

Manor Court Baptist Church Nuneaton

Report and Accounts
Year Ending 31 March 2025

MANOR COURT BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

ADDRESS FOR CORRESPONDENCE	Manor Court Baptist Church Manor Court Road Nuneaton CV11 5HU	
GOVERNING DOCUMENT	CIO constitution dated 26 September 2019	
CHARITY REGISTRATION NUMBER	1186226	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Asheri Chilolo - Appointed 19/09/2024 John Gordon - Stood down 19/09/2024 Bijaya Gurung - Appointed 19/09/2024 Carole Massey – Appointed 18/09/2025 Claire Tibbetts Elizabeth Watson Isaac Olanipekun -Stood down 18/09/2025 Margaret Showler Roy Shooter Sonja Wilson -Stood down 18/09/2025 Terence Salter - Stood down 16/05/2024	
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited	
NAMES OF BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	Virgin Money 7-11 High Street Coventry CV1 5SB
INDEPENDENT EXAMINER	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB	

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MANOR COURT BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

Purpose of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) The advancement of the Christian Faith in accordance with the principles of the Baptist denomination.
- b) The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above purpose, the charity's main activities and achievements were as follows:

- **Worship**

Sunday morning services took place weekly, with attendance typically around 65 individuals from different age groups and backgrounds. Following a period of joint worship, children and young people attended separate age-specific sessions. Communion was shared once a month during a morning service. An evening service which included Communion took place monthly.

- **Little Treasures**

Little Treasures, a stay-and-play group for preschool children, met on Tuesday and Friday mornings during school term time, accommodating up to 20 families per session.

- **Youth Discipleship Group**

The Youth Discipleship Group (for young people in school years 8 - 13) met on Monday nights during school term time. Activities included playing games, discussions, refreshments and chatting together. In August, some members of the group attend the Limitless Festival at Stafford Showground.

- **Home groups**

Five Home Groups met regularly at various times and locations, offering informal study, discussion of God's word, and prayer support. These groups also provided the primary means for pastoral care within the church fellowship.

- **Tuesday Fellowship**

Tuesday Fellowship regularly took place every week, during school term time for an hour of praise and companionship, plus listening to fascinating speakers. Periodically through the year there are 'Food for Thought' events which include a meal together.

- **Friendship Group**

The Friendship Group, open to all ages, continued to grow during the year and met twice a month on Friday evenings. The group believe everyone needs friends, fun, opportunities to contribute and belong.

- **Sew and Grow**

Sew and Grow, continued to meet on Thursday mornings where a small group of people met together to spend time progressing their knitting, sewing or similar creative skill whilst chatting and enjoying coffee and cake.

- **Community and Outreach**

- **Food bank**

We continued to host and provide volunteer support to the Nuneaton Food Bank (Trussell Trust) at our church premises on Mondays and Thursdays between 10:30 am and 12 noon. During these sessions, food bank clients were able to collect their food parcels and were offered tea and coffee whilst waiting for their food parcels to be prepared.

- **Growbaby**

We also hosted, on the second and fourth Monday of each month, the local Growbaby group (a group providing good quality new and second-hand clothes and equipment to anyone who needs it).

- **CAP (Christians Against Poverty)**

We continued to employ a CAP Debt Centre Manager working 16 hours per week. Through the Debt Centre, working in conjunction with the CAP head office, help and support was given to a variety of clients in Nuneaton and Bedworth with unmanageable debts. Drop-in sessions, open to people in the community, to develop their money management skills, additionally took place.

- **Encounter**

Encounter has continued to provide support to a small group of individuals who wanted to develop English as a second language.

- **Prayer**

Prayer remained central to church life with prayer meetings taking place on Thursday nights twice a month. Throughout the year, we also circulated prayer requests via a 'prayer chain' email.

- **Communication**

A weekly notice sheet and a monthly magazine were published during the year to keep the church fellowship informed.

- **Church Members Meeting**

Bi-monthly church members meeting took place.

