

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

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

Independent Examiner of Accounts

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Bankers

**Barclays Bank plc
6 Market Place
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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. 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 31st 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 £
INCOME						
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
Total Income		151,711	34,117	185,827	185,827	553,798
EXPENDITURE						
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
Total Expenditure		135,677	35,000	170,677	170,677	545,800
Net Income		16,034	-884	15,151	15,151	7,999

Balance Sheet

For the year ended 31st December 2023

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

Notes

1. Mission Giving

	2023	2022
	£	£
Special Offerings		
Royal British Legion	175	200
Tear Fund	0	3,900
Tear Fund - Christmas Appeal	747	700
Tear Fund - Gaza	371	0
	<u>1,293</u>	<u>4,800</u>
Individual Missionaries & Workers		
Person A	500	500
Person B	350	0
	<u>850</u>	<u>500</u>
Missions		
Asia Link	0	0
Caring for Life	750	750
Open Doors	0	400
Reach Across	0	350
Samaritans Purse	150	0
	<u>900</u>	<u>1,500</u>
Other Organisations		
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
	<u>320</u>	<u>300</u>
Total Mission Giving	<u>3,363</u>	<u>5,025</u>

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.



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