

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales · Charity number 1183504

Details

Other names SDBC

Status Registered

Legal form CIO

Registered 2019-05-21

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

Contact

Address Shepherd Drive Baptist Church
Laburnum Close
Pinewood
Ipswich
IP8 3SL

Phone 01473422965

Email durrana10@gmail.com

Website sdbc.org.uk

Activities

Objects: THE OBJECT OF THE CIO IS, FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO BAPTIST PRINCIPLES AND IN ACCORDANCE WITH THE STATEMENT 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: Religious Activities

Classification

- **How:** Provides Other Finance
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£143,213	£175,255	-	-
2024-03-31	£140,093	£158,006	-	-
2023-03-31	£255,158	£316,833	-	-
2022-03-31	£341,771	£429,049	-	-
2021-03-31	£215,540	£105,268	-	-

Trustees

Name	Role	Appointed
Simon David Robinson	Chair	2019-06-16
Alan Patrick Durrant		2019-06-16
Christine Audrey Robinson		2019-06-16
Deborah Ruth Cook		2019-06-16
Gary David Haseman		2019-06-16
Peter James Newton		2019-06-16
Sheryl Elaine Brett		2019-06-16

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales - Charity number 1183504

Accounts

**Shepherd Drive Baptist Church
Ipswich**

Charity No 1183504

**Annual Report
Year Ending
March 31st 2025**



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1st April 2024 to 31st March 2025

Charity name: Shepherd Drive Baptist Church

Charity registration number: 1183504

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see accompanying report
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware and adhere to the guidance issued by the Charity Commission on public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	SDBC does not make grants but does make regular gifts from its charitable "compassion fund".
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	Please see accompanying report
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, the membership of the church grew and, as at 31st March 2025, there were 106 people in membership (compared to 98 as at 31st March 2024).</p> <p>Our average attendance at worship services and Bible study groups has also increased during this period.</p> <p>Our children's work, Toddler Group and other community events have also remained popular, which has been confirmed by the continual flow of new children and parents/grandparents etc. coming along each week.</p> <p>A number of church members give their time supporting the Oasis English Language School based in Ipswich.</p>

		We also look to the needs of the community and seek to help as we are able / have opportunity with compassionate / practical assistance.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Please see accompanying report. We believe that the primary objectives (<i>to share both the word and love of God locally in the community we serve and also worldwide</i>) have been met this year to the best of our ability.
Performance of fundraising activities against objectives set	Para 1.41	Please see accompanying report. Our overall financial position has remained in a healthy state and we have been greatly encouraged that our building project has been completed
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Please see accompanying report.</p> <p>Our overall financial position has remained stable this year as a result of increased income from congregational giving and the careful control of usual costs.</p> <p>However, it was necessary for the church to purchase a significant level of new equipment (replacement projector, new lighting, CCTV and additional storage facilities). As a result, total expenditure for the financial year (£134,369) exceeded the total income we received (£127,808) and resulted in a year-end deficit of £6,561. However, our general fund remains in a healthy position with a surplus of £21,841.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>In line with guidelines from the Charities Commission, the Trustees maintain reserves to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.</p> <p>The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.</p> <p>Additional reserves are currently held to meet the remaining costs of our church building extension project and future ministries.</p>
Amount of reserves held	Para 1.22	Circa £20,000, see above. Current balance of Future Ministries fund is £25,560.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a	Para 1.23	n/a

going concern		
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Please see accompanying report. Congregational giving provides the majority of income for the day-to-day running costs of the church. This is augmented by donations received from the public towards the costs of running our programme of activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Restrictions imposed which would prevent us actively pursuing our charity objectives. A major reduction in church members resulting in significantly lower levels of income. Major unexpected costs.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trustees are appointed by the church members and hold office under the constitution and rules of the CIO.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Please see accompanying report.</p> <p>The church is served by its Trustees which include two elders who are appointed by the church to lead the fellowship. Elders are accountable to the fellowship and appointed by the members of the church.</p> <p>The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating/supporting church of Grace Baptist Mission. The church also actively supports "Caring for life" (A Leeds-based charity working with vulnerable adults) and the Oasis English language school, based in Ipswich.</p>
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Shepherd Drive Baptist Church
Other name the charity uses	
Registered charity number	1183504
Charity's principal address	Laburnum Close, Pinewood, Ipswich IP8 3SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Simon Robinson	Minister and elder		Church members
2	Peter Newton	Co-minister and elder		Church members
3	Christine Robinson	Youth / Ladies worker and Deacon		Church members
4	Sheryl Brett	Deacon		Church members
5	Alan Durrant	Treasurer and Deacon		Church members
6	Debbie Cook	Deacon		Church members
7	William Cates	Deacon		Church members
8	Gary Haseman	Deacon		Church members
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent examiner	Mr S J Whayman	51 Cowper Street, Ipswich, IP4 5JA

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Shepherd Drive Baptist Church

Legal and Administrative Information

Registered Address Laburnum Close
 Pinewood
 Ipswich
 IP8 3SL

Trustees Mr. Simon Robinson (Minister)
 Mr. Peter Newton (Co-Minister)
 Mrs. Sheryl Brett
 Mrs. Debbie Cook
 Mrs. Christine Robinson
 Mr. Will Cates
 Mr. Alan Durrant (Treasurer)
 Mr. Gary Haseman

Property Trustees The Association of Grace Baptist Churches (East
Anglia) Ltd

Bankers CAF Bank Ltd
 25 Kings Hill Avenue
 Kings Hill West Malling
 Kent
 ME19 4JQ

Independent Examiner Mr S J Whayman
 51 Cowper Street
 Ipswich
 IP4 5JA

**Report of the Trustees of Shepherd Drive Baptist
Church
for the year end to 31 March 2025**

The Trustees of Shepherd Drive Baptist Church Ipswich, have pleasure in presenting their Annual Report for the year ended 31 March 2025. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as they apply to smaller charities.

Trustees

The Church is constituted as a Charitable Incorporated Organisation. The trustees named on page 15 have served throughout the year and were appointed as trustees on registration of the church as a CIO. They are appointed by the members and hold office under the constitution and rules of the CIO.

The trustees are the elders and deacons of the Church. During the past year Simon Robinson, Christine Robinson and Peter Newton are the only trustees who have been paid as full or part-time workers for the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the Church.

Jackamans Solicitors hold the title deeds of the church property on behalf of the Association of Grace Baptist Churches (East Anglia) Ltd.

Structure, Governance and Management

The Charity is governed by an approved governing document. Members of the Church are accepted in accordance with the constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

Our Members' Meetings normally take place at least four times per year and have responsibility for the operation and overall policy of the church. In accordance with the constitution, there are eight Trustees, two of which are the Elders of the church (who have also been appointed by the Members) and are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. Although the constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

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The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating church of Grace Baptist Mission.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide. In order to achieve the principal objective as set out above, the Church provides a variety of activities both for its membership and the wider community. The aim is to show the love of Jesus Christ in both word and deed and to encourage people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This service usually takes place each Sunday at 11.00 am and will include singing, prayer and a Bible talk. During this service there is also a children's programme of activities which run in parallel. At the end of our Sunday service there is time to chat over tea/coffee, giving us the opportunity to further encourage each other and to get to know each other better.

The church seeks to be a friendly and welcoming community and anybody is free to attend our main worship service and any of the other meetings we hold. However, members' meetings are limited to those who are in membership and participation in Communion is limited to baptised Christians who are in good standing with a local church.

On the first Sunday of each month, we meet for a time of prayer during the evening. In addition, on the third Sunday in most months, we hold a Communion service followed by a meal together. There are also occasional services at other times which are advertised on the Church Notice Board and the website (sdbc.org.uk).

The Church runs a series of Bible study/prayer groups during the week to encourage growth in faith and discipleship. These are held both at the church and in the homes of some members, and further details of these can be obtained from the Elders, or at the Sunday worship service.

The Church also runs a Parent and Toddler Group which meets in the Church premises on Wednesday mornings. This aims to support families in the community, demonstrating the love of Jesus Christ and providing a safe environment for young children to play and meet other children. From time to time the Church runs courses for people interested in discovering more about Christianity, entitled 'Christianity Explored' and also 'Hope Explored'.

For the older generation, we provide a quarterly fellowship group known as "Connections". We also run a coffee-morning group for men of all ages ("Coffee Connections") and a thriving Ladies' group which meets fortnightly.

On a monthly basis, we have a “Coffee, Craft & Chat” group for women and a men’s book club. We also hold men’s and women’s social evenings and have a walking club that meets periodically during the year.

The Church runs two weekly events for young people on Wednesday and Friday evenings, as well as our ‘Messy Church’ family events, which are held three times a year on Saturday mornings.

The Church operates robust systems to ensure that all people working with children and vulnerable adults are appropriately vetted and DBS-checked. The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programme by numbers only, (including financial numbers) but also in less tangible ways, such as strengthening fellowship and encouraging growth in people’s faith.

The Trustees recognise that these are difficult to measure, but believe that 2024/25 was a positive and encouraging year in the life of the Church.

During the year, eleven people joined the church, having publicly shared how they had come to faith in Jesus Christ. Two members moved to different areas and left the fellowship during the year. In addition, one member passed away. These changes resulted in 106 people being in membership as at 31st March 2025.

It has been encouraging to see average attendances at worship services increase and we have benefitted from the additional space created in our building by our now completed building project.

Our children’s work, Toddler Group and other community events have also been well attended and we have seen encouraging numbers at our Ladies group.

The Church has looked to support local, national and worldwide charities, both prayerfully and financially. We also have a number of church members who volunteer their services at the Oasis English Language School based in Ipswich.

We also look to the needs of the community and seek to help as we are able/have opportunity with compassionate/practical assistance.

Financial Review

The Church continues to raise the funds necessary to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, but the church has benefitted from financial

gifts and grants received. The Church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities.

Our overall financial position has remained stable this year as a result of increased income from congregational giving and the careful control of usual costs. However, it was necessary for the church to purchase a significant level of new equipment (replacement projector, new lighting, CCTV and additional storage facilities). As a result, total expenditure of unrestricted funds for the financial year (£148,218) exceeded the total unrestricted income we received (£141,946) and resulted in a year-end deficit of £6,272. However, our general fund remains in a healthy position with a surplus of £21,841.

At the year-end, Total Assets were £30,185. This figure reflects monies held in our General and Restricted funds and the outstanding loan amount to the Association of Grace Baptist Churches (East Anglia) Ltd.

A number of gifts have been made from our Compassion Fund this year and it has been encouraging to be used by God in this way to support a range of needs in our community.