Public Benefit

In planning the activities, we have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The initial budget for the 2024/25 financial year projected that total expenditure would exceed income by £10,461 at the year end. The actual results for the 2024/25 financial year, however, concluded with income exceeding expenditure by £16,924. The following key factors contributed to this result:

- The recruitment for the advertised full-time minister position was unsuccessful. As a result, budgeted stipend payments and related costs for the minister role were not incurred.
- An unbudgeted £10,000 restricted grant was received towards the cost of running the MCBC CAP Debt Centre and a further grant of £5,000 being received for unspecified purposes.
- Overdue room hire payments in respect of 2023/24 hirings being paid to MCBC.
- Only £3,680 gift aid claims being received compared to the budgeted income amount of £12,305. Further gift aid income relating to the offering received between June 2024 and March 2025 will be pursued in the next financial year.
- Expenditure on utilities only being £4,225 rather than the budgeted expenditure of £9,920. Expenditure on gas and electricity was less than expected due to charges for gas and electricity, covering the period November 2024 to March 2025, totalling £4,405 not being invoiced. Outstanding payments to our gas and electricity providers will need to be paid in the next financial year,
- £62,872 Offerings being received, which was only £2,504 below the budgeted offering income.

During the year a total of £15,696 was moved from General Funds to Designated Funds (funds set aside for specific purposes). £6,000 was allocated to the costs of operating the CAP Debt Centre, £8,700 was allocated to the church building maintenance and £996 was allocated to Manse Maintenance. Unspent money in designated funds at the year-end has been carried forward into the next financial year to make provision for anticipated future expenditure.

The CAP Debt Centre has continued during the year to serve clients in Nuneaton and Bedworth. The cost of operating the Debt Centre was £16,593. This includes the employment of a Debt Centre Manager for 16 hours per week and monthly contributions towards CAP Head Office to cover the cost of supporting our client case load. The cost of operating the CAP Debt Centre was paid out of money held in Designated and Restricted Funds. At the end of the financial year £20,196 in total remained in the CAP Debt Centre Designated and Restricted Funds, which enabled us to commit to extending the CAP Debt Centre Managers contract beyond its current expiry date in May 2025.

During the year expenditure, to bless our CAP clients, from the CAP Client Restricted Fund totalled £ 2,043. Much of this expenditure was off set against money received from successful applications to the "Acts 435" charity and other ad hoc donations received. The CAP Client Restricted Fund opened the year with a balance of £951 and closed with a balance of £298.

Previously obtained Planning Permission, to rebuild our existing toilet facilities and build additional storage facilities, expired during the year before we were able to obtain the necessary funding to proceed with the contract works. New plans for a much small redevelopment project were drawn up and approved. We now plan to complete the project in phases as and when funding permits. From money held in the Building Project Phase 2 Restricted Fund, this financial year, we spent £3,925 on architect fee and planning/building regulation fees and £5,596 on the installation of a new boiler to supply heating and hot water to the existing toilets.

Works on the office refurbishment and creation of a new counselling/meeting room were completed and all grant money received in relation to these projects was spent. Grants received for the refurbishment of the church vestibule were also spent.

The Restricted Building Funds had an opening balance of £53,512 and a closing balance of £42,676. It is anticipated most of this money will be spent next financial year after the next phase (reroofing) of the Toilet Redevelopment (Phase 2) project takes place.

The Youth Restricted Fund continued to be used to manage the funds received and spent in respect of our young people attending "Limitless Festival" in August. This fund also contained money previously given to purchase equipment and fund youth activities which remains to be spent,

We continued to allocate 10% of offerings received and associated gift aid income to charitable activities outside of the church. This money is put into the Tithe Donation Designated Fund which had an opening balance of £4 and a closing balance of £454 to be carried forward into the next financial year. During 2024/25 £6,025 in total was donated to BMS World Mision, BMS World Vision and Baptist Home Fund.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,000 (which equates to about 2 months of salaries inclusive of a Minister's stipend) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £69,469 (£41,590 in General Funds and £27,879 in Designated Funds) and therefore it is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity.

