

# FRESSINGFIELD BAPTIST CHURCH

England & Wales · Charity number 1166572

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2016-04-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Fressingfield Baptist Chapel  
School Lane  
Fressingfield  
Eye  
Suffolk  
IP21 5RU

**Phone** 01379586211

**Email** [OFFICE.FRESSINGFIELDBAPTIST@GMAIL.COM](mailto:OFFICE.FRESSINGFIELDBAPTIST@GMAIL.COM)

**Website** [www.fressingfieldbaptist.church](http://www.fressingfieldbaptist.church)

## Activities

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**Objects:** THE PRINCIPAL OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO BAPTIST PRINCIPLES AND IN ACCORDANCE WITH THE BASIS OF FAITH AS STATED IN SCHEDULE 1. THE CHARITY MAY ALSO CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** Sunday morning and evening worship services Sunday bible study and prayer time Mid-week bible studies and prayer meeting Evangelistic activities to all age ranges in the community Pastoral work, including visiting the sick and bereaved Young people's youth groups Parent and toddler group Ladies meetings Men's groups Support of Missions School assemblies Christianity Explored Course

## Classification

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- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Suffolk

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£406,593	£220,857	-	-
2023-12-31	£185,827	£170,677	-	-
2022-12-31	£553,798	£545,800	£1,931,299	1
2021-12-31	£692,515	£920,377	£2,017,865	1
2020-12-31	£668,078	£842,948	£1,465,285	1

## Trustees

Name	Role	Appointed
ADRIAN STEPHEN MARFLEET		2023-01-23
Dr MARTIN RICHARD AYLETT		2015-07-28
Graham David Browne		2024-01-29
Pastor Stuart John Balmer		2019-12-01
Willem Daniel Grobler		2024-01-29
William David Horrex		2024-01-29

**FRESSINGFIELD BAPTIST CHURCH**

England & Wales - Charity number 1166572

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# Accounts

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**Report of the Trustees  
and  
Financial Statement  
For the year ending 31<sup>st</sup> December 2024  
for  
Fressingfield Baptist Church**

**Trustee Annual Report for the year ending 31<sup>st</sup> December 2024**

## **Reference and Administration details**

**Charity Name - FRESSINGFIELD BAPTIST CHURCH**

**Registered Charity Number - 1166572 (as of 18<sup>th</sup> April 2016)**

**Charity's Public Address - Fressingfield Baptist  
Chapel  
School Lane  
Fressingfield  
Eye  
Suffolk  
IP21 5RU**

## **Names of Charity Trustees (Office Bearers) who manage the charity**

**These Trustees were appointed at a members meeting**

<b>Stuart Balmer</b>	<b>Pastor</b>
<b>Martin Aylett</b>	<b>Deacon</b>
<b>Graham Browne</b>	<b>Deacon</b>
<b>Willem Grobler</b>	<b>Deacon</b>
<b>William Horrex</b>	<b>Deacon</b>
<b>Adrian Marfleet</b>	<b>Deacon</b>

**Church Office**                      **[stuart.fressingfieldbaptist@gmail.com](mailto:stuart.fressingfieldbaptist@gmail.com)**

**Church Website**                      **[www.fressingfieldbaptist.church](http://www.fressingfieldbaptist.church)**

## **Church Trustees - Property**

**Mr Peter Davidson (Chairman)**  
**Mr Colin Grimwood**  
**Mr Darren Noller**  
**Mr Gordon Leggett**  
**Mr Mark Newcombe**  
**Mr Owen Le-Roy**  
**Mr Robert Powell**  
**Mr Charles Davidson**

Note: In October 2024 the church unanimously agreed to the appointment of Mr Ben Smith, Mr Daniel Treen and Mr Callum Le-Roy as additional Property Trustees

## **Independent Examiner of Accounts**

**Jamie Pretty  
Offices 6 Rickingham Business Centre  
Willow Farm  
Allwood Green  
Rickingham  
Diss, Norfolk  
IP22 1LQ**

[info@jamiepretty.co.uk](mailto:info@jamiepretty.co.uk)

## **Bankers**

**Barclays Bank plc  
6 Market Place  
Harleston  
Norfolk  
IP20 9AE**

## **Structure, Governance and Management**

Fressingfield Baptist Church is a charity that operates under the governance of a Constitution adopted at a meeting of their members on 28<sup>th</sup> July 2015

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled 'Rules and Regulations'

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

### **The Chapel**

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. A maximum of 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order.

The original chapel had an adjacent graveyard which was retained by FBC for the use of the membership and others by agreement. It is held in trust by the chapel trustees.

### **Dwellings - 1 to 5 Chapel Close**

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

### **Membership**

The Church members would be those who have been baptised in the traditional Baptist way, and the numbers attending are consistent and we have had believer's baptism and transfers, with a faithful wider congregation meeting regularly for worship services.

### **Objectives and Activities**

The principle objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church's Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

### **Chapel Building**

It consists of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer is a separate larger space with a café for use daily, both by young and old and those in-between. There is a dedicated Sunday School area with open classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. There was considerable overspend on building the new chapel These overspends have been covered by a loan from the Baptist Building CIO and personal loans from church members.

The personal loans that helped cover the cost of the building have now been repaid, following the sale of two residential building plots owned by the Church. Marketing of one other plot is ongoing.

### **Our main activities include**

Sunday meetings, in person and on Zoom.

Mid-week bible studies and prayer meeting with regular Home Groups.

Evangelistic activities to all age ranges in the community.

Pastoral work, including visiting the sick and bereaved.

Young Peoples Groups – mid week, weekends.

Parent and Toddler Group – Friday mornings.

Ladies meeting – both fellowship and evangelistic.

Men's Groups – both fellowship and evangelistic.

Promotion and support of Missions. (see mission giving below)

Local school assemblies

Christianity Explored & Hope Explored courses are run as a means of presenting the bible and Gospel message to those seeking.

Coffee Shop – continues to provide a safe, warm, friendly environment for customers.

### **Achievements and performance**

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually, and 8 people joined in membership. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd.

### **Brief description of the various works the Church is involved in:**

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this programme. The policy was reviewed and enhanced through 2023 in addition a general safeguarding event was held.

Toddler Group called Friday Fun Time provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents/carers: mostly ladies but men do attend.

KLIC, Keep Living in Christ, is an opportunity for older teenagers to meet together for bible study and discipleship, in a relaxed and enjoyable environment.

Rock solid is new group for young people in school years 7-9 that we have added this year.

EPIC is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age-appropriate bible talk.

Lighthouse, (our Sunday children's discipleship group) continued to meet before the service on Sunday mornings.-

Holiday Bible Club, was held in August and attended by over 80 different primary school aged children over 5 days. It is run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

All of the above events are financed through FBC and no charges are made.