Reserves Policy

In line with guidelines from the Charities Commission, the Trustees maintain reserves to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.

The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.

Additional reserves are currently held to meet the remaining costs of our church building extension project and future ministries.

Assets retained for the use of the Church



Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

Liabilities

£37,500 — remaining loan payable to Association of Grace Baptist Churches (EA) Ltd. Repayable by May 2032 in half-yearly instalments of E2,500

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Simon David Robinson	Alan Durrant
Position (e.g. Secretary, Chair, etc.)	Chair	Treasurer

Date 13 / 01 / 2026



Charity Name: **Shepherd Drive Baptist Church - CIO** No (if any): **1183504**

Receipts and payments accounts

CC16a

For the period from: **1st April 2024** To: **31st March 2025**

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary income					
Offerings & Gifts	103,027	1,267	-	104,294	101,272
Grants	5,060	-	-	5,060	7,650
Church Activities	10,475	-	-	10,475	8,414
Income Tax recovered on gifts	20,477	-	-	20,477	18,563
Use of Freebies	365	-	-	365	350
Interest	1,662	-	-	1,662	1,875
Other income	940	-	-	940	858
Sub total (GROSS INCOME XOF A/R)	141,846	1,267		143,213	140,985
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total					
Total receipts	141,846	1,267		143,213	140,985
A3 Payments					
Ministry Costs	68,468	-	-	68,468	65,058
Heating & Lighting	4,821	-	-	4,821	4,913
Church Unleaving	3,483	-	-	3,483	3,330
Church Activities	12,787	-	-	12,787	14,883
Equipment	20,064	-	-	20,064	4,839
Printing, Stationery & Web-Site	3,317	-	-	3,317	3,928
Gifts	16,849	1,668	-	18,517	18,631
Building work	-	20,174	-	20,174	23,417
Legal & Architectural Fees	-	365	-	365	593
Building Consultants	-	-	-	-	-
Other Expenses	16,479	-	-	16,479	8,912
Loan Repayment	-	6,000	-	6,000	6,000
	148,218	27,837	-	176,255	178,988
Sub total					
Total payments	148,218	27,837		176,255	178,988
Net of receipts/(payments)	-6,372	-26,570		-32,942	-37,993
A5 Transfers between funds					0
A6 Cash funds last year end	53,535	45,769		99,725	717,638
Cash funds this year end	47,164	20,019		67,183	29,728

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Current Account	12,945	-	-
	CAF Bank Deposit Account	34,710	20,010	-
	Total cash funds	47,655	20,010	-

(agree balances with receipts and payments account(s))



	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets				

	Details	Fund to which asset relates	Cost (optional)	Current value (optional)
B3 Investment assets				

	Details	Fund to which asset relates	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	IT & Kitchen Equipment, Church furniture	General Fund		

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Loan from Association of Grace Baptist Churches (East Angles)	Building Fund	37,590	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	SIMON ROBINSON	13/01/26
	ALAN DURRANT	13/01/26

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2025

GENERAL FUND				EXPENDITURE				
2024	2025	Budget	Paid to date	2024	2025	Budget	Paid to date	
		£	%			£	%	
INCOME				MINISTRY				
84,872 Offerings (Ave. £1797pw)	91,271	85,620	106.6	65,658	68,458	65,358	104.7	
Gifts & Grants				Heating & lighting				
0 General Gifts - Thank Offering				Electricity	3,263			
6,000 Other Gifts	2,138			Gas	1,558	4,821	4,000	
1,652 Support for co-worker	480	2,618		Church Upkeep				
Church Activities				Insurance	1,935			
8,273 Tots & Times	3,326			Repairs & Maintenance	577			
1,882 Youth Clubs	1,895			Water Rates	515			
1,288 Coffee, Craft & Chat	1,384			Cleaning	3,156			
426 Ladies Group	387			Ground rent	300	6,483	3,000	
833 Men's Events and Book Club	1,433			Printing, stationery & postage		3,317	3,000	
708 Men's Church	529			Books & Magazines		1,205	1,200	
896 Women's Conference	856			Outreach costs		2,423	2,500	
Quiz Night	615	10,475	8.100	129.3	Equipment		20,054	3,000
Tax Refunds				Warm Wednesday		0	0	
1,870	20,477	17,000	120.5	464 Licence And Subscriptions		911	2,000	
Interest				1,189 Mirrors & Other Donations		3,000	3,800	
520 Use of Premises	385			Church Activities				
107 Books & Magazines	436			Tots & Times		1,926		
87 Catering	175			Youth Clubs		1,797		
0 Other income	76			Coffee, Craft & Chat		2,652		
85 Scottish Power FIT Payment	258	1,305	1,000	Men's Church		773		
				Ladies Group		38		
				Diggers/ICB		1,625		
				Men's Events		1,979		
				Women's Conference		1,146		
				Christianity Explored/Followed		617		
				Quiz		224	12,757	
Total Receipts	127,808	111,720	114.4	Other expenses				
				Catering		2,812	3,000	
				Parish Council Car Park		1,000	1,000	
				Conference & Travel		1,891	500	
				Broadband		703	500	
				Other expenses		4,044	7,500	
				600 Association Annual Payment		750	10,940	
				Total Payments		134,569	100,758	
				15,373 Opening Balance at 1st April 2024		38,402		
				18,617 Surplus/Deficit for year		-6,561		
				Closing Balance at 31st March 2025		31,841		

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2025

COMPASSION FUND		GIFTS & DISTRIBUTIONS	
2024	2025	2024	2025
7,797 Offerings	5,118	11,701	13,849
5,000 SCC Household Support 4 Fund	5,000		
12,797	10,118	11,701	13,849
2,979 Opening Balance at 1st April 2024			1,976
1,005 Net Movement			-3,711
3,984			-1,735
Closing Balance at 31st March 2025			2,249
FUTURE MINISTRIES FUND			
0 Gifts - For Youth Worker	4,000		
0	4,000		0
21,589 Opening Balance at 1st April 2024			21,589
0 Net Movement			4,000
21,589			25,589
Closing Balance at 31st March 2025			25,589
BUILDING FUND			
84 Gifts	70		
2639 Refund from Anglia Plastics	-		
2,754	70		25,479
595 Architect's Fees	305		
0 Alacorn Final Payment	20,174		
25,123 EPPH Boiler Installation	-		
4,294 Madison Air Conditioning	-		
5,000 Loan Repayments 4&5	5,000		
35,012			25,479
77,373 Opening Balance at 1st April 2024			45,095
-82,278 Net Movement			-25,409
42,095			19,686
Closing Balance at 31st March 2025			19,686

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2025

RESTRICTED FUND

2024		2025	2024		2025
379	Women's Fellowship Project	389	-	Women's Fellowship Project	805
37	Caring For Life	145	117	Caring For Life	-
372	Suffolk One Foodbank	763	527	Suffolk One Foodbank	733
		<u>1,197</u>			<u>1,538</u>
			367	Opening Balance at 1st April 2024	694
			332	Net Movement	-361
			<u>697</u>	Closing Balance at 31st March 2025	<u>333</u>

BALANCE SHEET AS AT 31st March 2025

2024	CURRENT ASSETS	2025
0	SumUp Payment Allocated not Rec'd	49
2,056	Cash	2,800
18,569	Bank Current Account	10,097
78,216	Deposit Account	54,739
		<u>67,685</u>
42,590	Outstanding Loan to Association	37,500
<u>57,222</u>		<u>30,185</u>

**Independent examiner's report to the trustees of Shepherd Drive
Baptist Church CIO**

I report to the trustees on my examination of the accounts of Shepherd Drive Baptist Church CIO (the Trust) for the year ended 31st March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

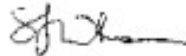
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:-

- accounting records were not kept in accordance with section 190 of the Charities Act;
or
- the accounts did not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:-



Name:-

Mr S J Whayman

Address:-

51 Cowper Street
Ipswich
IP4 5JA

Date:- 18th August 2025

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales - Charity number 1183504

Accounts

Shepherd Drive Baptist Church Ipswich

Charity No 1183504

**Annual Report
Year Ending
March 31st 2024**



Trustees' Annual Report for the period

From 1st April 2023 to 31st March 2024

Charity name: Shepherd Drive Baptist Church

Charity registration number: 1183504

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see accompanying report
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware and adhere to the guidance issued by the Charity Commission on public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	SDBC does not make grants but does make regular gifts from its charitable "compassion fund".

Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	Please see accompanying report
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, overall, the membership of the church grew and, as at 31st March 2024, there were 98 people in membership (compared to 92 as at 31st March 2023).</p> <p>Our average attendance at worship services and Bible study groups has also increased during this period.</p> <p>Our children's work, Toddler Group and other community events have also remained popular, which has been confirmed by the continual flow of new children and parents/grandparents etc. coming along each week.</p> <p>A number of church members give their time supporting the Oasis English Language School based in Ipswich.</p> <p>We also look to the needs of the community and seek to help as we are able/have opportunity with compassionate / practical assistance.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against		Please see accompanying report.
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objectives set	Para 1.41	We believe that the primary objectives <i>(to share both the word and love of God locally in the community we serve and also worldwide)</i> have been met this year to the best of our ability.
Performance of fundraising activities against objectives set	Para 1.41	Please see accompanying report. Our overall financial position has remained in a healthy state and we have been greatly encouraged that our building project has been largely completed
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Please see accompanying report. Our overall financial position has remained stable this year as a result of increased income from congregational giving and the careful control of costs. This has resulted in a year-end surplus of £28,400
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>In line with guidelines from the Charities Commission, the Trustees maintain reserves to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.</p> <p>The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.</p> <p>Additional reserves are currently held to meet the remaining costs of our church building extension project and future ministries.</p>
Amount of reserves held	Para 1.22	Circa £20,000 (see above)
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Please see accompanying report. Congregational giving provides the majority of income for the day-to-day running costs of the church. This is augmented by donations received from the public towards the costs of running our programme of activities.
Investment policy and objectives including any	Para 1.46	n/a

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	Restrictions imposed which would prevent us actively pursuing our charity objectives. A major reduction in church members resulting in significantly lower levels of income. Major unexpected costs.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trustees are appointed by the church members and hold office under the constitution and rules of the CIO.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Please see accompanying report.</p> <p>The church is served by its Trustees which include two elders who are appointed by the church to lead the fellowship. Elders are accountable to the fellowship and appointed by the members of the church.</p> <p>The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating/supporting church of Grace Baptist Mission. The church also actively supports "Caring for life" (A Leeds-based charity working with vulnerable adults) and the Oasis English language school, based in Ipswich.</p>
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Shepherd Drive Baptist Church
Other name the charity uses	
Registered charity number	1183504
Charity's principal address	Laburnum Close, Pinewood, Ipswich IP8 3SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Simon Robinson	Minister and elder		Church members
2	Peter Newton	Co-minister and elder		Church members
3	Christine Robinson	Youth / Ladies worker and Deacon		Church members
4	Sheryl Brett	Minute secretary and Deacon		Church members
5	Alan Durrant	Treasurer and Deacon		Church members
6	Debbie Cook	Deacon		Church members
7	William Cates	Deacon		Church members
8	Gary Haseman	Deacon		Church members
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Independent examiner	Mr S J Whayman	51 Cowper Street, Ipswich, IP4 5JA

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Shepherd Drive Baptist Church

Legal and Administrative Information

Registered Address	Laburnum Close Pinewood Ipswich IP8 3SL
Trustees	Mr. Simon Robinson (Minister) Mr. Peter Newton (Minister) Mrs. Sheryl Brett (Minute Secretary) Mrs. Debbie Cook Mrs. Christine Robinson Mr. Will Cates Mr. Alan Durrant Mr. Gary Haseman
Property Trustees	The Association of Grace Baptist Churches (East Anglia) Ltd
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner	Mr S J Whayman 51 Cowper Street Ipswich IP4 5JA

Report of the Trustees of Shepherd Drive Baptist Church for the year end to 31 March 2024

The Trustees of Shepherd Drive Baptist Church Ipswich, have pleasure in presenting their Annual Report for the year ended 31 March 2024. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as they apply to smaller charities.

