

Trustees' Annual Report **1st January 2024 to 31st December 2024**

Charity Name-

Mill Road Baptist Church, Wellingborough

Charity registration number-

1188656

Charity's principal address

Mill Road, Wellingborough, NN8 1PF

Church contact details

Tel: 01933 276631

email: admin@millroadbaptistwellingborough.com

Trustees

Duncan Wright (Minister)

Rahila Isaac (term of office concluded November 2024)

Arooj Cecil

Shashi Patel (term of office concluded November 2024)

Joby Pappu (term of office concluded November 2024)

Ian Wilson (term of office concluded November 2024)

James Mshelia- Appointed 01 August 2024

Bernard Agyemang – Appointed 01 August 2024

Ian Parker - Appointed 01 August 2024

Steve Robinson - Appointed 01 August 2024

Abbie Squires - Appointed 01 August 2024

Structure of the Charity

The organisation is a charitable incorporated organisation (CIO) which was registered on the 19th March 2020 and is governed by the Constitution "registered 19/3/20 as amended on the 6th September 2021" which established the objects and powers of the CIO. In the event of the CIO having to be wound up the Church Members are not required to contribute an amount.

Charity Trustees are selected from the Church Membership with the Minister being automatically appointed. A prospective Charity Trustee needs to have been a member for at least 1 year and (agreeing for their name to be considered), shall have their name submitted to the Church Membership and voted on at the appropriate meeting. They will normally serve for an initial period of 3 years. Existing Trustees can be reappointed after their initial term based in the Approved Governing Document (AGD) requirements.

Once the selection process has been completed the Trustees and the Minister become the Leadership Team of the Church responsible for managing Church affairs under the authority of the Church Members' Meetings which are open to all but only Church Members can vote.

Trustee meetings were held monthly with an average attendance of 85% during 2024. At the end of the year there were 7 Trustees. Church Members' Meetings were held 5 times during 2024 with the AGM included in the meeting of 28/7/24 when Church Members approved the 2023 Financial and Trustees' Reports.

Purposes-

The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church Members/Leadership Team are committed to enabling as many people as possible to worship in person or online, through YouTube, in a welcoming, open and safe environment through Sunday worship, prayer, faith, bible study, music, Sunday School, table tennis and chess group, monthly breakfast get together and Friday Party night.

To accommodate the above activities the School Room has been used extensively due to the floor repair works needed in the main Church building and further information is provided on this topic under the Achievements and Performance section below.

Maintenance and repairs to the Church and Manse have also been actioned and we remain aware of the future need to repair the School Room roof. During this time of not being able to occupy the main Church building, Health and Safety matters were met as we responded to the challenge of using other parts of the premises for worship.

Achievements and Performance-

Sunday worship has continued to be in person and online via YouTube throughout 2024. YouTube provides a media for worshippers who remain unsure about returning to Church in person due to their own circumstances. Bible Study groups continued to meet weekly via Zoom and in person. Our Minister also made available studies via YouTube on biblical topics to help people grow in faith and increase their understanding of the bible.

Friday Night Party for the local community and Church Members/regular attendees continues to grow with new families coming along to enjoy snacks, chats and various games/crafts for all ages. External community groups for adults with learning difficulties, Gilbert and Sullivan Society and a local amateur drama group continue to use our facilities.

Insurance claim/Building maintenance

Following the flood and some damage to the floor in the church, a claim for repair was agreed with our insurers, the Baptist Insurance Company. The works were completed within budget with Sunday services returning to the church in April 2024. Further repairs and maintenance (including redecoration) was undertaken before these services recommenced.

We are also aware that the School Room roof will need repairs/replacing at some point and donations for this work have been received from the congregation. We continue to make contributions to the building fund and are earning interest through the Baptist Union savings account.

Membership

Church Membership increased to 72 as a result of 9 new members and 5 resignations/deaths. Two funerals were held for long standing members of the congregation in August 2024 and September 2024. Three baptismal services took place in April 2024 and Oct 2024 respectively.

Attendance at Sunday services continues to grow, attracting people from many different church and cultural backgrounds. MRBC is a fellowship that is representative of the local community and attractive to people from all walks of life and backgrounds.

Children and Young People

Junior Church has continued to grow. Our return to using the church means that Junior Church is now able to meet in the Hall.

Our group of young people (aged 11 to 16) now remain in the services. They sit at the back during the sermon, working through a list of questions and reflections put together by their leaders. These questions provide a springboard for open discussion across the whole congregation at the end of each message.

Ministry at MRBC

A small pool of Church Members is involved in leading the Sunday Services. The monthly prayer meetings have continued throughout the year as have the breakfast get togethers.

Two bible study groups meet regularly throughout the year.

Care for the growing fellowship cannot be addressed by the Minister alone. The church fellowship has been divided into 4 groups – based geographically across the town and surrounding areas – with a view to cascading support through the church community.

In July 2024, Duncan Wright – MRBC's Minister – indicated his intention to step down from Ministry no later than July 2025. The church has begun to consider the future and will appoint a Moderator to support us in this process. Contact has also been made with the Central Baptist Association who will provide additional guidance in assessing God's vision for MRBC.

Missions Support

The provision of frozen food parcels to the community has also continued, albeit to a reduced level as the requests have reduced. The Music and Media Groups also have new members which has benefitted their groups and the whole Church.

During 2024 we continued to support the Daylight Centre with food donations and financial support to Somalia and Sudan through UK Christian organisations. BMS Home Mission and World Mission also received regular donations with 5% and 2.5% of offerings being donated respectively, plus an additional £100 per month to each organisation.

We "set aside" £100 every month from the pension deficit contributions savings for the Fellowship and Outreach. We have been able to help a number of people who have found themselves in difficult circumstances. As food is an important part of Friday Party, some of this money also helps with the cost of supplying this and any craft supplies.