Risk statement

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and (when appointed) a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis. The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with controls over key financial systems helps to protect the charity from financial risk. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

E Watson

E Watson (Dec 11, 2025 11:09:44 GMT)

Elizabeth Watson – Church Secretary / Trustee

Date: Dec 11, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MANOR COURT BAPTIST CHURCH NUNEATON

I report to the trustees on my examination of the accounts of Manor Court Baptist Church, Nuneaton ('the charity') for the year ended 31 March 2025 on pages 7 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do 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.

Archie McDowall

Archie McDowall (Dec 17, 2025 14:16:45 GMT)

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
London
EC1Y 8A

Date: Dec 17, 2025

MANOR COURT BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Income receipts						
Donations		56,586	6,287	2,425	65,298	87,841
Gift Aid Receipts		3,312	368	-	3,680	19,123
Ministry		2,092	814	2,116	5,022	2,377
Income from Grants		5,000	-	15,855	20,855	26,027
Income from letting of facilities		6,679	-	-	6,679	4,632
Legacy & Funeral Income		501	-	-	501	1,000
Bank Interest		777	-	-	777	577
Other		143	100	411	654	3,363
Total receipts		75,090	7,569	20,807	103,465	144,940
Payments						
Payments in relation to charitable activities undertaken directly	2	39,015	14,621	26,289	79,925	76,137
Grants paid in relation to charitable activities undertaken by others	3	-	6,205	411	6,616	8,062
Total payments		39,015	20,826	26,700	86,541	84,199
Net of receipts / (payments) before transfer		36,074	(13,257)	(5,893)	16,924	60,741
Transfers between funds	4	(15,696)	15,696	-	-	-
Net movement in funds		20,378	2,439	(5,893)	16,924	60,741
Cash funds as at last year end		21,212	25,441	55,441	102,094	41,353
Cash funds at this year end	A	41,590	27,879	49,548	119,018	102,094

The notes on pages 9 – 11 form part of these accounts

MANOR COURT BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2025

Notes	Unrestricted Funds		Restricted Funds	2025	2024
	General Funds	Designated Funds			
	£	£	£	£	£
A Cash Funds					
Cash at bank with immediate access	27,724	27,797	49,548	105,069	88,925
Notice deposits	13,356	-	-	13,356	12,720
Petty Cash	510	82	-	592	448
	<u>41,590</u>	<u>27,879</u>	<u>49,548</u>	<u>119,018</u>	<u>102,094</u>
B Other monetary assets					
Gift aid due to charity	10,550	-	438	10,988	1,656
Other debtors	1,234	-	-	1,234	916
	<u>11,784</u>	<u>-</u>	<u>438</u>	<u>12,222</u>	<u>2,572</u>
C Liabilities					
Falling due within 1 year					
Fee for independent Examination	1,428			1,428	1,080
Gas and Electric Charges	4,178	-	-	4,178	-
	<u>5,606</u>			<u>5,606</u>	<u>1,080</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current Value
		£
Land and buildings – Church Building and Manse	Endowment	5,359,927
Contents including music and PA equipment, computers and IT equipment and furniture	General	212,075
		<u>5,572,002</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values
insurance values may differ materially from current values

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities

The accounts were approved by the trustees and signed on their behalf by:

E Watson

E Watson (Dec 11, 2025 11:09:44 GMT)

Elizabeth Watson – Church Secretary / Trustee

Date: Dec 11, 2025

The notes on pages 9 - 11 form part of these accounts

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	<u>Unrestricted Funds</u>				
	General Funds	Designated Funds	Restricted Funds	2025	2024
	£	£	£	£	£
Administration	2,374	-	-	2,374	2,570
Building Costs	1,748	3,121	17,497	22,366	8,257
CAP Client	-	-	2,043	2,043	958
CAP Debt Centre (including Centre Manager Salary)	-	10,978	5,615	16,593	16,541
Employment Costs	19,730	-	-	19,730	24,635
Equipment	1,851	-	-	1,851	803
Friendship Group	-	-	-	-	59
Governance	1,445	-	-	1,445	1,415
Insurance	3,912	-	-	3,912	3,822
Ministry	2,403	521	-	2,924	3,583
Utilities	4,225	-	-	4,225	9,620
Worship Expenses	1,327	-	-	1,327	1,139
Youth Work	-	-	1,134	1,134	1,942
Other Costs / Miscellaneous	-	-	-	-	795
	39,015	14,621	26,289	79,925	76,137