Trustees

The Church is constituted as a Charitable Incorporated Organisation. The trustees named on page 15 have served throughout the year and were appointed as trustees on registration of the church as a CIO. They are appointed by the members and hold office under the constitution and rules of the CIO.

The trustees are the elders and deacons of the Church. During the past year Simon Robinson, Christine Robinson and Peter Newton are the only trustees who have been paid as full or part-time workers for the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the Church.

Jackmans Solicitors hold the title deeds of the church property on behalf of the Association of Grace Baptist Churches (East Anglia) Ltd.

Structure, Governance and Management

The Charity is governed by an approved governing document. Members of the Church are accepted in accordance with the constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

Our Members' Meetings normally take place at least four times per year and have responsibility for the operation and overall policy of the church. In accordance with the constitution, there are eight Trustees, 2 of which are the Elders of the church (who have also been appointed by the Members) and are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. Although the constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating church of Grace Baptist Mission.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide. In order to achieve the principal objective as set out above, the Church provides a variety of activities both for its membership and the wider community. The aim is to show the love of Jesus Christ in both word and deed and to encourage people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This service usually takes place each Sunday at 11.00 am and will include singing, prayer and a Bible talk. During this service there is also a children's programme of activities which run in parallel. At the end of our Sunday service there is time to chat over tea/coffee, giving us the opportunity to further encourage each other and to get to know each other better.

The church seeks to be a friendly and welcoming community and anybody is free to attend our main worship service and any of the other meetings we hold. However, members' meetings are limited to those who are in membership and participation in Communion is limited to baptised Christians who are in good standing with a local church.

On the first Sunday of each month, we meet for a time of prayer during the evening. In addition, on the third Sunday in most months, we hold a Communion service followed by a fellowship tea. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.sdbc.org.uk).

The Church runs a series of Bible study/prayer groups during the week to encourage growth in faith and discipleship. These are held both at the church and in the homes of some members, and further details of these can be obtained from the Elders, or at the Sunday worship service.

The Church also runs a Parent and Toddler Group which meets in the Church premises on Wednesday mornings. This aims to support families in the community, demonstrating the love of Jesus Christ and providing a safe environment for young children to play and meet other children. From time to time the Church runs courses for people interested in discovering more about Christianity, entitled 'Christianity Explored' and also 'Hope Explored'.

For the older generation, we provide a quarterly fellowship group known as "Connections". We also run a coffee-morning group for men of all ages ("Coffee Connections") and a thriving Ladies' group which meets fortnightly.

On a monthly basis, we have a "Coffee, Craft & Chat" group for women and a men's book club. We also hold men's and women's social evenings and have a walking club that meets periodically during the year.

The Church runs two weekly events for Young People on Wednesday and Friday evenings, as well as our 'Messy Church' family events, which are held three times a year on Saturday mornings.

The Church operates robust systems to ensure that all people working with children and vulnerable adults are appropriately vetted and CRB-checked. The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programme by numbers only, (including financial numbers) but also in less tangible ways, such as strengthening fellowship and encouraging growth in people's faith.

The Trustees recognise that these are difficult to measure, but believe that 2023/24 was a positive and encouraging year in the life of the Church.

During the year, eight people joined the church, having publicly shared how they had come to faith in Jesus Christ. Two members left the fellowship during the year; one of these moved to a different church and the church withdrew the membership of one member. These changes resulted in 98 people being in membership as at 31st March 2024.

It has been encouraging to see average attendances at worship services increase and we have benefitted from the additional space created in our building by our building project.

Our children's work, Toddler Group and other community events have also been well attended and we have seen encouraging growth in our Ladies group.

The Church has looked to support local, national and worldwide charities, both prayerfully and financially. We also have a number of church members who give their time as they volunteer their services at the Oasis English Language School based in Ipswich.

We also look to the needs of the community and seek to help as we are able/have opportunity with compassionate/practical assistance.

We give thanks to God for the way that our building project has been largely completed (with a few small matters remaining) and, in God's goodness, for the healthy financial position of this project.

Financial Review

The Church continues to raise the funds necessary to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, but the church has benefitted from financial gifts and grants received. The Church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities.

Our general financial position has been maintained this year as a result of increased contributions from our members and also with our usual activities making contributions to income. During the year, we received total income of £123,676, with total expenditure of £110,649. This level of income and expenditure reflected a full programme of activities etc. throughout the full year. This resulted in a surplus on our normal activities of £13,027 which increased the balance of our General Fund to £28,400.

At the year-end, Total Assets were £57,225. This figure reflects monies held in our General and Restricted funds and the outstanding loan amount.

A number of gifts have been made from our Compassion Fund this year. However, this fund had a surplus at the year-end as we benefitted from a significant community grant. We will be using this surplus carefully to support needs within our fellowship and in the wider community in the next financial year and seeking to distribute residual funds at the earliest opportunity.

Reserves Policy

In line with guidelines from the Charities Commission the Trustees set up a Reserves Policy to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.

The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.

The assets retained for the use of the Church



Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

Liabilities

£42,500 – remaining loan payable to Association of Grace Baptist Churches (EA). Repayable by May 2032 in half-yearly instalments of £2,500

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Simon David Robinson	Alan Durrant
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	19 / 01 / 2025	



Charity Name Shepherd Drive Baptist Church - CIO	No (if any) 1183504
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2023	To	Period end date 31st March 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary income					
Offerings & Gifts	100,312	1,060	-	101,372	162,280
Grants	5,000	2,650	-	7,650	7,700
Church Activities	9,414	-	-	9,414	8,040
Income Tax recovered on gifts	18,563	-	-	18,563	24,954
Use of Premises	320	-	-	320	20
Interest	1,876	-	-	1,876	699
Interest Free Loan	-	-	-	-	50,000
Other Income	898	-	-	898	1,068
Sub total (Gross income for AR)	136,383	3,710	-	140,093	254,761
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	136,383	3,710	-	140,093	254,761
A3 Payments					
Ministry Costs	65,658	-	-	65,658	60,715
Heating & Lighting	4,513	-	-	4,513	3,640
Church Upkeep	3,030	-	-	3,030	3,139
Church Activities	14,683	-	-	14,683	14,713
Equipment	5,839	-	-	5,839	36,760
Printing, Stationery & Web-Site	3,928	-	-	3,928	5,033
Gifts	14,887	644	-	15,531	15,591
Building Work	-	29,417	-	29,417	152,762
Legal & Architectural Fees	-	595	-	595	5,748
Building Consultancy	-	-	-	-	2,250
Other Expenses	9,812	-	-	9,812	13,983
Loan Repayment	-	5,000	-	5,000	2,500
	122,350	35,656	-	158,006	316,834
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	122,350	35,656	-	158,006	316,834
Net of receipts/(payments)	14,033	- 31,946	-	- 17,913	-62,073
A5 Transfers between funds	-	-	-	-	0
A6 Cash funds last year end	39,903	77,735	-	117,638	179,711
Cash funds this year end	53,936 #	45,789	-	99,725	117,638

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Current Account	21,616	-	-
	CAF Bank Deposit Account	32,320	45,789	-
			-	-
	Total cash funds	53,936	46,789	-

(agree balances with receipts and payments account(s))

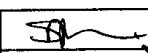
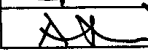
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets				

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets				

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	IT & Kitchen Equipment, Church Furniture.	General Fund		

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Loan from Association of Grace Baptist Churches (East Anglia)	Building Fund	42,500	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	SIMON ROBINSON	19/1/25
	ALAN DURRANT	19/1/25

Independent examiner's report to the trustees of Shepherd Drive Baptist Church CIO

I report to the trustees on my examination of the accounts of Shepherd Drive Baptist Church CIO (the Trust) for the year ended 31st March 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').