### **Teaching and building up God's people**

We are blessed by those who have filled this roll within the church, preaching Sunday by Sunday and additional works as required to meet the need of members and other attendees.

### **Property - maintenance and equipment**

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full

deposits etc. that commercial landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

### **Financial Report and Review**

Financial statement for the year ended 31<sup>st</sup> December 2024.

We have supported various Missions, and individuals in Missionary work.

During previous years, we have been singularly blessed financially and have not had to formally budget however with the cost of the new chapel and increase in paid ministry, we have to budget. We can meet all and any financial demands placed upon us. We do feel we have been prudent and discerning with what God has given to us.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

### **Health and Safety**

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.

## Income & Expenditure Account

For the year ended 31st December 2024

	Notes	General Fund £	Housing Fund £	Unrestricted fund £	2024 Total fund £	2023 Total fund £
<b>INCOME</b>						
Donations		137,551	0	137,551	137,551	131,664
Legacies received				0	0	0
Interest received		374	191	565	565	249
Rent received			36,294	36,294	36,294	33,951
Property Sales			205,000	205,000	205,000	0
Other income		27,183	0	27,183	27,183	19,964
<b>Total Income</b>		<b>165,108</b>	<b>241,485</b>	<b>406,593</b>	<b>406,593</b>	<b>185,827</b>
<b>EXPENDITURE</b>						
Staff costs		47,870		47,870	47,870	54,773
Chapel costs		28,173		28,173	28,173	27,245
Housing costs			68,741	68,741	68,741	2,124
Other ministry costs		26,100		26,100	26,100	24,528
Mission Giving	1	13,728		13,728	13,728	3,363
Capital items			10,435	10,435	10,435	32,876
Loan Repayments		25,000		25,000	25,000	25,000
Legal expenses		810		810	810	768
<b>Total Expenditure</b>		<b>141,682</b>	<b>79,175</b>	<b>220,857</b>	<b>220,857</b>	<b>170,677</b>
<b>Net Income</b>		<b>23,427</b>	<b>162,309</b>	<b>185,736</b>	<b>185,736</b>	<b>15,151</b>

**Balance Sheet**

For the year ended 31st December 2024

<b>Tangible Fixed Assets</b>	<b>2,268,717</b>	<b>2,400,325</b>
<b>Current Assets</b>		
Cash at Bank	8,400	37,335
Prepayments	3,012	2,259
Other current assets	648	319
<b>Total current assets</b>	<b>12,060</b>	<b>39,913</b>
<b>Current Liabilities</b>		
Sundry creditors	0	210,000
<b>Total current liabilities</b>	<b>0</b>	<b>210,000</b>
<b>Net Current Assets</b>	<b>12,060</b>	<b>-170,087</b>
<b>Total non current liabilities</b>	<b>200,000</b>	<b>225,000</b>
<b>Net Assets</b>	<b>2,080,777</b>	<b>2,005,238</b>
<b>Funds</b>		
Unrestricted fund	40,015	64,913
Capital fund	2,040,762	1,940,325
<b>Total Funds</b>	<b>2,080,777</b>	<b>2,005,238</b>

## Notes

### 1. Mission Giving

	<b>2024</b>	<b>2023</b>
	£	£
<b>Special Offerings</b>		
Royal British Legion	122	175
Tear Fund	0	0
Tear Fund - Quiz	530	0
Tear Fund - Christmas Appeal	613	747
Tear Fund - Gaza	0	371
	<hr/> 1,265	<hr/> 1,293
<b>Individual Missionaries &amp; Workers</b>		
Person A	2,000	500
Person B	0	350
	<hr/> 2,000	<hr/> 850
<b>Missions</b>		
Asia Link	2,340	0
Caring for Life	2,700	750
Open Doors	2,000	0
Reach Across	0	0
Samaritans Purse	265	150
	<hr/> 7,305	<hr/> 900
<b>Other Organisations</b>		
Affinity	50	50
All Saints School Fressingfield	0	0
Breadline	415	0
Christian Institute	0	0
FIEC	500	250
Grace Baptist Mission	2,000	0
Grace Baptist Trust Corporation	20	20
Grace Directory	0	0
Radio Bible Class	0	0
Norwich Homeless	173	0
Sixth Sense Magazine	0	0
United Christian Broadcasting	0	0
Sizewell Hall	0	0
	<hr/> 3,158	<hr/> 320
<b>Total Mission Giving</b>	<hr/> <b>13,728</b>	<hr/> <b>3,363</b>

## Independent Examiner's Report

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2024 set out on pages three to six.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The 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 required.

It is my responsibility to:

- examine the financial statements under Section 145 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 our attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any 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.

### **Independent examiner's statement**

In connection with our examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jamie Pretty FCCA  
Jamie Pretty Chartered Certified Accountants  
Office 6, Rickinghall Business Centre  
Willow Farm, Allwood Green  
Rickinghall, Diss  
Norfolk  
IP22 1LQ

**FRESSINGFIELD BAPTIST CHURCH**

England & Wales - Charity number 1166572

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# Accounts

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**Report of the Trustees  
and  
Financial Statement  
For the year ending 31<sup>st</sup> December 2023  
for  
Fressingfield Baptist Church**



## **Independent Examiner of Accounts**

**Jamie Pretty  
Offices 6 Rickinghall Business Centre  
Willow Farm  
Allwood Green  
Rickinghall  
Diss, Norfolk  
IP22 1LQ**

**[info@jamiepretty.co.uk](mailto:info@jamiepretty.co.uk)**

## **Bankers**

**Barclays Bank plc  
6 Market Place  
Harleston  
Norfolk  
IP20 9AE**

## **Structure, Governance and Management**

Fressingfield Baptist Church is a charity that operates under the governance of a Constitution adopted at a meeting of their members on 28<sup>th</sup> July 2015

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled 'Rules and Regulations'

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

### **The Chapel**

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. A maximum of 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order.

The original chapel had an adjacent graveyard which was retained by FBC for the use of the membership and others by agreement. It is held in trust by the chapel trustees.

### **Dwellings – 1 to 5 Chapel Close**

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

### **Membership**

The Church members would be those who have been baptised in the traditional Baptist way, and the numbers attending are consistent and we have had believer's baptism and transfers, with a faithful wider congregation meeting regularly for worship services.

### **Objectives and Activities**

These remain as previous but the fellowship has taken a major step in improving both its spiritual and social outreach and having now moved into a new purpose built chapel, in September 2021, we continually look for opportunities to support the local community.

The principle objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church's Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

## **Chapel Building**

It consists of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer is a separate larger space with a café for use daily, both by young and old and those in-between. There is a dedicated Sunday School area with open classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. There was considerable overspend on building the new chapel. These overspends have been covered by a loan from the Baptist Building CIO and personal loans from church members.

It is hoped to reduce the overall debt by the sale of land owned by the Church for residential plots – planning permission has been gained and the marketing is on-going.

