

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

Trustee Annual Report for the year ending 31st December 2024

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
Martin Aylett	Deacon
Graham Browne	Deacon
Willem Grobler	Deacon
William Horrex	Deacon
Adrian Marfleet	Deacon

Church Office stuart.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 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

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. 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 31st 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 £
INCOME						
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
Total Income		165,108	241,485	406,593	406,593	185,827
EXPENDITURE						
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
Total Expenditure		141,682	79,175	220,857	220,857	170,677
Net Income		23,427	162,309	185,736	185,736	15,151

Balance Sheet

For the year ended 31st December 2024

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

Notes

1. Mission Giving

	2024	2023
	£	£
Special Offerings		
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
	<u>1,265</u>	<u>1,293</u>
Individual Missionaries & Workers		
Person A	2,000	500
Person B	0	350
	<u>2,000</u>	<u>850</u>
Missions		
Asia Link	2,340	0
Caring for Life	2,700	750
Open Doors	2,000	0
Reach Across	0	0
Samaritans Purse	265	150
	<u>7,305</u>	<u>900</u>
Other Organisations		
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
	<u>3,158</u>	<u>320</u>
Total Mission Giving	<u>13,728</u>	<u>3,363</u>

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.



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