I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:-

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:- 

Name:- Mr S J Whayman

Address:- 51 Cowper Street
Ipswich
IP4 5JA

Date:- 2nd August 2024

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2024

GENERAL FUND		2023	2024	Budget	Paid to date	2023	EXPENDITURE	2024	Budget	Paid to
2023	INCOME			£	%				£	date %
80,774	Offerings (Avc. £1634pw)		84,971	85,620	99.2	60,715	Ministry		65,658	100.5
	Gifts & Grants						Heating & lighting	3,483		
	0 General Gifts -Thank Offering					1,624	Electricity	1,030		
	0 Association Of Grace Baptist Churches					2,016	Gas		4,513	112.8
	0 Other Gifts	6,000					Church Upkeep			
3,660	Support for co-worker	1,635	7,635			1,613	Insurance	1,730		
	Church Activities						0 Repairs & Maintenance	169		
2,409	Toys & Tinies	3,275				622	Water Rates	350		
1,934	Youth Clubs	1,982				604	Cleaning	481		
872	Coffee, Craft & Chat	1,298				300	Ground rent	3,030	3,000	101.0
455	Ladies Group	426				3,523	Printing, stationery & postage	3,464	3,600	96.2
500	Warm Wednesday	0				1,115	Books & Magazines	1,751	1,200	145.9
573	Men's Events and Book Club	835				3,836	Outreach costs	2,639	2,500	105.5
448	Messy Church	703				6,363	Equipment	5,839	3,000	194.6
849	Women's Conference	896				558	Warm Wednesday	212	0	0.0
	0 Connections	0				1,510	Web Site, Licence And Subscriptions	464	2,000	23.2
	One Off Activities		9,414	8,100	116.2	4,711	Mission & Other Donations	3,186	3,600	88.5
							Church Activities			
						1,461	Toys & Tinies	2,008		
						1,773	Youth Clubs	2,007		
						1,903	Coffee, Craft & Chat	2,069		
						0	JCB	0		
24,954	Tax Refunds		18,563	17,000	109.2	886	Messy Church	1,562		
	20 Use of Premises	320				158	Ladies Group	162		
	699 Interest	1,876				1,224	Diggers/JCB	1,522		
	157 Books & Magazines	101				0	Quiz	238		
						1,654	Men's Evening	1,077		
						1,077	Women's Conference	1,038		
						184	Christianity Explored/Followed	150		
						0	Connections	0	11,832	111,100
							Other expenses			
						2,763	Catering	1,894	3,000	63.1
						1,000	Parish Council Car Park	1,000	1,000	100.0
						912	Conference & Travel	1,534	500	306.7
						419	Broadband	535	500	
						7,673	Other expenses	2,499	7,500	33.3
						0	Association Annual Payment	600	8,061	
						112,196	Total Payments	110,649	111,858	98.9
119,095	Total Receipts	3,093	123,676	111,720	110.7					
						28,474	Opening Balance at 1st April 2023	15,373		
						6,899	Surplus for year	13,027		
						20,000	Transfer to Building Fund	0		
						15,373	Closing Balance at 31st March 2024	28,400		

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2024

COMPASSION FUND

	2023		2024
	2,006	Offerings	7,707
	7,700	SCC Household Support 4 Fund	5,000
	<u>9,706</u>		<u>12,707</u>

	2023		2024
	8,234	Gifts & Distributions	11,701
	<u>8,234</u>		<u>11,701</u>

FUTURE MINISTRIES FUND

	2023		2024
	1,498	Gifts	2,970
	1,472	Thank Offering	1,006
	<u>2,970</u>		<u>3,976</u>

	2023		2024
	1,498	Opening Balance at 1st April 2023	2,970
	1,472	Net Movement in 2023	1,006
	<u>2,970</u>	Closing Balance at 31st March 2024	<u>3,976</u>

BUILDING FUND

	2023		2024
	5,748	Architect's Fees	595
	1,200	Williams Holloway Ass Ltd	0
	1,050	Daniel Connal	0
	101	Other Expenses	0
	151,607	Abacus	0
	300	Mid-Essex Electrical	0
	1,740	PC Specialist	0
	28,657	Green Spark - AV	0
	855	Anglia Plastics	0
	0	EPPH Boiler Installation	25,123
	0	Madison Air Conditioning	4,294
	2,500	Loan Repayments 2&3	5,000
	<u>193,758</u>		<u>35,012</u>

	2023		2024
	127,788	Opening Balance at 1st April 2023	77,373
	-70,415	Net Movement in 2023	-32,278
	<u>20,000</u>	Transfer from General Fund	0
	<u>77,373</u>	Closing Balance at 31st March 2024	<u>45,095</u>

BUILDING FUND

	2023		2024
	31,698	Gifts	84
	120	Refund from Anglia Plastics	0
	0	Grant for New Boiler	2,650
	50,000	AGBC (EA) Ltd Loan	0
	1,500	Gift from Beccles Baptist Church	0
	15,025	Gift from Caudwell Hall Road	0
	25,000	Match Funding Gift	0
	<u>123,343</u>		<u>2,734</u>

	2023		2024
	25,000	Opening Balance at 1st April 2023	21,560
	21,560	Net Movement in 2023	0
	<u>21,560</u>	Closing Balance at 31st March 2024	<u>21,560</u>

123,343

2,734

193,758

35,012

Shepherd Drive Baptist Church Year End Accounts for The Period to 31st March 2024

RESTRICTED FUND

	<u>2023</u>	<u>2024</u>	<u>2023</u>	<u>2024</u>															
309 Women's Fellowship Project	178	379	384	0															
0 Grace Baptist Mission	0	0	108	0															
80 Open Doors - Earthquake	380	0	45	0															
343 Caring For Life	326	25	760	0															
326 Suffolk One Foodbank	<u>1,617</u>	<u>976</u>	380	0															
			642	117															
			<u>2,646</u>	<u>527</u>															
			<u>644</u>	<u>644</u>															
<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="text-align: right; width: 15%;">1,391</td> <td style="text-align: right; width: 15%;">Opening Balance at 1st April 2023</td> <td style="text-align: right; width: 15%;">362</td> <td style="text-align: right; width: 15%;"></td> </tr> <tr> <td></td> <td style="text-align: right;">-1,029</td> <td style="text-align: right;">Net Movement in 2023</td> <td style="text-align: right;">332</td> <td style="text-align: right;"></td> </tr> <tr> <td></td> <td style="text-align: right;"><u>362</u></td> <td style="text-align: right;">Closing Balance at 31st March 2024</td> <td style="text-align: right;"><u>694</u></td> <td style="text-align: right;"><u>694</u></td> </tr> </table>						1,391	Opening Balance at 1st April 2023	362			-1,029	Net Movement in 2023	332			<u>362</u>	Closing Balance at 31st March 2024	<u>694</u>	<u>694</u>
	1,391	Opening Balance at 1st April 2023	362																
	-1,029	Net Movement in 2023	332																
	<u>362</u>	Closing Balance at 31st March 2024	<u>694</u>	<u>694</u>															

BALANCE SHEET AS AT 31st March 2024

	<u>2023</u>	<u>2024</u>
CURRENT ASSETS		
Cash at Bank and in Hand		
1,720.95 Cash	2,056	2,056
21,355 Bank Current Account	19,560	19,560
96,283 Deposit Account	78,110	78,110
119,358	<u>99,725</u>	<u>99,725</u>
47,500 Outstanding Loan to Association	42,500	42,500
71,858	<u>57,225</u>	<u>57,225</u>

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales - Charity number 1183504

Accounts

Shepherd Drive Baptist Church Ipswich

Charity No 1183504

**Annual Report
Year Ending
March 31st 2023**



Trustees' Annual Report for the period

From 1st April 2022 to 31st March 2023

Charity name: Shepherd Drive Baptist Church

Charity registration number: 1183504

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see accompanying report
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware and adhere to the guidance issued by the Charity Commission on public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	SDBC does not make grants but does make regular gifts from its charitable "compassion fund".
Policy on social		n/a

investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Please see accompanying report
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, overall, the membership of the church grew and, as at 31st March 2023, there were 92 people in membership (compared to 76 as at 31st March 2022).</p> <p>Average attendance at worship services has been restored and maintained during the year, with people returning to worship post-Covid.</p> <p>Our children's work, Toddler Group and other community events have also recovered after the impact of Covid-19. The popularity of the group is confirmed by the continual flow of new children and parents/grandparents etc. coming along each week. We have also been encouraged by the numbers of people who returned to our services, study groups and other activities.</p> <p>A number of church members give their time supporting the Oasis English Language School based in Ipswich.</p> <p>We also look to the needs of the community and try to help as we are able/have opportunity with compassionate/practical assistance.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Please see accompanying report. The primary objectives (to share both the word and love of God locally in the community we serve and also worldwide) have been met this year to the best of our ability.
Performance of fundraising activities against objectives set	Para 1.41	Please see accompanying report. Our overall financial position has continued to improve this year and we have been greatly encouraged by the funds given / raised towards our building project.
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Please see accompanying report. Our overall financial position has remained stable this year as a result of increased income from congregational giving and the careful control of costs. This has resulted in a year-end surplus of £15,373
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	In line with guidelines from the Charities Commission, the Trustees maintain reserves to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost. The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund. Additional reserves are currently held to meet the future costs of our church building annexe project.
Amount of reserves held	Para 1.22	Circa £20,000 (see above)
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Please see accompanying report. Congregational giving provides the majority of income for the day-to-day running costs of the church. This is augmented by donations received from the public towards the costs of running our programme of activities.
Investment policy and objectives including any social investment policy	Para 1.46	n/a

adopted		
A description of the principal risks facing the charity	Para 1.46	Restrictions imposed which would prevent us actively pursuing our charity objectives. A major reduction in church members resulting in significantly lower levels of income. Major unexpected costs.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trustees are appointed by the church members and hold office under the constitution and rules of the CIO.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Please see accompanying report.</p> <p>The church is served by its Trustees which include two elders who are appointed by the church to lead the fellowship. Elders are accountable to the fellowship and appointed by the members of the church.</p> <p>The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating/supporting church of Grace Baptist Mission. The church also actively supports "Caring for life" (A Leeds-based charity working with vulnerable adults) and the Oasis English language school, based in Ipswich.</p>
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Shepherd Drive Baptist Church
Other name the charity uses	
Registered charity number	1183504
Charity's principal address	Laburnum Close, Pinewood, Ipswich IP8 3SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Simon Robinson	Minister and elder		Church members
2	Peter Newton	Co-minister and elder		Church members
3	Christine Robinson	Youth / Ladies worker and Deacon		Church members
4	Sheryl Brett	Minute secretary and Deacon		Church members
5	Alan Durrant	Treasurer and Deacon		Church members
6	Debbie Cook	Deacon		Church members
7	William Cates	Deacon		Church members
8	Gary Haseman	Deacon		Church members
9				
10				
11				
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17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent examiner	Mrs. Jane Everest ACA, on behalf of John Phillips & Co Ltd	Unit 81, Centaur Court, Claydon Business Park, Gt Blakenham, Ipswich, IP6 0NL

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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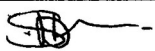
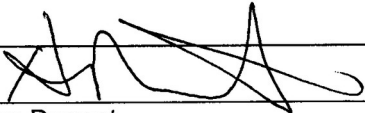
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Simon David Robinson	Alan Durrant
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date

29	/	01	/	2024.
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Trustees Annual Report	16-19
Independent Examiner's Report	20-27
Declarations	28

Shepherd Drive Baptist Church

Legal and Administrative Information

Registered Address	Laburnum Close Pinewood Ipswich IP8 3SL
Trustees	Mr. Simon Robinson (Minister) Mr. Peter Newton (Minister) Mrs. Sheryl Brett (Minute Secretary) Mrs. Debbie Cook Mrs. Christine Robinson Mr. Will Cates Mr. Alan Durrant Mr. Gary Haseman
Property Trustees	The Association of Grace Baptist Churches (East Anglia) Ltd
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner	Mrs Jane Everest ACA John Phillips & Co Ltd Unit 81, Centaur Court Claydon Business Park Gt Blakenham, Ipswich IP6 0NL

Report of the Trustees of Shepherd Drive Baptist Church for the year end to 31 March 2023

The Trustees of Shepherd Drive Baptist Church Ipswich, have pleasure in presenting their Annual Report for the year ended 31 March 2023. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as they apply to smaller charities.