## **Our main activities include**

Sunday meetings, in person and on Zoom.  
Mid-week bible studies and prayer meeting with regular Home Groups.  
Evangelistic activities to all age ranges in the community.  
Pastoral work, including visiting the sick and bereaved.  
Young Peoples Groups – mid week, weekends.  
Parent and Toddler Group – Friday mornings.  
Ladies meeting – both fellowship and evangelistic.  
Men's Groups – both fellowship and evangelistic.  
Promotion and support of Missions. (see mission giving below)  
Local school assemblies  
Hope Explored and Discipleship are run as a means of presenting the bible and Gospel message to those seeking.  
Coffee Shop – opened to provide a safe, warm, friendly environment for any who wish to attend.

## **Achievements and performance**

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd.

### **Brief description of the various works the Church is involved in:**

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this programme. The policy was reviewed and enhanced through 2023 in addition a general safeguarding event was held.

Toddler Group called Friday Fun Time provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents/carers: mostly ladies but men do attend.

KLIC, Keep Living in Christ, is an opportunity for teenagers to meet together for bible study and discipleship, in a relaxed and enjoyable environment.

EPIC is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age appropriate bible talk.

Lighthouse, meets Sunday mornings and is well attended – 3-11 year olds.

Holiday Bible Club, was held in August. A bible club for 3 to 12 year olds and it was very well attended. It is run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

All of the above events are financed through FBC and no charges are made.

### **Teaching and building up God's people**

We are blessed by the eldership who have filled this role within the church preaching Sunday by Sunday and additional works as required to meet the need of members and other attendees.

### **Property – maintenance and equipment**

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full deposits etc. that commercial landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

## **Financial Report and Review**

Financial statement for the year ended 31<sup>st</sup> December 2023.

We have supported various Missions, and individuals in Missionary work.

During previous years, we have been singularly blessed financially and have not had to formally budget however with the cost of the new chapel and increase in paid ministry, we have to budget. We can meet all and any financial demands placed upon us. We do feel we have been prudent and discerning with what God has given to us.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

## **Health and Safety**

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.

## Income & Expenditure Account

For the year ended 31st December 2023

	Notes	General Fund £	Housing Fund £	Unrestricted fund £	2023 Total fund £	2022 Total fund £
<b>INCOME</b>						
Donations		131,664	0	131,664	131,664	156,724
Legacies received				0	0	0
Interest received		83	166	249	249	17
Rent received			33,951	33,951	33,951	33,904
Property Sales			0	0	0	0
Other income		19,964	0	19,964	19,964	363,153
<b>Total Income</b>		<b>151,711</b>	<b>34,117</b>	<b>185,827</b>	<b>185,827</b>	<b>553,798</b>
<b>EXPENDITURE</b>						
Staff costs		54,773		54,773	54,773	74,466
Chapel costs		27,245		27,245	27,245	15,628
Housing costs			2,124	2,124	2,124	3,552
Other ministry costs		24,528		24,528	24,528	3,874
Mission Giving	1	3,363		3,363	3,363	7,100
Capital items			32,876	32,876	32,876	365,436
Loan Repayments		25,000		25,000	25,000	75,000
Legal expenses		768		768	768	744
<b>Total Expenditure</b>		<b>135,677</b>	<b>35,000</b>	<b>170,677</b>	<b>170,677</b>	<b>545,800</b>
<b>Net Income</b>		<b>16,034</b>	<b>-884</b>	<b>15,151</b>	<b>15,151</b>	<b>7,999</b>

**Balance Sheet**

For the year ended 31st December 2023

<b>Tangible Fixed Assets</b>	<b>2,400,325</b>	<b>2,367,449</b>
<b>Current Assets</b>		
Cash at Bank	37,335	20,664
Prepayments	2,259	3,186
Other current assets	319	
<b>Total current assets</b>	<b>39,913</b>	<b>23,850</b>
<b>Current Liabilities</b>		
Sundry creditors	210,000	210,000
<b>Total current liabilities</b>	<b>210,000</b>	<b>210,000</b>
<b>Net Current Assets</b>	<b>-170,087</b>	<b>-186,149</b>
<b>Total non current liabilities</b>	<b>225,000</b>	<b>250,000</b>
<b>Net Assets</b>	<b>2,005,238</b>	<b>1,931,299</b>
<b>Funds</b>		
Unrestricted fund	64,913	23,851
Capital fund	1,940,325	1,907,449
<b>Total Funds</b>	<b>2,005,238</b>	<b>1,931,299</b>

## Notes

### 1. Mission Giving

	<b>2023</b>	<b>2022</b>
	£	£
<b>Special Offerings</b>		
Royal British Legion	175	200
Tear Fund	0	3,900
Tear Fund - Christmas Appeal	747	700
Tear Fund - Gaza	371	0
	<hr/> 1,293	<hr/> 4,800
<b>Individual Missionaries &amp; Workers</b>		
Person A	500	500
Person B	350	0
	<hr/> 850	<hr/> 500
<b>Missions</b>		
Asia Link	0	0
Caring for Life	750	750
Open Doors	0	400
Reach Across	0	350
Samaritans Purse	150	0
	<hr/> 900	<hr/> 1,500
<b>Other Organisations</b>		
Affinity	50	0
All Saints School Fressingfield	0	0
Christian Institute	0	0
FIEC	250	250
Grace Baptist Trust Corporation	20	50
Grace Directory	0	0
Radio Bible Class	0	0
Sixth Sense Magazine	0	0
United Christian Broadcasting	0	0
Sizewell Hall	0	0
	<hr/> 320	<hr/> 300
<b>Total Mission Giving</b>	<hr/> <b>3,363</b>	<hr/> <b>5,025</b>

## Independent Examiner's Report

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2023 set out on pages three to six.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The 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 required.

It is my responsibility to:

- examine the financial statements under Section 145 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 our attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any 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.

