

Shepherd Drive Baptist Church Ipswich

Charity No 1183504

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

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	<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 annexe 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 (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				
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
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

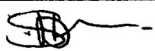
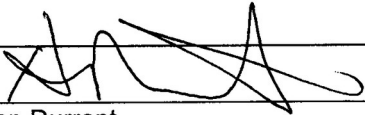
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Other optional information

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

Contents

	Page
Legal and Administrative Information	15
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

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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 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
		104,823	9,834	74,854	189,511	336,673
Other	3	9,950	-	120	10,070	5,098
TOTAL INCOME		114,773	9,834	74,974	199,581	341,771
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		106,758	9,454	139,114	255,326	429,049
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	-11,985	380	-44,140	-55,745	-87,278
Reconciliation of Funds: Total funds brought forward	33,212	23,058	74,013	130,283	217,561
Total Funds carried forward	21,227	23,438	29,873	74,538	130,283

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
		<hr/> 74,538	<hr/> 130,283

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
	104,124	9,834	74,854	188,812

	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
	104,319	5,291	227,042	336,652

3. Other Income

	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2023 £
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Charitable activities	8,982	-	-	8,982
Other Income	968	-	120	1,088

9,950	-	120	10,070
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	Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2022 £
Charitable activities	4,553	-	-	4,553
Other Income	545	-	-	545

5,098	-	-	5,098
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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
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Unrestrict ed Fund £	Designate d Funds £	Restricted Funds £	Total 2022 £
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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

No of employees

The average number of employees during the period was

Ministry

2023 Number	2022 Number
<u>2</u>	<u>2</u>

Employment costs

2023 £	2022 £
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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:	2023 £	2023 £	2022 £
Amounts falling due within one year			
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 0NL

Date:- 13 November 2023

The assets retained for the use of the Church

Furniture, Kitchen Equipment, Audio Visual Equipment and Television.

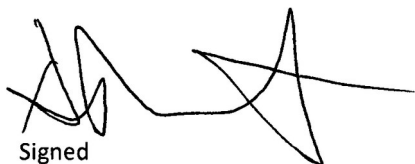
Liabilities

£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)