Trustees

The Church is constituted as a Charitable Incorporated Organisation. The trustees named on page 3 have served throughout the year and were appointed as trustees on registration of the church as a CIO. They are appointed by the members and hold office under the constitution and rules of the CIO.

The trustees are the elders and deacons of the Church. During the past year Simon Robinson, Christine Robinson and Peter Newton are the only trustees who have been paid as full or part-time workers for the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the Church.

Jackamans Solicitors hold the title deeds of the church property at present on behalf of the Association of Grace Baptist Churches (East Anglia) Ltd. We understand that the transfer to the Trustees of the Charity should take place by 28th May 2024. This cannot be guaranteed, however, as we are waiting for the Land Registry to complete the transfer.

Structure, Governance and Management

The Charity is governed by an approved governing document. Members of the Church are accepted in accordance with the constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

Our Members' Meetings normally take place at least four times per year and have responsibility for the operation and overall policy of the church. In accordance with the constitution, there are eight Trustees, 2 of which are the Elders of the church (who have also been appointed by the Members) and are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. Although the constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

-

The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating church of Grace Baptist Mission.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide. In order to achieve the principal objective as set out above, the Church provides a variety of activities both for its membership and the wider community. The aim is to show the love of Jesus Christ in both word and deed and to encourage people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This service usually takes place each Sunday at 11.00 am and will include singing, prayer and a Bible talk. During this service there is also a children's programme of activities which run in parallel. At the end of our Sunday service there is time to chat over tea/coffee, giving us the opportunity to further encourage each other and to get to know each other better.

The church seeks to be a friendly and welcoming community and anybody is free to attend our main worship service and any of the other meetings we hold. However, members' meetings are limited to those who are in membership and participation in Communion is limited to baptised Christians who are in good standing with a local church.

On the first Sunday of each month, we meet for a time of prayer during the evening. In addition, on the third Sunday in most months, we hold a Communion service followed by a fellowship tea. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.sdbc.org.uk).

The Church runs a series of Bible study/prayer groups during the week to encourage growth in faith and discipleship. These are held both at the church and in the homes of some members, and further details of these can be obtained from the Elders, or at the Sunday worship service.

The Church also runs a Parent and Toddler Group which meets in the Church premises on Wednesday mornings. This aims to support families in the community, demonstrating the love of Jesus Christ and providing a safe environment for young children to play and meet other children. From time to time the Church runs courses for people interested in discovering more about Christianity, entitled 'Christianity Explored'.

For the older generation, we provide a quarterly fellowship group known as "Connections" and we also run a Ladies' group which meets fortnightly.

On a monthly basis, we have a "Coffee, Craft & Chat" group for women and a men's book club. We also hold men's and women's social evenings and have a walking club that meets periodically during the year.

The Church runs two weekly events for Young People on Wednesday and Friday evenings, as well as our Messy Church family events, which are held three times a year on Saturday mornings.

The Church operates robust systems to ensure that all people working with children and vulnerable adults are appropriately vetted and CRB-checked. The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programme by numbers only, (including financial numbers) but also in less tangible ways, such as strengthening fellowship and encouraging growth in people's faith.

The Trustees recognise that these are difficult to measure, but believe that 2022/23 was a positive and encouraging year in the life of the Church.

During the year, eighteen people joined the church, having publicly shared how they had come to faith in Jesus Christ. Two members left the fellowship during the year; one of these moved away to a different part of the country and the church withdrew the membership of one member. These changes resulted in 92 people being in membership as at 31st March 2023.

It has been encouraging to see average attendances at worship services increase and we have benefitted from the additional space created in our building by our building project.

Our children's work, Toddler Group and other community events have also been well attended and we have seen encouraging growth in our Ladies group.

The Church has looked to support local, national and worldwide charities, both prayerfully and financially. We also have a number of church members who give their time as they volunteer their services at the Oasis English Language School based in Ipswich.

We also look to the needs of the community and seek to help as we are able/have opportunity with compassionate/practical assistance.

We give thanks to God for the way that our building project progressed this year and for the way that the financial needs of this project have been met. The project has been largely completed, with a few small matters remaining, but in God's goodness, we were able to formally open the new annex and ancillary storage areas in September with a thanksgiving service. In addition, we held an open day to provide an opportunity for the community to come and see the extended building with refreshments and fun activities for children provided.

Financial Review

The Church continues to raise the funds necessary to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, but the church has benefitted from financial gifts and grants received. The Church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities.

Our general financial position has been maintained this year as a result of increased contributions from our members and also with our usual activities making contributions to income. During the year, we received total income of £255,158, with total expenditure of £316,833. This higher than normal level of income and expenditure was as a result of the construction of the church annexe. There was a surplus on our normal activities of £8,155 which increased the balance of our General Fund to £36,629. As a result of this, we agreed as a church membership to use some of this surplus to make a £20,000 contribution to our church building project.

At the year-end, Total Net Assets were £71,537. This figure reflects monies held in our general fund but also a reduction in funds as the building project has progressed. The remaining loan monies are also held in the Charity bank account and as noted at the end of this report, amount to £47,500

A number of gifts have been made from our Compassion Fund this year. However, this fund had a surplus at the year-end as we benefitted from a significant community grant. We will be using this surplus carefully to support needs within our fellowship and in the wider community in the next financial year and seeking to distribute residual funds at the earliest opportunity.

Reserves Policy

In line with guidelines from the Charities Commission the Trustees set up a Reserves Policy to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.

The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.

SHEPHERD DRIVE BAPTIST
CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST
MARCH 2023

	Note s	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total Funds £	Prior Year Total Funds £
Income from:						
Donations and Grants	2	104,124	9,834	74,854	188,812	336,652
Interest		699	-	-	699	21
		<u>104,823</u>	<u>9,834</u>	<u>74,854</u>	<u>189,511</u>	<u>336,673</u>
Other	3	9,950	-	120	10,070	5,098
TOTAL INCOME		<u>114,773</u>	<u>9,834</u>	<u>74,974</u>	<u>199,581</u>	<u>341,771</u>
Expenditure on:						
Charitable activities						
Church Activities	4	106,758	9,454	32,984	149,196	87,953
Building Annexe	5	-	-	106,130	106,130	341,096
TOTAL EXPENDITURE		<u>106,758</u>	<u>9,454</u>	<u>139,114</u>	<u>255,326</u>	<u>429,049</u>
NET INCOME (expenditure)		8,015	380	-64,140	-55,745	-87,278

Transfers between Funds	-20,000	-	20,000	-	-
Total movement of funds in year	<u>-11,985</u>	<u>380</u>	<u>-44,140</u>	<u>-55,745</u>	<u>-87,278</u>
Reconciliation of Funds: Total funds brought forward	33,212	23,058	74,013	130,283	217,561
Total Funds carried forward	<u>21,227</u>	<u>23,438</u>	<u>29,873</u>	<u>74,538</u>	<u>130,283</u>

All income and expenditure derive from continuing activities.

SHEPHERD DRIVE BAPTIST
CHURCH CIO

BALANCE SHEET AS AT 31ST
MARCH 2023

	Notes	2023 £	2022 £
Current Assets			
Debtors	7	4,597	10,177
Cash at Bank and in Hand		<u>119,037</u>	180,711
Creditors			
Amounts falling due within 1 year	8	6,596	60,605
Amounts falling due in more than 1 year		<u>42,500</u>	-
Total assets less current liabilities		<u>74,538</u>	<u>130,283</u>

Charity Funds

Restricted Funds	9	29,873	74,013
Unrestricted Funds	10		
Designated Funds		23,438	23,058
General Fund		21,227	33,212
		<u>74,538</u>	<u>130,283</u>

SHEPHERD DRIVE BAPTIST
CHURCH CIO
NOTES TO THE
ACCOUNTS
FOR THE YEAR ENDED 31
MARCH 2023

1. Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with

the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January

2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

Prior to the current financial year, the accounts were prepared on the Receipts and Payments basis and because of this case comparatives for the previous year are not available

Income

Donation and gifts are reflected in the financial statements in the period in which

they are received.

Gift Aid

Income tax recoverable in respect of gift aid donations is brought into account in the same period as the relevant donation.

Investment Income

Investment Income is solely interest on the Deposit Account and is included in the financial statements in the year in which it is receivable.

Debtors

Other Debtors are recognised at the settlement amount.

Creditors

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event that will require settlement and that the amount of the settlement can be reliably measured.

Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Fund Accounting

Unrestricted Fund is represented by the General Fund which is available to the trustees in the furtherance of the general objectives of the Church.

Designated Funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted Funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Expenses of trustees

The three employees are also trustees and receive a salary and are also reimbursed for necessarily incurred expenses. These are included in the appropriate category of resources expended.

None of the remaining trustees received payment.

Tangible Fixed Assets

The charity has a number of tangible assets which include a variety of equipment, including sound systems all of which have been written off in the year of purchase.

Taxation

Shepherd Drive Baptist Church CIO is a registered charity it is neither registered for VAT or taxed on its net income resources.