### **Independent examiner's statement**

In connection with our examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jamie Pretty FCCA  
Jamie Pretty Chartered Certified Accountants  
Office 6, Rickinghall Business Centre  
Willow Farm, Allwood Green  
Rickinghall, Diss  
Norfolk  
IP22 1LQ

**FRESSINGFIELD BAPTIST CHURCH**

England & Wales - Charity number 1166572

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# Accounts

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**Report of the Trustees  
and  
Financial Statement  
For the year ending 31<sup>st</sup> December 2022  
for  
Fressingfield Baptist Church**

## **Trustee Annual Report for the year ending 31<sup>st</sup> December 2022**

### **Reference and Administration details**

**Charity Name – FRESSINGFIELD BAPTIST CHURCH**

**Registered Charity Number – 1166572 (as of 18<sup>th</sup> April 2016)**

**Charity's Public Address – Fressingfield Baptist Chapel  
School Lane  
Fressingfield  
Eye  
Suffolk  
IP21 5RU**

### **Names of Charity Trustees (Office Bearers) who manage the charity**

**These Trustees were appointed at a members meeting**

<b>Stuart Balmer</b>	<b>Pastor</b>
<b>Richard Walsh</b>	<b>Treasurer</b>
<b>Martin Aylett</b>	<b>Deacon</b>
<b>Peter Davidson</b>	<b>Deacon</b>
<b>Trevor Thompson</b>	<b>Deacon</b>

**Church Office – [office.fressingfieldbaptist@gmail.com](mailto:office.fressingfieldbaptist@gmail.com)**

**Church Website [www.fressingfieldbaptist.church](http://www.fressingfieldbaptist.church)**

### **Church Trustees - Property**

**Mr Peter Davidson (Chairman)  
Mr Colin Grimwood  
Mr Darren Noller  
Mr Gordon Leggett  
Mr Ian Smith  
Mr Mark Newcombe  
Mr Owen Le-Roy  
Mr Robert Powell  
Mr Charles Davidson**

## **Independent Examiner of Accounts**

**Jamie Pretty  
Offices 6 Rickinghall Business Centre  
Willow Farm  
Allwood Green  
Rickinghall  
Diss, Norfolk  
IP22 1LQ**

**[info@jamipretty.co.uk](mailto:info@jamipretty.co.uk)**

## **Bankers**

**Barclays Bank plc  
6 Market Place  
Harleston  
Norfolk  
IP20 9AE**

## **Structure, Governance and Management**

Fressingfield Baptist Church is a charity that operates under the governance of a Constitution adopted at a meeting of their members on 28<sup>th</sup> July 2015

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled 'Rules and Regulations'

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

### **The Chapel**

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order.

The original chapel had an adjacent graveyard which was retained by FBC for the use of the membership and others by agreement. It is held in trust by the chapel trustees.

### **Dwellings – 1 to 5 Chapel Close**

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

### **Membership**

The Church members would be those who have been baptised in the traditional Baptist way, and the numbers attending are consistent and we have had believer's baptism and transfers, with a faithful wider congregation meeting regularly for worship services.

### **Objectives and Activities**

These remain as previous but the fellowship has taken a major step in improving both its spiritual and social outreach and having now moved into a new purpose built chapel, we continually look for opportunities to support the local community.

The principle objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church's Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

## **Chapel Building**

It consists of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer is a separate larger space with a café for use daily, both by young and old and those in-between. There is a dedicated Sunday School area with open classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. There was considerable overspend on building the new chapel. These overspends have been covered by a considerable loan from the Baptist Building CIO and personal loans from church members.

It is hoped to reduce the overall debt by the sale of land owned by the Church for residential plots – planning permission is being sort and is on-going.

## **Our main activities include**

Sunday meetings, in person and on Zoom.

Sunday bible study and prayer time – combination of live and Zoom.

Mid-week bible studies and prayer meeting with regular Home Groups.

Evangelistic activities to all age ranges in the community.

Pastoral work, including visiting the sick and bereaved.

Young Peoples Groups – mid week, weekends.

Parent and Toddler Group – Friday mornings.

Ladies meeting – both fellowship and evangelistic – will hopefully commence shortly after closing due to COVID.

Men's Groups – both fellowship and evangelistic.

Promotion and support of Missions (see mission giving below)

Local school assemblies

Hope Explored and Discipleship are run as a means of presenting the bible and Gospel message to those seeking.

Coffee Shop – opened daily to provide a safe, warm, friendly environment for any who wish to attend.

## **Achievements and performance**

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd. Paul Buss as Assistant Pastor – with his role bringing an emphasis on encouraging those working with young people.

## **Brief description of the various works the Church is involved in:**

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this programme. The policy was reviewed and enhanced through 2022 in addition a general safeguarding event was held.

Toddler Group called Friday Fun Time provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents/carers: mostly ladies but men do attend.

KLIC, Keep Living in Christ, is an opportunity for teenagers to meet together for bible study and discipleship, in a relaxed and enjoyable environment.

EPIC is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age appropriate bible talk.

Y Zone is yet to restart but there are plans for various events to help those of High School Age meet together.

Sunday School, which has been renamed Lighthouse, meets Sunday mornings and is well attended.

Holiday Bible Club, was held in August. A bible club for 3 to 12 year olds and it was very well attended. It is run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

All of the above events are financed through FBC and no charges are made.

## **Teaching and building up God's people**

We are blessed by the eldership who have filled this role within the church preaching Sunday by Sunday and additional works as required to meet the need of members and other attendees.

## **Property – maintenance and equipment**

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full deposits etc. that commercial landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

## **Financial Report and Review**

Financial statement for the year ended 31<sup>st</sup> December 2022.

We have supported various Missions, and individuals in Missionary work.

During previous years, we have been singularly blessed financially and have not had to formally budget however with the cost of the new chapel and increase in paid ministry, we have to budget. We can meet all and any financial demands placed upon us. We do feel we have been prudent and discerning with what God has given to us.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

## **Health and Safety**

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.

In addition to this role, there is a team of three, who monitor and implement Government guidelines on COVID etc.

## Income & Expenditure Account

For the year ended 31st December 2022

	Notes	General Fund £	Housing Fund £	Unrestricted fund £	2022 Total fund £	2021 Total fund £
<b>INCOME</b>						
Donations		156,724	0	156,724	156,724	253,623
Legacies received				0	0	0
Interest received		3	15	17	17	8
Rent received			33,904	33,904	33,904	33,220
Property Sales			0	0	0	154,334
Other income		363,153	0	363,153	363,153	251,330
<b>Total Income</b>		<b>519,880</b>	<b>33,919</b>	<b>553,798</b>	<b>553,798</b>	<b>692,515</b>
<b>EXPENDITURE</b>						
Staff costs		74,466		74,466	74,466	57,955
Chapel costs		15,628		15,628	15,628	5,467
Housing costs			3,552	3,552	3,552	4,715
Other ministry costs		3,874		3,874	3,874	2,531
Mission Giving	1	7,100		7,100	7,100	5,025
Capital items		250,000	115,436	365,436	365,436	844,014
Loan Repayments		75,000		75,000	75,000	0
Legal expenses		744		744	744	670
<b>Total Expenditure</b>		<b>426,812</b>	<b>118,988</b>	<b>545,800</b>	<b>545,800</b>	<b>920,377</b>
<b>Net Income</b>		<b>93,068</b>	<b>-85,070</b>	<b>7,999</b>	<b>7,999</b>	<b>(227,862)</b>
B/F		7,091	8,761	15,852	TRUE	
Transfers		-89,012	89,012	0		
C/F		11,146	12,704	23,851	TRUE	