Safeguarding

There were no Safeguarding issues to report in 2024. Safeguarding training was also provided for those working with children and vulnerable adults.

All new Trustees attended a day course run by the Central Baptist Association ensuring that they are now accredited at levels 2 & 3 of the BUGB Safeguarding protocols.

Public benefit

As a small charity below the Charities Act audit threshold this report focuses on the above Achievements and Performance section. Our main activities are described above. All our charitable activities focus on the advancement of the Christian faith, in accordance with the Baptist denomination and are undertaken to further our charitable purposes for the public benefit.

The Trustees believe that the benefits evident from the detailed explanations above satisfy the benefit and public aspects of the statutory requirements.

Finance

The accounts have been prepared on a receipts and payments basis in accordance with S.41 (3) 3 of the Charities Act 1993.

The figures in the accounts are impacted by a significant insurance claim, agreed and, with funds released to the church, in the year to 31/12/2023. The majority of invoices for remedial work were paid in the 2024 Financial Year and are included in that year's accounts. The key points in the account are:

- A net deficit of £48,211.69 with expenditure exceeding income. This the deficit represents a decrease in monthly offerings, together with costs associated with the repairs covered by the Insurance claim noted above
- Total income increased to £80,381.33 (+2.23%) compared to 2023 (insurance claim funds excepted)
- The main sources of income were generated from Church Members' and regular attendees' offerings, rental income from the Manse and the claiming of Gift Aid. We were able to claim £9,073.06 in Gift Aid refunds from HMRC in November.
- Offerings decreased by 12.54% down to £51,179.10 compared to 2023. Manse income was 1% higher at £8,976. Gift Aid increased as the balance of claim from 2023 was included in the current year.
- Total expenditure for the period was £128,593.02 which includes transfers to the savings account of £11,475. Giving to Baptists causes decreased by £419.59 (5.9%).
- The balance in the Deposit/savings account has increased by £11,792.35 (+95%) to £24,195.73. The year ended with a current account balance of £8,773.87 and total balances of £32,969.60..
- Premises costs were 194% higher than in 2023 with the above drainage/roof costs accounting for the majority of the increase. Energy costs decreased by £682.54 (9.8%) MRBC

The Church's financial position remains that we are below the audit threshold and eligible for independent examination which was completed on 20/8/25 by Jill Clark.

The Church has 1 full time employee and ministry costs (including Manse expenses) were £39659.19 in 2024 compared with £35508.76 in previous year. This represents an increase of 11.69%

Declaration

The Trustees declare that they have approved the Trustees' report for 2024.
Signed on behalf of the Trustees

Signature:

Full name:

Position:

Date:

STEPHEN ROBINSON

Trustee & Clergy

19/x/2025

MILL ROAD BAPTIST CHURCH, WELLINGBOROUGH**FINANCIAL STATEMENT FOR YEAR ENDED 31ST DECEMBER 2024 (AND 31ST DECEMBER 2023)****GENERAL RECEIPTS AND PAYMENTS ACCOUNT**

	<u>RECEIPTS</u>	<u>2024</u>	<u>2023</u>
1 Offerings	£	51,179.10	£ 58,514.47
2 Use of premises	£	1,755.50	£ 2,029.50
3 Gifts & Donations	£	500.00	£ 500.00
4 Special Funds	£	3,180.00	£ 39,645.84
5 Manse Rent (Before maintenance costs)	£	8,976.00	£ 8,859.40
6 Sundries	£	5,717.67	£ 362.69
7 Gift Aid	£	9,073.06	£ 4,330.63
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Total	£	80,381.33	£ 114,242.53
	<u>PAYMENTS</u>		
8 Ministry	£	38,331.67	£ 34,416.24
9 Manses expenses and repairs	£	1,327.42	£ 1,092.52
10 Church premises expenses,repairs and renewals	£	61,713.49	£ 20,987.65
11 Church Utilities	£	6,230.10	£ 6,912.64
12 Baptist causes	£	6,688.64	£ 7,108.23
13 Special Funds	£	1,358.54	£ 2,129.87
14 Fellowship/Outreach	£	1,451.97	£ 1,396.52
15 Sundries	£	16.19	£ 53.08
16 To Deposit Account	£	11,475.00	£ 4,000.00
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Total	£	128,593.02	£ 78,096.75
Surplus/Defecit for the year	-£	48,211.69	£ 36,145.78
Balance brought forward	£	56,985.56	£ 20,839.78
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Balance carried forward	£	8,773.87	£ 56,985.56

DEPOSIT ACCOUNT

Balance Brought Forward	£	12,403.38	£ 8,080.05
Receipts	£	11,475.00	£ 4,000.00
Interest	£	317.35	£ 323.33
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Balance carried forward	£	24,195.73	£ 12,403.38

STATEMENT OF ASSETS AND LIABILITIES

	<u>31/13/2024</u>	<u>12/31/2023</u>
17 Monetry Assets/Liabilities		
Current Account	£ 8,773.87	£ 56,985.56
Deposit Account	£ 24,195.73	£ 12,484.23
18 Non-monetary assets:		
Church Buildings, Contents & Manse Insurance Values	£ 3,906,298.00	£ 3,709,521.00
External Liabilities (HMRC PAYE & NI)	£ 1,396.69	£ 1,459.12

Report of the Independent Examiner to the Trustees of Mill Road Baptist
Church Wellingborough
On the accounts for the year ended 31st December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention 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 do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content 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 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 by/~~on behalf of~~ the Examiner G. S. Clark Date 20/08/2025.

Name GILLIAN SPENCER CLARK

Address 16, ROCKLEIGH CLOSE,
FINE DON, NORTHANTS. NN9 5DT.