2. Donations and Grants

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2023 £
Offerings and Donations	84,750	2,134	74,854	161,738
Grants	-	7,700	-	7,700
Tax reclaimed under Gift Aid	19,374	-	-	19,374
	<u>104,124</u>	<u>9,834</u>	<u>74,854</u>	<u>188,812</u>

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2022 £
Offerings and Donations	78,325	2,291	64,915	145,531
Grants	-	3,000	162,127	165,127
Tax reclaimed under Gift Aid	25,994	-	-	25,994
	<u>104,319</u>	<u>5,291</u>	<u>227,042</u>	<u>336,652</u>

3. Other Income

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2023 £
--	----------------------------	---------------------------	--------------------------	--------------------

Charitable activities	8,982	-	-	8,982
Other Income	968	-	120	1,088
	9,950	-	120	10,070

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2022 £
Charitable activities	4,553	-	-	4,553
Other Income	545	-	-	545
	5,098	-	-	5,098

4. Expenditure Church Activities

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2023 £
Ministry Costs	60,715	-	-	60,715
Church Activities	14,378	-	-	14,378
Heating and Lighting	3,640	-	-	3,640
Church Upkeep	3,139	-	-	3,139
Equipment	5,834	-	30,397	36,231
Printing, Stationery & Web-Site	5,033	-	-	5,033
Gifts	4,711	9,454	1,631	15,796
Legal Expenses	-	-	-	0
Other Expenses	9308	-	956	10,264
	106,758	9,454	32,984	149,196

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2022 £
--	----------------------------	---------------------------	--------------------------	--------------------

Ministry Costs	56,282	-	-	56,282
Church Activities	6,003	-	-	6,003
Heating and Lighting	2,187	-	-	2,187
Church Upkeep	2,101	-	-	2,101
Equipment	1,810	-	-	1,810
Printing, Stationery & Web-Site	1,914	-	-	1,914
Gifts	568	3,722	1,391	5,681
Legal Expenses	8,565	-	-	8,565
Other Expenses	4801	-	-	4,801
	<u>84,231</u>	<u>3,722</u>	<u>1,391</u>	<u>89,344</u>

5. Expenditure Building Costs

	Restricted Fund 2023 £	Restricted Funds 2022 £
Professional Fees	6,948	39,380
Building Costs	99,182	250,325
Contribution to Communal Carpark	-	50,000
	<u>106,130</u>	<u>339,705</u>

6. Employees

	2023 Number	2022 Number
No of employees The average number of employees during the period was		
Ministry	<u>2</u>	<u>2</u>
Employment costs	2023 £	2022 £

Wages & Salaries	52,155	46,345
National Insurance Contributions	3,766	3,465
Pension costs	3,394	3,448
	1,400	1,330
	<u>60,715</u>	<u>54,588</u>

7. Debtors	2023	2022
	£	£
Gift Aid Accrual	<u>4,597</u>	<u>10,177</u>

8. Creditors: Amounts falling due within one year	2023	2023	2022
	£	£	£
Trade Creditors		1,596	60,605
Loan		5,000	-
		<u>6,596</u>	<u>60,605</u>

9. Restricted Funds	Balance 1st April 2022 £	Incoming Resources £	Outgoing Resources £	Balance 31st March 2023 £
Building Fund	74,013	93,343	137,483	29,873
Mission Fund	-	1,631	1,631	-
	<u>74,013</u>	<u>94,974</u>	<u>139,114</u>	<u>29,873</u>

10. Unrestricted Funds	Balance 1st April 2022 £	Incoming Resources £	Outgoing Resources £	Balance 31st March 2023 £
Designated Funds:				
Compassion Fund	1,498	9,834	9,454	1,878
Future Ministries Fund	21,560	-	-	21,560
	<u>23,058</u>	<u>9,834</u>	<u>9,454</u>	<u>23,438</u>

11. General Fund	<u>33,212</u>	<u>114,773</u>	<u>126,758</u>	<u>21,227</u>
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Independent examiner's report to the trustees of Shepherd Drive Baptist Church CIO

I report to the trustees on my examination of the accounts of **Shepherd Drive Baptist Church CIO (the Trust) Charity No. 1183504 for the year ended 31st March 2023.**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales. I have completed my examination.

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect: -

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:-  on behalf of

Name:- John Phillips & Co Ltd

Address:- Unit 81, Centaur Court, Claydon Business Park, Gt Blakenham, Ipswich IP6 ONL

Date:- 13 November 2023

The assets retained for the use of the Church

Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

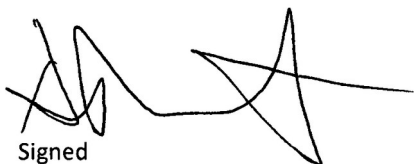
Liabilities

£47,500 – remaining loan payable to Association of Grace Baptist Churches (EA). Repayable by May 2032 in half-yearly instalments of £2,500

Approved by the Trustees on the 29th JANUARY and signed on their behalf by,
2024.



Signed
Simon Robinson (Chairman)



Signed
Alan Durrant (Treasurer)

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales - Charity number 1183504

Accounts

Shepherd Drive Baptist Church Ipswich

Charity No 1183504

**Annual Report
Year Ending
March 31st 2022**



Trustees' Annual Report for the period

From 1st April 2021 To 31st March 2022

Charity name: Shepherd Drive Baptist Church

Charity registration number: 1183504

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see accompanying report
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware and adhere to the guidance issued by the Charity Commission on public benefit

Additional information

	SORP reference	
Policy on grant making	Para 1.38	SDBC does not make grants but does make regular gifts from its charitable "compassion fund".
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	Please see accompanying report
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, overall, the membership of the church grew and, as at 31st March 2022, there were 76 people in membership (compared to 72 as at 31st March 2021).</p> <p>Average attendance at worship services has largely been restored and maintained during the year, with people returning to worship post-Covid.</p> <p>Our children's work, Toddler Group and other community events have also gradually recovered after the impact of Covid-19 and we have been encouraged by the numbers of people who returned to our services, study groups and other activities.</p>

		<p>A number of church members give their time supporting the Oasis English Language School based in Ipswich.</p> <p>We also look to the needs of the community and try to help as we are able/have opportunity with compassionate/practical assistance.</p>
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Additional information

Achievements against objectives set	Para 1.41	Please see accompanying report. The primary objectives (to share both the word and love of God locally in the community we serve and also worldwide) have been met this year to the best of our ability.
Performance of fundraising activities against objectives set	Para 1.41	Please see accompanying report. Our overall financial position has continued to improve this year and we have been greatly encouraged by the funds given / raised towards our building project.
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Please see accompanying report. Our overall financial position has continued to improve this year as a result of increased income from congregational giving and the careful control of costs. This has resulted in a year-end surplus of £25,207
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>In line with guidelines from the Charities Commission, the Trustees maintain reserves to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.</p> <p>The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.</p> <p>Additional reserves are currently held to meet the future costs of our church building extension project.</p>
Amount of reserves held	Para 1.22	Circa £20,000 (see above)
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information

The charity's principal		Please see accompanying report. Congregational giving provides the majority of income for the day-to-
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sources of funds (including any fundraising)	Para 1.47	day running costs of the church. This is augmented by donations received from the public towards the costs of running our programme of activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Restrictions imposed which would prevent us actively pursuing our charity objectives. A major reduction in church members resulting in significantly lower levels of income. Major unexpected costs.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trustees are appointed by the church members and hold office under the constitution and rules of the CIO.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Please see accompanying report. The church is served by its Trustees which include two elders who are appointed by the church to lead the fellowship. Elders are accountable to the fellowship and appointed by the members of the church.</p> <p>The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating/supporting church of Grace Baptist Mission. The church also actively supports "Caring for life" (A Leeds-based charity working with vulnerable adults) and the Oasis English language school, based in Ipswich.</p>

Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Shepherd Drive Baptist Church
Other name the charity uses	
Registered charity number	1183504
Charity's principal address	Laburnum Close, Pinewood, Ipswich IP8 3SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Simon Robinson	Minister and Elder		Church Members
2	Peter Newton	Co-minister and Elder		Church Members
3	Christine Robinson	Youth / Ladies Worker and Deacon		Church Members
4	Sheryl Brett	Minute Secretary and Deacon		Church Members
5	Alan Durrant	Treasurer and Deacon		Church Members
6	Debbie Cook	Deacon		Church Members
7	William Cates	Deacon		Church Members
8	Gary Haseman	Deacon		Church Members
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees - names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information

Names and addresses of advisers

Type of adviser	Name	Address
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Independent examiner	Mrs. Jane Everest ACA	18 Henley Road, Ipswich IP1 3SL

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

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Trustees Annual Report	14 - 23
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Shepherd Drive Baptist Church

Legal and Administrative Information

Registered Address	Laburnum Close Pinewood Ipswich IP8 3SL
Trustees	Mr. Simon Robinson (Minister) Mr. Peter Newton (Minister) Mrs. Sheryl Brett (Minute Secretary) Mr. Alan Durrant (Treasurer) Mrs. Debbie Cook Mrs. Christine Robinson Mr. William Cates Mr. Gary Haseman
Property Trustees	The Association of Grace Baptist Churches (East Anglia) Ltd
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner	Mrs Jane Everest ACA 18 Henley Road Ipswich IP1 3SL

Report of the Trustees of Shepherd Drive Baptist Church for the year end to 31 March 2022

The Trustees of Shepherd Drive Baptist Church, Ipswich, have pleasure in presenting their Annual Report for the year ended 31 March 2022. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as they apply to smaller charities.

Trustees

The Church is constituted as a Charitable Incorporated Organisation. The trustees named on page 3 have served throughout the year, having been appointed as trustees on registration of the church as a CIO. They are appointed by the members and hold office under the constitution and rules of the CIO.

The trustees are the deacons and elders of the Church. During the past year Simon Robinson, Christine Robinson and Peter Newton are the only trustees who have been paid as full or part-time workers for the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the Church.

Jackamans Solicitors holds the title deeds of the Church Property on behalf of The Association of Grace Baptist Churches (East Anglia) Ltd.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted and received in accordance with the Constitution, which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

Our Members' Meetings normally take place at least four times per year and have responsibility for the overall policy of the church. In accordance with the Constitution, there are eight Trustees appointed by the church, two of which are the Elders of the church (who have also been appointed by the Members) and are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating/supporting church of Grace Baptist Mission.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide. In order to achieve the principal objective as set out above, the Church provides a variety of activities both for its membership and the wider community. The aim is to show the love of Jesus Christ in both word and deed and to encourage people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Our main service usually takes place each Sunday at 11.00 am and will include singing, prayer and a Bible talk. During this service there is also a children's programme of activities which runs in parallel.

At the end of our Sunday service there is time to chat over tea/coffee, giving us the opportunity to further encourage each other and to get to know each other better.

The church seeks to be a friendly and welcoming community and anybody is free to attend our main worship service and any of the other meetings we hold. However, members' meetings are limited to those who are in membership.

On the first Sunday of each month, we meet for a time of prayer during the evening. In addition, on the third Sunday in most months we hold a Communion service followed by a fellowship tea. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.sdbc.org.uk).

The Church runs a series of Bible study/prayer groups during the week to encourage growth in faith and discipleship. These are held both at the church and in the homes of some members, and further details of these can be obtained from the Elders, or at the Sunday worship service.

The Church also runs a Parent and Toddler Group which meets in the Church premises on Wednesday mornings. This aims to support families in the community, providing a safe environment for young children to play and demonstrating the love of Jesus Christ. From time to time the Church runs courses for people interested in discovering more about Christianity, entitled 'Christianity Explored'.

For the older generation, we provide a fellowship group known as "Senior Moments" which takes place once a month and also a Ladies' fellowship group which meets fortnightly.