**Balance Sheet**

For the year ended 31st December 2022

<b>Tangible Fixed Assets</b>	<b>2,367,449</b>	<b>2,002,013</b>
<b>Current Assets</b>		
Cash at Bank	20,664	13,716
Prepayments	3,186	2,136
<b>Total current assets</b>	<b>23,851</b>	<b>15,852</b>
<b>Current Liabilities</b>		
Sundry creditors	210,000	0
<b>Total current liabilities</b>	<b>210,000</b>	<b>0</b>
<b>Net Current Assets</b>	<b>-186,149</b>	<b>15,852</b>
<b>Total non current liabilities</b>	<b>250,000</b>	<b>0</b>
<b>Net Assets</b>	<b>1,931,299</b>	<b>2,017,865</b>
<b>Funds</b>		
Unrestricted fund	23,851	15,852
Capital fund	1,907,449	2,002,013
<b>Total Funds</b>	<b>1,931,299</b>	<b>2,017,865</b>

## Notes

### 1. Mission Giving

	<b>2022</b>	<b>2021</b>
	£	£
<b>Special Offerings</b>		
Royal British Legion	200	200
Tear Fund	3,900	0
Tear Fund - Christmas Appeal	700	0
	<u>4,800</u>	<u>200</u>
<b>Individual Missionaries &amp; Workers</b>		
Person C	500	500
	<u>500</u>	<u>500</u>
<b>Missions</b>		
Asia Link	0	400
Caring for Life	750	1,000
Open Doors	400	1,000
Reach Across	350	0
	<u>1,500</u>	<u>2,400</u>
<b>Other Organisations</b>		
Affinity	0	100
All Saints School Fressingfield	0	150
Christian Institute	0	375
FIEC	250	250
Grace Baptist Trust Corporation	50	50
Grace Directory	0	0
Radio Bible Class	0	0
Sixth Sense Magazine	0	0
United Christian Broadcasting	0	0
Sizewell Hall	0	1,000
	<u>300</u>	<u>1,925</u>
<b>Total Mission Giving</b>	<u><b>7,100</b></u>	<u><b>5,025</b></u>

## Independent Examiner's Report

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2022 set out on pages three to six.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The 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 required.

It is my responsibility to:

- examine the financial statements under Section 145 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 our attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any 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.

### **Independent examiner's statement**

In connection with our examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jamie Pretty FCCA  
Jamie Pretty Chartered Certified Accountants  
Office 6, Rickinghall Business Centre  
Willow Farm, Allwood Green  
Rickinghall, Diss  
Norfolk  
IP22 1LQ

**FRESSINGFIELD BAPTIST CHURCH**

England & Wales - Charity number 1166572

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# Accounts

---

**Report of the Trustees  
and  
Financial Statement  
For the year ending 31<sup>st</sup> December 2021  
for  
Fressingfield Baptist Church**

## **Trustee Annual Report for the year ending 31<sup>st</sup> December 2021**

### **Reference and Administration details**

**Charity Name – FRESSINGFIELD BAPTIST CHURCH**

**Registered Charity Number – 1166572 (as of 18<sup>th</sup> April 2016)**

**Charity's Public Address – Fressingfield Baptist Chapel  
School Lane  
Fressingfield  
Eye  
Suffolk  
IP21 5RU**

### **Names of Charity Trustees (Office Bearers) who manage the charity**

**These Trustees were appointed at a members meeting**

<b>Stuart Balmer</b>	<b>Pastor</b>
<b>Richard Walsh</b>	<b>Treasurer</b>
<b>Martin Aylett</b>	<b>Deacon</b>
<b>Peter Davidson</b>	<b>Deacon</b>
<b>Trevor Thompson</b>	<b>Deacon</b>

**Church Administration Secretary – Bridget Davidson**  
**[office.fressingfieldbaptist@gmail.com](mailto:office.fressingfieldbaptist@gmail.com)**

**Church Website** **[www.fressingfieldbaptist.church](http://www.fressingfieldbaptist.church)**

### **Church Trustees - Property**

**Mr Peter Davidson (Chairman)**  
**Mr Colin Grimwood**  
**Mr Darren Noller**  
**Mr Gordon Leggett**  
**Mr Ian Smith**  
**Mr Mark Newcombe**  
**Mr Owen Le-Roy**  
**Mr Robert Powell**  
**Mr Charles Davidson**

### **Independent Examiner of Accounts**

**Jamie Pretty**  
**Offices 5-6 Rickinghall Business Centre**

**Willow Farm  
Allwood Green  
Rickingham  
Diss, Norfolk  
IP22 1LQ**

**[info@jamipretty.co.uk](mailto:info@jamipretty.co.uk)**

## **Bankers**

**Barclays Bank plc  
6 Market Place  
Harleston  
Norfolk  
IP20 9AE**

**Structure, Governance and Management**

Fressingfield Baptist Church is a charity that operates under the governance of a Constitution adopted at a meeting of their members on 28<sup>th</sup> July 2015

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled 'Rules and Regulations'

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

### **The Chapel**

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order. **During the past year the old red brick Victorian chapel was sold and the proceeds added to the church funds, used to build a new chapel.**

### **Dwellings – 1 to 5 Chapel Close**

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

### **Membership**

The Church membership would be those who have been baptised in the traditional Baptist way, and the numbers are consistent and we have had believer's baptism and transfers, with a faithful wider congregation meeting regularly for worship services. Through the Covid pandemic there has been an emphasis on Zoom but since we have managed to hold a morning service in the chapel but still using Zoom for those wary of meeting in a crowd. Our evenings are variable – some Zoom only, some a combination.

### **Objectives and Activities**

These remain as previous but the fellowship has taken a major step in improving both its spiritual and social outreach and having now moved into a new purpose built chapel, we continually look for opportunities to support the local community.

The principle objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church's Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

## **New Chapel Building**

It consists of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer is a separate larger space with a café for use mid-week, both by young and old and those in-between. There is a dedicated Sunday School area with open classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. The finance was hoped to come for the new chapel from the joint sales of The Manse, Chapel View, a plot of land below the Manse and a large bequest from 2 sisters who were members of the congregation. We have failed to obtain planning permission as yet on the plot of land but are hoping that we still can. There have been considerable overspends on the new chapel – mainly the heating and ventilation system, the carpark, various additional consultant planning costs. These overspends have been covered by a considerable loan from the Baptist Building CIO and personal loans from church members

## **Our main activities include**

### **At the end of 2021 in light of COVID 19 meetings were held in the new chapel and on Zoom.**

Sunday meetings, via Zoom live.

Sunday bible study and prayer time via Zoom – combination of live and Zoom

Mid-week bible studies and prayer meeting with regular House Groups via Zoom and some live in new chapel.

Evangelistic activities to all age ranges in the community via Zoom

Pastoral work, including visiting the sick and bereaved

Young Peoples Groups via Zoom

Parent and Toddler Group – not being held due to Covid.