3 Grants paid in relation to charitable activities undertaken by others

	<u>Unrestricted Funds</u>				
	General Funds £	Designated Funds £	Restricted Funds £	2025 £	2024 £
Grants for:					
Baptist Home Fund / Baptist Union Home Mission	-	3,300	-	3,300	3,300
Betel	-	-	10	10	286
BMS World Missions/ Baptist Missionary Society))	-	2,700	-	2,700	2,800
BMS World Vision / World Vision	-	205	-	205	274
CAP Head Office			88	88	-
Charities - Linked to Daniel	-	-	-	-	122
Evangelical Alliance	-	-	-	-	300
Grants to individuals	-	-	-	-	300
Saints Project – Nuneaton	-	-	-	-	100
Salvation Army	-	-	-	-	89
Tearfund	-	-	-	-	492
Ty Hafan Hospice	-	-	313	313	-
	-	6,205	411	6,616	8,062

4 Movement of Funds

	Opening Balances £	Receipts £	Payments £	Transfers £	Closing Value £
General funds	21,212	75,090	(39,015)	(15,696)	41,590
Designated funds					
Tithe Funds	4	6,655	(6,205)	-	454
Church Repair Fund	1,760		(2,161)	8,700	8,299
Manse Repair Fund	2,903		(960)	996	2,939
CAP Debt Centre (Extra Ministry Fund)	20,459	100	(10,978)	6,000	15,581
Friendship Group	314	814	(521)		607
	25,440	7,569	(20,826)	15,696	27,879
Restricted funds					
Building Work – Phase 2	45,159	3,630	(9,521)	-	39,268
Building work - General	8,353	3,030	(7,975)	-	3,408
CAP Client Fund	951	1,390	(2,043)	-	298
CAP Debt Centre		10,230	(5,615)	-	4,615
Youth Work (Limitless)	773	2,116	(1,134)	-	1,755
Bid Writing	205	-	-		205
Special Offerings	-	411	(411)	-	-
	55,441	20,807	(26,700)	-	49,548
Total funds	102,094	103,465	(86,541)	-	119,018

The Trustees with the agreement of the Church Meeting have set up the following designated funds:

Tithe Donation Fund - 10% of offerings and associated gif aid claims are put into this fund and then given away in support of other charitable activities undertaken by others.

Church Maintenance Fund - £100 per month is set aside for routine maintenance of the church premises.

Manse Maintenance Fund - £83 per month is set aside for manse repairs to ensure the building is maintained.

CAP Debt Centre Fund – This fund sets aside money to cover the cost of operating the MCBC CAP Debt Centre and pay the salary of the Debt Centre Manager. This money is only be spent when there is no money held in the CAP Debt Centre Restricted Fund.

Friendship Group - A separate ledger has been set up so that this group can raise funds and then spend them on events at a later date.

Further detail about movements on "Designated Accounts" are recorded within the Trustee Report.

The Church receives money which is Restricted by the giver & thus it is kept separate until it has been spent as intended.

Building Work Phase Two Project - Money held in this fund has been donated specifically for spending in connection with redevelopment of the toilets including repairs to the roof over the toilets to prevent water ingress.

Building Work General - This fund is for specific improvement/refurbishment projects and major work on the building that is not part of the Building Work Phase Two Project.

CAP Client Fund - This is money given for the benefit of CAP Clients and therefore spent in line with any restrictions.

CAP Debt Centre Fund – This contains money received to cover the cost of operating the MCBC CAP Debt Centre and pay the salary of the Debt Centre Manager.

Youth Fund – This money received into this fund is used to pay for equipment and expenses for our Youth and Leaders to attend the "Limitless Festival". Money in this fund has also been given to support other youth activities.

Further details about movements on "Restricted Funds" are recorded within the Trustee Report