We also run a monthly "Coffee, Craft & Chat" group for women, social evenings for men/women and have a walking club that meets periodically during the year.

The Church runs two weekly events for Young People on Wednesday and Friday evenings, as well as our periodic "Messy Church" family events held on Saturday mornings.

The Church operates robust systems to ensure that all people working with children and vulnerable adults are appropriately vetted and CRB-checked. The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programme by numbers only, (including financial numbers) but also in less tangible ways, such as strengthening fellowship and encouraging growth in people's faith.

The Trustees recognise that these are difficult to measure, but believe that 2021/22 was a positive year in the life of the Church. However, it was also a year that was impacted to a degree by Covid-19 which resulted in some church activities being suspended or run virtually to protect members of the church and the wider fellowship.

During the year, overall, the membership of the church grew and, as at 31st March 2022, there were 76 people in membership (compared to 72 as at 31st March 2021).

Average attendance at worship services has largely been restored and maintained during the year, with people returning to worship post-Covid.

Our children's work, Toddler Group and other community events have also gradually recovered after the impact of Covid-19 and we have been encouraged by the numbers of people who returned to our services, study groups and other activities.

The Church seeks to support local, national and worldwide charities, both prayerfully and financially. On this front, a number of church members give their time supporting the Oasis English Language School based in Ipswich.

We also look to the needs of the community and try to help as we are able/have opportunity with compassionate/practical assistance.

As a Church, we look to the Lord as we progress with our Building Project, which commenced this year. This involves some extensions to our current building which are needed as the Church has continued to grow and also to provide additional storage space. The building contactors have made good progress with the project this year and it is anticipated that this will be fully completed in the next financial year. We are grateful to God for the way He has provided the necessary funds for this project to progress and these are reflected in this year's accounts.

Financial Review

The Church continues to raise the funds necessary to carry on its regular activities from within its own Membership and congregation. The Church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities.

The members of the church have also given significantly towards the costs of the Church Building Project, which, in addition, has benefitted from gifts, grants and loan finance from a number of other organisations and sources.

In recent years, the Church's expenditure has been greater than income, and this resulted in reliance on our Reserve Fund. This trend needed to be addressed and a number of our members responded to meet this need, with some either starting to give via standing order and others increasing their existing giving.

Our overall financial position has continued to improve this year as a result of these steps and the careful control of costs. During the year, we received General Fund income of £109,438 with expenditure of £84,231. This resulted in an overall surplus for the year of £25,207. After making a contribution of £12,000 to our church building fund, this resulted in a balance of £33,212 in our General Fund. We have agreed as a church membership to use a portion of this surplus to make a further contribution to our church building project. The total amounts of funds received during the year amounted to £341,771 reflecting the generous giving to the building fund and the grants that were received.

At the year-end the Total Assets were £130,283. This figure is lower than the previous financial year (£217,561) and reflects the net cost of the Building Project to date.

A number of gifts have continued to be made from our Compassion Fund this year. This fund has benefitted from grant monies received which have enabled us to provide a greater level of compassionate assistance than in previous years. We are grateful to God for this provision and the ability to help those in need in our community.

Reserves Policy

In line with guidelines from the Charities Commission, the Trustees set up a Reserves Policy to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.

The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.

SHEPHERD DRIVE BAPTIST CHURCH CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total Funds £	Prior Year Total Funds £
Income from:						
Donations and Grants	2	104,319	5,291	227,042	336,652	214,699
Interest		21	-	-	21	52
		<u>104,340</u>	<u>5,291</u>	<u>227,042</u>	<u>336,673</u>	<u>214,751</u>
Other	3	5,098	-	-	5,098	789
TOTAL INCOME		<u>109,438</u>	<u>5,291</u>	<u>227,042</u>	<u>341,771</u>	<u>215,540</u>
Expenditure on:						
Charitable activities						
Church Activities	4	84,231	3,722	-	87,953	74,124
Building Extension	5	-	-	341,096	341,096	31,144
TOTAL EXPENDITURE		<u>84,231</u>	<u>3,722</u>	<u>341,096</u>	<u>429,049</u>	<u>105,268</u>
NET INCOME (expenditure)		<u>25,207</u>	<u>1,569</u>	<u>-114,054</u>	<u>-87,278</u>	<u>110,272</u>
Transfers between Funds		-12,000	-25,000	37,000	-	-
Total movement of funds in year		<u>13,207</u>	<u>-23,431</u>	<u>-77,054</u>	<u>-87,278</u>	<u>110,272</u>
Reconciliation of Funds:						
Total funds brought forward		20,005	46,489	151,067	217,561	107,289
Total Funds carried forward		<u>33,212</u>	<u>23,058</u>	<u>74,013</u>	<u>130,283</u>	<u>217,561</u>

All income and expenditure derive from continuing activities.

SHEPHERD DRIVE BAPTIST CHURCH CIO

BALANCE SHEET AS AT 31ST MARCH 2022

	Notes	2022 £	2021 £
Current Assets			
Debtors	7	10,177	-
Cash at Bank and in Hand		<u>180,711</u>	<u>217,561</u>

SHEPHERD DRIVE BAPTIST CHURCH CIO

BALANCE SHEET AS AT 31ST MARCH 2022

	Notes	2022 £	2021 £
Current Assets			
Debtors	7	10,177	-
Cash at Bank and in Hand		<u>180,711</u>	217,561
Creditors			
Amounts falling due within 1 year	8	60,605	-
Amounts falling due in more than 1 year		<u>-</u>	-
Total assets less current liabilities		<u>130,283</u>	<u>217,561</u>
Charity Funds			
Restricted Funds	9	74,013	151,067
Unrestricted Funds	10		
Designated Funds		23,058	46,489
General Fund		33,212	20,005
		<u>130,283</u>	<u>217,561</u>

SHEPHERD DRIVE BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

Prior to the current financial year the accounts were prepared on the Receipts and Payments basis and because of this in few case comparatives for the previous year are not available.

Income

Donation and gifts are reflected in the financial statements in the period in which they are received.

Gift Aid

Income tax recoverable in respect of gift aid donations is brought into account in the same period as the relevant donation.

Investment Income

Investment Income is solely interest on the Deposit Account and is included in the financial statements in the year in which it is receivable.

Debtors

Other Debtors are recognised at the settlement amount.

Creditors

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event that will require settlement and that the amount of the settlement can be reliably measured.

Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Fund Accounting

Unrestricted Fund is represented by the General Fund which is available to the trustees in the furtherance of the general objectives of the Church.

Designated Funds these are unrestricted funds earmarked by the trustees for particular purposes.

Restricted Funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Expenses of trustees

The three employees are also trustees and receive a salary and are also reimbursed for necessarily incurred expenses. These are included in the appropriate category of resources expended. None of the remaining trustees received payment.

Tangible Fixed Assets

The charity has a number of tangible assets which include a variety of equipment, including sound systems all of which have been written off in the year of purchase.

Taxation

Shepherd Drive Baptist Church CIO is a registered charity it is neither registered for VAT or taxed on its net income resources.

2. Donations and Grants

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2022 £
Offerings and Donations	78,325	2,291	64,915	145,531
Grants	-	3,000	162,127	165,127
Tax reclaimed under Gift Aid	25,994	-	-	25,994
	104,319	5,291	227,042	336,652

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2021 £
Offerings and Donations	72,551	1,992	34,450	108,993
Grants	-	-	85,000	85,000
Tax reclaimed under Gift Aid	16,625	-	4,081	20,706
	89,176	1,992	123,531	214,699

3. Other Income

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2022 £
Charitable activities	4,553	-	-	4,553
Other Income	545	-	-	545
	5,098	-	-	5,098

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2021 £
Charitable activities	88	-	-	88
Other Income	701	-	-	701
	789	-	-	789

4. Expenditure Church Activities

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2022 £
Ministry Costs	56,282	-	-	56,282
Church Activities	6,003	-	-	6,003
Heating and Lighting	2,187	-	-	2,187
Church Upkeep	2,101	-	-	2,101
Equipment	1,810	-	-	1,810
Printing, Stationery & Web-Site	1,914	-	-	1,914
Gifts	568	3,722	1,391	5,681
Legal Expenses	8,565	-	-	8,565
Other Expenses	4801	-	-	4,801
	84,231	3,722	1,391	89,344

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Total 2021 £
Ministry Costs	56,083	-	-	56,083
Church Activities	1,207	-	-	1,207
Heating and Lighting	1,993	-	-	1,993
Church Upkeep	1,869	-	-	1,869
Equipment	1,389	-	-	1,389
Printing, Stationery & Web-Site	1,359	-	-	1,359
Gifts	2,250	1,355	1,160	4,765
Legal Expenses	-	-	-	-
Other Expenses	5459	-	-	5,459
	71,609	1,355	1,160	74,124

5. Expenditure Building Costs

	Restricted Fund 2022 £	Restricted Funds 2021 £
Professional Fees	39,380	31,144
Building Costs	250,325	-
Contribution to Communal Carpark	50,000	-
	339,705	31,144

6. Employees

	2022 Number	2021 Number
No of employees		
The average number of employees during the period was		
Ministry	2	2
Employment costs	2022 £	2021 £
Wages & Salaries	46,345	45,838
National Insurance Contributions	3,465	3,419
Pension costs	3,448	3,394
	53,258	52,651

7. Debtors

	2022 £	2021 £
Gift Aid Accrual	10,177	-

8. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade Creditors	60,605	-

9. Restricted Funds

	Balance 1st April 2021 £	Incoming Resources £	Outgoing Resources £	Balance 31st March 2022 £
Building Fund	151,067	262,651	339,705	74,013
Mission Fund	-	1,391	1,391	-
	151,067	264,042	341,096	74,013

10. Unrestricted Funds

	Balance 1st April 2021 £	Incoming Resources £	Outgoing Resources £	Balance 31st March 2022 £
Designated Funds:				
Compassion Fund	-71	5,291	3,722	1,498
Future Ministries Fund	46,560	-	25,000	21,560
	46,489	5,291	28,722	23,058
11. General Fund	20,005	109,438	96,231	33,212

Independent examiner's report to the trustees of Shepherd Drive Baptist Church CIO

I report to the trustees on my examination of the accounts of **Shepherd Drive Baptist Church CIO (the Trust) Charity No. 1183504** for the year ended **31st March 2022**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales. I have completed my examination.

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect: -

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:  ACA

Name:- JANE EVEREST

Address: 18 HENLEY ROAD, IPSWICH, SUFFOLK, IP1 3SL

Date:- 17 October 2022.