Ladies meeting – both fellowship and evangelistic - not being held due to Covid.

Men's Groups – both fellowship and evangelistic - not being held due to Covid.

Promotion and support of Missions (see mission giving below)

Local school assemblies – been restarted following Covid regulations Autumn onwards.

Christianity Explored and Discipleship courses via Zoom

## **Achievements and performance**

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd. During the year we were blessed to have Paul Buss join as Assistant Pastor – with an emphasis on encouraging those working with young people.

## **Brief description of the various works the Church is involved in:**

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this programme. The policy was reviewed and enhanced through 2021.

Due to Covid 19 the following areas of outreach have started, then stopped but then commencing, as per government guidelines at the end of the year.

Toddler Group provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents/carers: mostly ladies but men do attend.

FOY has been retitled EPIC and is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age appropriate bible talk.

Y Zone is yet to restart but there are plans for various events to help those of High School Age meet together.

Sunday School, which has been renamed Lighthouse did start again but because of Covid has closed for the time being but will recommence soon.

Latte, Laughter and Life is a monthly meeting, run in an evening to encourage ladies to meet and discuss relevant topics – again on hold because of Covid guidelines.

Holiday Bible Club, was held in October. A bible club for 3 to 12 year olds and it was very well attended. It is run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

All of the above events are financed through FBC and no charges are made.

## **Teaching and building up God's people**

We are blessed by the eldership who have filled this role within the church preaching Sunday by Sunday and additional works as required to meet the need of members and other attendees.

## **Property – maintenance and equipment**

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full deposits etc. that commercial landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

## **Financial Report and Review**

Financial statement for the year ended 31<sup>st</sup> December 2021.

It has been a difficult year financially because of the limitations meeting by Zoom plus the burden of Covid 19 on individual's financial situations.

We have supported various Missions, and individuals in Missionary work. In total the sum given away was £5,025.00.

During this and previous years, as stated, we have been singularly blessed financially and have not had to formally budget however with the cost of the new chapel and increase in paid ministry, we have to budget. We can meet all and any financial demands placed upon us. We do feel we have been prudent and discerning with what God has given to us and as such feel able to commit to building the new chapel.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

## **Health and Safety**

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.

In addition to this role, there is a team of three, who monitor and implement Government guidelines on COVID etc.



## Income & Expenditure Account

For the year ended 31st December 2021

	Notes	Unrestricted fund £	2021 Total fund £	2020 Total fund £
<b>INCOME</b>				
Donations		253,623	253,623	86,402
Legacies received		0	0	0
Interest received		8	8	369
Rent received		33,220	33,220	27,010
Property Sales		154,334	154,334	554,297
Other income		251,330	251,330	0
<b>Total Income</b>		<b>692,515</b>	<b>692,515</b>	<b>668,078</b>
<b>EXPENDITURE</b>				
Staff costs		57,955	57,955	50,696
Manse costs		0	0	2,783
Chapel costs		5,467	5,467	7,704
Housing costs		4,715	4,715	4,119
Other ministry costs		2,531	2,531	4,201
Mission Giving	<b>1</b>	5,025	5,025	19,529
Capital items		844,014	844,014	753,615
Legal expenses		670	670	570
<b>Total Expenditure</b>		<b>920,377</b>	<b>920,377</b>	<b>843,218</b>
<b>Net Income</b>		<b>(227,862)</b>	<b>(227,862)</b>	<b>(175,140)</b>

**Balance Sheet**

For the year ended 31st December 2021

<b>Tangible Fixed Assets</b>	<b>2,002,013</b>	<b>1,221,571</b>
<b>Current Assets</b>		
Cash at Bank	13,716	241,886
Prepayments	2,136	1,827
<b>Total current assets</b>	<b>15,852</b>	<b>243,714</b>
<b>Current Liabilities</b>		
Sundry creditors	0	0
<b>Total current liabilities</b>	<b>0</b>	<b>0</b>
<b>Net Current Assets</b>	<b>15,852</b>	<b>243,714</b>
<b>Net Assets</b>	<b>2,017,865</b>	<b>1,465,285</b>
<b>Funds</b>		
Unrestricted fund	15,852	243,714
Capital fund	2,002,013	1,221,571
<b>Total Funds</b>	<b>2,017,865</b>	<b>1,465,285</b>

## Notes

### 1. Mission Giving

	2021	2020
	£	£
<b>Special Offerings</b>		
Royal British Legion	200	200
Tear Fund	0	150
Tear Fund - Christmas Appeal	0	1,000
	<u>200</u>	<u>1,350</u>
<b>Individual Missionaries &amp; Workers</b>		
Person B	0	800
Person C	500	500
Person D	0	1,000
Person E	0	1,000
Person J	0	1,000
	<u>500</u>	<u>4,300</u>
<b>Missions</b>		
Asia Link	400	400
Caring for Life	1,000	3,000
Christianity Explored	0	500
Faith Mission	0	750
Grace Baptist Mission	0	3,000
Open Doors	1,000	600
SASRA	0	0
Transform Work UK	0	250
Latin Link		
	<u>2,400</u>	<u>8,500</u>
<b>Other Organisations</b>		
Affinity	100	100
All Saints School Fressingfield	150	0
Christian Institute	375	0
FIEC	250	2,179
Grace Baptist Trust Corporation	50	100
Grace Directory	0	50
Radio Bible Class	0	150
Sixth Sense Magazine	0	100
United Christian Broadcasting	0	150
Sizewell Hall	1,000	2,550
	<u>1,925</u>	<u>5,379</u>
<b>Total Mission Giving</b>	<u><b>5,025</b></u>	<u><b>19,529</b></u>

## **Independent Examiner's Report**

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2021 set out on pages three to six.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The 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 required.

It is my responsibility to:

- examine the financial statements under Section 145 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 our attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any 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.

