

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

Trustee Annual Report for the year ending 31st December 2021

Reference and Administration details

Charity Name – FRESSINGFIELD BAPTIST CHURCH

Registered Charity Number – 1166572 (as of 18th 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

Stuart Balmer	Pastor
Richard Walsh	Treasurer
Martin Aylett	Deacon
Peter Davidson	Deacon
Trevor Thompson	Deacon

Church Administration Secretary – Bridget Davidson
office.fressingfieldbaptist@gmail.com

Church Website 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@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 28th 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 31st 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 £
INCOME				
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
Total Income		692,515	692,515	668,078
EXPENDITURE				
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	1	5,025	5,025	19,529
Capital items		844,014	844,014	753,615
Legal expenses		670	670	570
Total Expenditure		920,377	920,377	843,218
Net Income		(227,862)	(227,862)	(175,140)

Balance Sheet

For the year ended 31st December 2021

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

Notes

1. Mission Giving

	2021	2020
	£	£
Special Offerings		
Royal British Legion	200	200
Tear Fund	0	150
Tear Fund - Christmas Appeal	0	1,000
	<u>200</u>	<u>1,350</u>
Individual Missionaries & Workers		
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>
Missions		
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>
Other Organisations		
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>
Total Mission Giving	<u>5,025</u>	<u>19,529</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.

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
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Willow Farm, Allwood Green
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