737	5,714
Funeral and memorial fees	0	195
Holiday Bible Club Donations	656	0
Other income	0	154
	<b><u>7,393</u></b>	<b><u>6,063</u></b>

<b>3. Ministry</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Manse costs	11,906	3,867
Visiting preachers	1,084	1,417
Resources	656	542
Pension contributions	10	4,989
Minister's stipend and national insurance	0	22,709
Minister's travel expenses	0	778
Ministers' conference	0	50
	<b><u>13,656</u></b>	<b><u>34,352</u></b>

The Minister acts as one of the church trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

<b>4. Mission</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Home Mission	3,550	3,407
Charitable giving	1,509	0
Holiday Bible Club	1,097	692
Fellowship and community events	615	751
Kintsugi Hope courses	581	0
Sunday school	277	345
Youth work	255	397
Open The Book	140	0
Alpha course	0	192
Home groups	0	176
	<b><u>8,024</u></b>	<b><u>5,960</u></b>

**5. Upkeep of church premises**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Repairs and maintenance	14,958	3,615
Gas and electric	6,854	8,082
Insurance	3,575	3,462
Cleaner	2,354	2,130
Equipment	1,631	452
Telephone	682	782
Water rates	661	415
	<b><u>30,715</u></b>	<b><u>18,938</u></b>

**6. Administration**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Administrator	8,359	7,833
Licences	972	923
Miscellaneous	778	356
Subscriptions	767	967
Publicity	696	554
Printing and stationery	491	501
Website	205	205
Bank charges	182	187
Independent examination	50	0
Training courses	10	340
	<b><u>12,510</u></b>	<b><u>11,866</u></b>

**7. Grants**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Listed Places of Worship Grant Scheme	0	1,335
	<b><u>0</u></b>	<b><u>1,335</u></b>

**8. Loan from Baptist Union Corporation**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	214,683	268,139
Repayments	(58,668)	(70,699)
Interest	14,505	17,243
Balance at 31 December	<b><u>170,520</u></b>	<b><u>214,683</u></b>

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 7.75% to 7.00% during the year.

The loan is secured on the Church's property and assets.

## **9. Assets held for the church's own use**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation Ltd):

- Church and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £3,134,787.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £732,393
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £159,737.