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Jamie Pretty Chartered Certified Accountants  
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Rickinghall, Diss  
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IP22 1LQ

**FRESSINGFIELD BAPTIST CHURCH**

England & Wales - Charity number 1166572

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# Accounts

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**Report of the Trustees  
and  
Financial Statement  
For the year ending 31<sup>st</sup> December 2020  
for  
Fressingfield Baptist Church**

## **Trustee Annual Report for the year ending 31<sup>st</sup> December 2020**

### **Reference and Administration details**

**Charity Name – FRESSINGFIELD BAPTIST CHURCH**

**Registered Charity Number – 1166572 (as of 18<sup>th</sup> April 2016)**

**Charity's Public Address – Fressingfield Baptist Chapel  
Cratfield Road  
Fressingfield  
Eye  
Suffolk  
IP21 5PZ**

### **Names of Charity Trustees (Office Bearers) who manage the charity**

**These Trustees were appointed at a members meeting**

<b>Stuart Balmer</b>	<b>Pastor</b>
<b>Richard Walsh</b>	<b>Treasurer</b>
<b>Martin Aylett</b>	<b>Deacon</b>
<b>Peter Davidson</b>	<b>Deacon</b>
<b>Trevor Thompson</b>	<b>Deacon</b>

**Church Administration Secretary – Bridget Davidson**  
**[office.fressingfieldbaptist@gmail.com](mailto:office.fressingfieldbaptist@gmail.com)**

**Church Website** **[fressingfield.churchinsight.com](http://fressingfield.churchinsight.com)**

### **Church Trustees - Property**

**Mr Peter Davidson (Chairman)**  
**Mr Colin Grimwood**  
**Mr Darren Noller**  
**Mr David Steere**  
**Mr Gordon Leggett**  
**Mr Ian Smith**  
**Mr Mark Newcombe**  
**Mr Owen Le-Roy**  
**Mr Philip Grimwood**  
**Mr Robert Powell**  
**Mr Stephen Davidson**  
**Mr Charles Davidson**

## **Independent Examiner of Accounts**

**Jamie Pretty  
Offices 5-6 Rickinghall Business Centre  
Willow Farm  
Allwood Green  
Rickinghall  
Diss, Norfolk  
IP22 1LQ**

**[info@jamiepretty.co.uk](mailto:info@jamiepretty.co.uk)**

## **Bankers**

**Barclays Bank plc  
6 Market Place  
Harleston  
Norfolk  
IP20 9AE**

## **Structure, Governance and Management**

Fressingfield Baptist Church is a charity that operates under the governance of a Constitution adopted at a meeting of their members on 28<sup>th</sup> July 2015

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled 'Rules and Regulations'

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

### **The Chapel**

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order. It proposes to sell the chapel to help finance the proposed new chapel with the agreement of the building trustees. Planning permission has been granted to allow change of use to a single residential property and at present is being marketed for sale.

### **The Manse**

This building has been sold and the proceeds were added to the church funds to help finish the new chapel.

### **Dwellings – 1 to 5 Chapel Close**

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

### **Chapel View**

This building has been sold and the proceeds were added to the church funds to help finish the new chapel.

### **Membership**

The Church membership would be those who have been baptised in the traditional Baptist way, and the numbers are consistent and we have had believer's baptism and transfers, with a faithful wider congregation meeting regularly for worship services varying from 120–150 in number, until March 2020 when the church decided to meet on Zoom as a direct response to enforced Government lockdown. This allowed the Fellowship to continue to meet and worship together. Each meeting is recorded and a copy is provided for those unable to connect online.

## **Objectives and Activities**

These remain as previous but the fellowship has taken a major step in improving both its spiritual and social outreach and is in the process of building a new purpose built chapel, to support the local community.

The principle objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church's Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

## **New Chapel Building**

Full detailed planning permission was granted in July 2018 for a new chapel. It will consist of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer will be a separate larger space with a café for use mid-week, both by young and old and those in-between. There will be a dedicated Sunday School area with open classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. The work commenced on the new main building in May 2020.

The finance for the new chapel will come from the joint sales of The Manse, Chapel View, a plot of land below the Manse and a large bequest from 2 sisters who were members of the congregation.

At the end of 2020 the chapel was probably 70% completed with hope that it will be completed in mid 2021.

## **Our main activities include**

### **At the end of 2020 in light of COVID 19 meetings were held via Zoom**

Sunday morning via Zoom

Sunday bible study and prayer time via Zoom

Mid-week bible studies and prayer meeting with regular House Groups via Zoom

Evangelistic activities to all age ranges in the community via Zoom

Pastoral work, including visiting the sick and bereaved

Young Peoples Groups via Zoom

Parent and Toddler Group – not being held due to Covid.

Ladies meeting – both fellowship and evangelistic - not being held due to Covid.

Men's Groups – both fellowship and evangelistic - not being held due to Covid.

Promotion and support of Missions (see mission giving below)

Local school assemblies (not since March)

Christianity Explored courses via Zoom

## **Achievements and performance**

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd.

## **Brief description of the various works the Church is involved in:**

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this programme. The policy was reviewed and enhanced through 2020.

Due to Covid 19 the following areas of outreach are on hold:

Toddler Group provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents: mostly ladies but men do attend.

FOY is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age appropriate bible talk.

Y Zone is for youngsters of high school age, predominantly 11 to 16 year olds, to play games or simply talk with their peers and the leaders, again with a relative spiritual talk. There are termly trips to ten pin bowling, the beach etc.

Sunday School is still run weekly and is very much run as a traditional event, teaching children the classical biblical stories and applying them to everyday life. There is singing, reading and time to allow the young people to express themselves.

Latte, Laughter and Life is a monthly meeting, run in an evening to encourage ladies to meet and discuss relevant topics.

Holiday Bible Club is for a week in August, (Monday-Friday) a bible club for 3 to 12 year olds and it is very well attended each year. It is run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

All of the above events are financed through FBC and no charges are made.

## **Teaching and building up God's people**

We are blessed by the people who have filled this role within the church and with visiting ministers preaching Sunday by Sunday.

## **Property – maintenance and equipment**

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full deposits etc. that commercial

landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

## **Financial Report and Review**

Financial statement for the year ended 31<sup>st</sup> December 2020.

It has been a difficult year financially because of the limitations meeting by Zoom plus the burden of Covid 19 on individual's financial situations.

We have supported various Missions, and individuals in Missionary work. In total the sum given away was £19,529.00. This is considerably above the 10% figure we would as a Church aim to give as a minimum.

During this and previous years, as stated, we have been singularly blessed financially and have not had to formally budget. We do feel we have been prudent and discerning with what God has given to us and as such feel able to commit to building the new chapel.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

## **GDPR**

The church has adopted and implemented a policy in mind with adhering to this legislation and it continues to be adhered to in line with legal requirements.

## **Health and Safety**

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.



**FRESSINGFIELD BAPTIST CHURCH**  
**UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**



# **FRESSINGFIELD BAPTIST CHURCH**

## **Contents of the Financial Statements for the Year Ended 31 December 2020**

	Page
Independent examiner's report	2
General Fund Account	3
Mission Giving & Housing Fund Account	4
Housing Fund Account	5
Statement of Assets & Liabilities	6

## **Independent Examiner's Report**

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2020 set out on pages three to six.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The 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 required.

It is my responsibility to:

- examine the financial statements under Section 145 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 our attention.

### **Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as trustees concerning any 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.