The assets retained for the use of the Church

Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

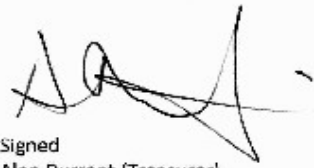
Liabilities

None

Approved by the Trustees on the 18th January 2023 and signed on their behalf by,

A handwritten signature in black ink, appearing to be 'SR' followed by a long horizontal stroke.

Signed
Simon Robinson (Chairman)

A handwritten signature in black ink, appearing to be 'AD' followed by several loops and a long horizontal stroke.

Signed
Alan Durrant (Treasurer)

SHEPHERD DRIVE BAPTIST CHURCH

England & Wales - Charity number 1183504

Accounts

Shepherd Drive Baptist Church Ipswich

Charity No 1183504

**Annual Report
Year Ending
March 31st 2021**

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Shepherd Drive Baptist Church

Legal and Administrative Information

Registered Address	Laburnum Close Pinewood Ipswich IP8 3SL
Trustees	Mr. Simon Robinson (Minister) Mr. Peter Newton (Minister) Mrs. Sheryl Brett (Minute Secretary) Mr. Matthew Brett (Treasurer) Mrs. Debbie Cook Mrs. Christine Robinson Mr. Will Cates Mr. Alan Durrant Mr. Gary Haseman
Property Trustees	The Association of Grace Baptist Churches (East Anglia) Ltd
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner	Mr. John Whayman 51 Cowper Street Ipswich IP4 5JA

Report of the Trustees of Shepherd Drive Baptist Church for the year end to 31 March 2021

The Trustees of Shepherd Drive Baptist Church Ipswich, have pleasure in presenting their Annual Report for the year ended 31 March 2021. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" as they apply to smaller charities.

Trustees

The Church is constituted as a Charitable Incorporated Organisation. The trustees named on page 3 have served throughout the year, having been appointed as the first trustees on registration of the church as a CIO. They are appointed by the members and hold office under the constitution and rules of the CIO.

The trustees are the deacons and elders of the Church. During the past year Simon Robinson, Christine Robinson and Peter Newton are the only trustees who have been paid as full or part-time workers for the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the Church.

The Association of Grace Baptist Churches (East Anglia) Ltd. holds the title deeds of the Church Property.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

Our Members' Meetings normally take place at least four times per year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members have appointed nine Trustees, 3 of which are the Elders of the church (who have also been appointed by the Members) and are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in Church Meetings for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

The Church is a member of the Association of Grace Baptist Churches (East Anglia) Ltd, and a participating church of Grace Baptist Mission.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith. As a church we want to share both the word and love of God locally in the community we serve and also worldwide. In order to achieve the principal objective as set out above, the Church provides a variety of activities both for its membership and the wider community. The aim is to show the love of Jesus Christ in both word and deed and to encourage people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This service usually takes place each Sunday at 11.00 am and will include singing, prayer and a Bible talk. During this service there is also a children's programme of activities which runs in parallel.

At the end of our Sunday service there is time to chat over tea/coffee, giving us the opportunity to further encourage each other and to get to know each other better.

The church seeks to be a friendly and welcoming community and anybody is free to attend our main worship service and any of the other meetings we hold. However, members' meetings are limited to those who are in membership.

On the first Sunday of each month, we meet for a time of prayer during the evening. In addition, on the third Sunday in each month we hold a Communion service followed by a fellowship tea. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.sdbc.org.uk).

The Church runs a series of Bible study/prayer groups during the week to encourage growth in faith and discipleship. These are held both at the church and in the homes of some members, and further details of these can be obtained from the Elders, or at the Sunday worship service.

The Church also runs a Parent and Toddler Group which meets in the Church premises on Wednesday mornings. This aims to support families in the community, providing a safe environment for young children to play and demonstrating the love of Jesus Christ. From time to time the Church runs courses for people interested in discovering more about Christianity, entitled 'Christianity Explored'.

For the older generation, we provide a fellowship group known as "Senior Moments" which takes place once a month and also a Ladies' fellowship group which meets fortnightly.

We also run a monthly "Coffee, Craft & Chat" group for women; men's and women's social evenings and also have a walking club that meets periodically during the year.

The Church runs two weekly events for Young People on Wednesday and Friday evenings, as well as our quarterly Messy Church family events held on Saturday mornings.

The Church operates robust systems to ensure that all people working with children and vulnerable adults are appropriately vetted and DBS-checked. The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programme by numbers only, (including financial numbers) but also in less tangible ways, such as strengthening fellowship and encouraging growth in people's faith.

The Trustees recognise that these are difficult to measure, but believe that 2020/21 was a positive year in the life of the Church. However, it was also a year that was significantly impacted by Covid-19 which resulted in a number of church activities being suspended for periods of time in line with government guidelines to protect members of the church and the wider fellowship.

During the year, two people joined the church, having publicly shared how they had come to faith in Jesus Christ. Two members left the fellowship during the year to join another church resulting in 72 people being in membership as at 31st March 2021

Average attendance at worship services has largely been maintained during the year (when we have been able to meet). However, as a result of Covid-19, attendance has at times been lower. In periods where we were unable to run public services, we provided virtual services and fellowship groups on-line.

Our children's work, Toddler Group and other community events have been similarly impacted by the virus, but in the times when Covid restrictions were lifted, we were encouraged by the numbers of people who returned to our services, study groups and other activities.

The Church has looked to support local, national and worldwide charities, both prayerfully and financially. Charities such as Caring for Life, Grace Baptist Mission and Open Doors have all received financial help from the Church during this year. We also have a number of church members who give their time as they volunteer their services at the Oasis English Language School based in Ipswich.

We also look to the needs of the community and try to help as we are able/have opportunity with compassionate/practical assistance.

As a Church we look to the Lord as we seek to progress with our Building Project. This is needed as the Church has continued to grow over a number of years. After receiving planning permission, it is hoped that this project will be able to move forward later this year.

Financial Review

The Church continues to raise the funds necessary to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year. The Church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities.

In recent years, the Church's expenditure has been greater than income, and this has resulted in reliance on our Reserve Fund. This trend needed to be addressed and a number of our members responded to meet this need, with some either starting to give via standing order and others increasing their existing giving.

Our overall financial position has improved this year as a result of these steps, but it has also benefitted from lower costs which reflect the suspension of a number of our church activities for periods of time due to Covid-19 restrictions and safeguards.

During the year, we received total income of £90,017, with expenditure of £71,609. This resulted in an overall surplus of £18,408 which increased the balance of our General Fund to £20,005. We have agreed as a church membership to use some of this surplus to make a contribution to our church building project. We are also planning to transfer £25,000 from our "Future Ministries fund" reserve to our Building project fund in the next financial year.

At the year-end the Total Assets were £217,561. This significant increase over the previous year's figure reflects grants and offerings received towards our building project.

A number of gifts have been made from our Compassion Fund this year and at the year-end, this had a small deficit which will be met by contributions early in the 2021/22 financial year.

Reserves Policy

In line with guidelines from the Charities Commission the Trustees set up a Reserves Policy to enable the Church to function effectively and protect its ability to meet its obligations in the event of a decline in our income or a major cost.

The Trustees have determined that the appropriate level of reserves to be set aside is in the range of £20,000, which represents approximately 3 months of expenditure. This reserve is covered by funds in our Future Ministries Fund.

The assets retained for the use of the Church

Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

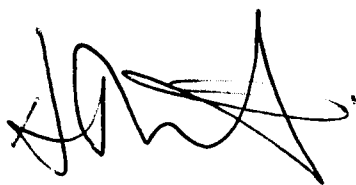
Liabilities

None

Approved by the Trustees on the 25th January 2022 and signed on their behalf by,

A handwritten signature in black ink, appearing to be 'Simon Robinson', with a long horizontal flourish extending to the right.

Signed
Simon Robinson (Chairman)

A handwritten signature in black ink, appearing to be 'Alan Durrant', with a large, stylized 'A' and a long horizontal flourish extending to the right.

Signed
Alan Durrant (Trustee)

Independent examiner's report to the trustees of Shepherd Drive Baptist Church CIO

I report to the trustees on my examination of the accounts of **Shepherd Drive Baptist Church CIO (the Trust)** for the year ended **31st March 2021**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

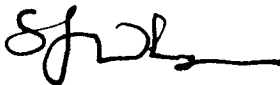
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:-

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:- 
Name:- Mr S J Whayman
Address:- 51 Cowper Street
Ipswich
IP4 5JA

Date:- 29th October 2021



Charity Name Shepherd Drive Baptist Church - CIO	No (if any) 1183504
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CC16a

Receipts and payments accounts

For the period from	Period start date 1st April 2020	To	Period end date 31st March 2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Income					
Offerings & Gifts	74,543	34,450	-	108,993	59,747
Grants for Building Fund	-	85,000	-	85,000	650
Church Activities	88	-	-	88	6,498
Income Tax recovered on gifts	16,625	4,081	-	20,706	6,033
Use of Premises	350	-	-	350	110
Other Income	351	-	-	351	4,046
Interest	52	-	-	52	80
Sub total (Gross income for AR)	92,009	123,531	-	215,540	77,164
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	92,009	123,531	-	215,540	77,164
A3 Payments					
Ministry Costs	56,083	-	-	56,083	47,886
Heating & Lighting	1,993	-	-	1,993	3,675
Church Upkeep	1,869	-	-	1,869	2,349
Church Activities	791	-	-	791	7,669
Equipment	1,389	-	-	1,389	1,245
Printing, Stationery & Web-Site	3,256	-	-	3,256	2,534
Gifts	3,605	1,160	-	4,765	4,924
Legal & Architectural Fees	-	21,963	-	21,963	608
Building Consultancy	-	9,181	-	9,181	-
Other Expenses	3,978	-	-	3,978	6,577
	72,964	32,304	-	105,268	77,467
A4 Asset and investment purchases, (see table)					
Sub total					
Total payments	72,964	32,304	-	105,268	77,467
Net of receipts/(payments)	19,045	91,227	-	110,272	-303
A5 Transfers between funds			-		0
A6 Cash funds last year end	47,449	59,840	-	107,289	107,592
Cash funds this year end	66,494#	151,067	-	217,561	107,289

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Current Account	66,494	27,464	-
	CAF Bank Deposit Account	-	123,603	-
			-	-
	Total cash funds	66,494	151,067	-

(agree balances with receipts and payments account(s))

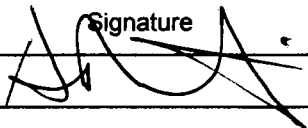
Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets			

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			

Signed by one or two trustees on behalf of all the trustees

Signature 	Print Name ALAN DURRANT	Date of approval 19/01/22
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