

**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**

**Church Website                       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**

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| Mission Giving & Housing Fund Account | 4    |
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## **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.

### **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  
Offices 5-6, Rickingham Business Centre  
Willow Farm, Allwood Green  
Rickingham, Diss  
Norfolk  
IP22 1LQ

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

| <b><u>INCOME</u></b>                      | <b><u>2020</u></b> |                           | <b><u>2019</u></b>       |
|---|--------------------|---------------------------|--------------------------|
| 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>        |
| <br><b><u>EXPENDITURE</u></b>             |                    |                           |                          |
| <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><u>-350,842.61</u></u> | <u><u>356,253.00</u></u> |

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

| <b>Restricted Funds</b> (Special Offerings) | <b><u>2020</u></b>      | <b><u>2019</u></b>      |
|---|-------------------------|-------------------------|
| 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                    |
|   | <b><u>19,529.00</u></b> | <b><u>20,705.05</u></b> |

**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               | <u>71,000.19</u>        |
| <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**

| <b><u>Fixed Assets</u></b>              | <b><u>2020</u></b>         | <b><u>2019</u></b>         |
|---|----------------------------|----------------------------|
| Property: (at cost)                     |                            |                            |
| Manse                                   |                            | 10,000.00                  |
| Chapel Hall                             | 58,484.07                  | 51,718.95                  |
| Add: Costs during year                  | <u>2,683.80</u>            | 61,167.87                  |
| 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>991,331.31</u>          |
|   | 1,221,571.43               | 605,859.24                 |
| <b><u>Current Assets</u></b>            |                            |                            |
| 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                 |
| <b><u>Less: Current Liabilities</u></b> |                            |                            |
| Sundry Creditors                        | <u>0.00</u>                | <u>1,256.59</u>            |
| Net Current Assets                      | 243,713.67                 | 418,853.59                 |
|   | <b><u>1,465,285.10</u></b> | <b><u>1,024,712.83</u></b> |
| <b><u>REPRESENTED BY</u></b>            |                            |                            |
| <b><u>General Fund</u></b>              |                            |                            |
| Balance at 1st January 2020             | 362,232.19                 | 5,979.18                   |
| (Deficit)/Surplus for the Year          | <u>-350,842.61</u>         | 11,389.59                  |
|   |                            | 356,253.01                 |
| <b><u>Housing Fund</u></b>              |                            |                            |
| Balance at 31st December 2020           | 232,324.08                 | 56,621.40                  |
| <b><u>Capital Fund</u></b>              |                            |                            |
| 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>            | <u>1,221,571.43</u>        |
|   | <b><u>1,465,285.10</u></b> | <b><u>1,024,712.83</u></b> |

Signed following adoption by the Church on their behalf:

Deacon.....

Deacon.....

Date.....

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1. which gives me reasonable cause to believe that, in any material respect, the requirements
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