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**FRESSINGFIELD BAPTIST CHURCH  
GENERAL FUND ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

<u><b>INCOME</b></u>	<u><b>2020</b></u>		<u><b>2019</b></u>
Sunday Offerings & Direct Giving	71,299.04		63,918.54
Special Offerings	<u>0.00</u>	71,299.04	2,068.12
Gifts Received	638.14		375,464.38
Interest Received	324.05		744.48
Income Tax Recovered	14,465.25		16,310.23
Rent	<u>0.00</u>	15,427.44	270.00
From Housing Account		<u>24,962.55</u>	<u>63,802.05</u>
		111,689.03	<u>522,577.80</u>
<u><b>EXPENDITURE</b></u>			
<u>Ministry</u>			
Pastor Salary & NI	32,888.52		5,480.94
Pastor Pension & Gratuity	17,807.71		3,204.00
Other Ministry	<u>2,450.00</u>	53,146.23	13,800.00
<u>Chapel</u>			
Insurance & Water Rates	3,676.55		3,891.66
Heat & Light	675.00		2,387.27
Stationery & Music Licence	991.79		1,531.27
Sizewell Weekend (net)	150.00		745.85
Books and Literature	143.12		291.39
Graveyard Maint. & Cleaner	648.00		2,552.00
Repairs & Upkeep	1,419.82		1,209.13
Accounts & Legal Fees	570.00		300.00
Gifts & Conference Expenses	<u>0.00</u>	8,274.28	0.00
<u>Manse</u>			
Water Rates & Council Tax	2,694.76		2,742.26
Repairs & Upkeep	<u>88.39</u>	2,783.15	315.13
<u>Outreach</u>			
Child Protection	0.00		28.00
Sunday School	111.47		507.47
Youth & Children (weekly)	236.72		1,356.08
Holiday Club	1,070.25		682.16
Men's Ladies & Youth (specials)	<u>62.50</u>	1,480.94	1,036.74
<u>Mission Giving</u> (see summary)		19,529.00	20,705.05
To Housing Account		315,104.00	0.00
To Caring fund		270.00	0.00
Transfers To Capital Account (Old Chapel)		2,683.80	6,765.12
Transfers To Capital Account (New Chapel)		<u>59,260.24</u>	<u>96,793.28</u>
		462,531.64	166,324.80
Surplus/(Deficit) for the Year		<u><b>-350,842.61</b></u>	<u><b>356,253.00</b></u>

**FRESSINGFIELD BAPTIST CHURCH  
MISSION GIVING  
FOR THE YEAR ENDED 31 DECEMBER 2020**

<b>Restricted Funds</b> (Special Offerings)	<u><b>2020</b></u>	<u><b>2019</b></u>
Royal British Legion (Poppy Appeal)	200.00	227.41
Tear Fund (Quiz)	150.00	492.00
Tear Fund - Christmas	1,000.00	1,046.64
<b>Missionaries &amp; Personal Workers</b>		
Pastor & Mrs Brian Ellis (Philippines)	800.00	800.00
Andy & Joy Clark (Youth for Christ)	500.00	500.00
Barnaby Alsop	1,000.00	1,000.00
Paul Buss	1,000.00	1,000.00
<b>Missions:</b>		
Asia Link - Jim Gourlay	400.00	425.00
Caring For Life	3,000.00	2,750.00
Christianity Explored	500.00	500.00
Faith Mission	250.00	250.00
Faith Mission - Stephen Walker	250.00	250.00
Faith Mission - James Brown	250.00	250.00
Grace Baptist Mission	3,000.00	3,000.00
SASRA	0.00	500.00
Transform Work UK	250.00	250.00
Open Doors	600.00	500.00
Bishop Jacob (India)	1,000.00	500.00
<b>Special Projects:</b>		
Jessica Debenham	0.00	2,250.00
Derby UCCF - Jack Whatling	0.00	500.00
<b>Other Organisations:</b>		
Affinity (formerly BEC)	100.00	100.00
Grace Baptst Trust Corporation	100.00	100.00
Grace Directory	50.00	50.00
Radio Bible Class	150.00	150.00
Sixth Sense Magazine	100.00	100.00
United Christian Broadcasting	150.00	150.00
FIEC	2,179.00	3,064.00
Sizewell Hall	2,550.00	0.00
	<u><b>19,529.00</b></u>	<u><b>20,705.05</b></u>

**HOUSING FUND ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

Balance B/F at 1st January 2020	56,621.40	92,915.64
Interest Received	45.20	115.95
Rents Received	27,010.00	34,590.00
From General Fund	315,104.00	0.00
Chapel View	57,268.60	0.00
Manse	298,274.00	0.00
5 Stradbroke Road	<u>198,754.20</u>	<u>0.00</u>
	953,077.40	<u>127,621.59</u>
Repairs and Upkeep-Houses	1,588.77	4,425.10
Insurances	1,523.67	1,758.49
Tenancy Expenses - Legal & C/T	1,007.05	1,014.55
New Chapel	691,671.28	0.00
To General Fund	<u>24,962.55</u>	<u>63,802.05</u>
	720,753.32	71,000.19
<b><u>Balance C/F at 31st December 2020</u></b>	<b><u>232,324.08</u></b>	<b><u>56,621.40</u></b>

**FRESSINGFIELD BAPTIST CHURCH**  
**STATEMENT OF ASSETS & LIABILITIES**  
**AS AT 31ST DECEMBER 2020**

<u>Fixed Assets</u>	<u>2020</u>	<u>2019</u>
<u>Property: (at cost)</u>		
Manse		10,000.00
Chapel Hall	58,484.07	51,718.95
Add: Costs during year	<u>2,683.80</u>	6,765.12
1 to 5 Chapel Close		150,000.00
Extension to 5 Chapel Close		19,072.25
Chapel View		127,903.13
New Chapel	240,399.79	143,606.51
Add: Costs during year	<u>750,931.52</u>	<u>96,793.28</u>
	1,221,571.43	605,859.24
 <u>Current Assets</u>		
Cash at Bank	241,886.47	418,394.92
Prepayments	<u>1,827.20</u>	<u>1,715.26</u>
	243,713.67	420,110.18
 <u>Less: Current Liabilities</u>		
Sundry Creditors	<u>0.00</u>	<u>1,256.59</u>
Net Current Assets	243,713.67	418,853.59
	<u><u>1,465,285.10</u></u>	<u><u>1,024,712.83</u></u>

**REPRESENTED BY**

**General Fund**

Balance at 1st January 2020	362,232.19	5,979.18
(Deficit)/Surplus for the Year	<u>-350,842.61</u>	356,253.01

**Housing Fund**

Balance at 31st December 2020	232,324.08	56,621.40
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**Capital Fund**

Balance at 1st January 2020	605,859.24	502,300.84
Less: Disposal of Manse & Chapel View	-137,903.13	0.00
Add: New Chapel (costs during year)	750,931.52	96,793.28
: Old Chapel (costs during year)	<u>2,683.80</u>	6,765.12
	1,221,571.43	
	<u><u>1,465,285.10</u></u>	<u><u>1,024,712.83</u></u>

Signed following adoption by the Church on their behalf:

Deacon.....

Deacon.....

Date.....

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