

BELPER BAPTIST CHURCH

England & Wales · Charity number 1190792

Details

Status Registered

Legal form CIO

Registered 2020-08-10

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

Contact

Address Belper Baptist Church
Bridge Street
Belper
DE56 1AZ

Phone 01629823440

Email questions@belperbaptist.org

Website <http://www.belperbaptist.org/index.html>

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. It does this through Sunday worship and activities for children and young people Mid-week gatherings take place for prayer, bible study, craft ,fellowship, and children's activities. The church hosts a food bank and community hub run by Hope for Belper.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Derbyshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£77,905	£84,343	-	-
2024-04-05	£118,229	£66,842	-	-
2023-04-05	£60,743	£58,362	-	-
2022-04-05	£48,240	£24,126	-	-
2021-04-05	£74,536	£8,291	-	-

Trustees

Name	Role	Appointed
Rev ROBERT FOSTER	Chair	2022-09-01
Adriaan Jacobus Van Wyk		2023-10-18
Joanna Lambourne		2020-07-15
Jonathan Sleeman White		2020-07-15
Lorraine Bolger		2020-07-15
Raymond Lesley		2020-06-10
Rowena Ralphs		2024-10-23

BELPER BAPTIST CHURCH

England & Wales - Charity number 1190792

Accounts

Belper Baptist Church
(Registered charity, number 1190792)
Financial statements
for the year ended 5 April 2025

Page	Contents
2 - 5	Trustees' annual report
6	Independent examiner's report
7	Receipts & payments account
8	Statement of assets & liabilities
9 - 11	Notes to the accounts

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2025**

Full name Belper Baptist Church

Organisation type Charitable incorporated organisation

Registered charity number 1190792

Principal address

c/o Rev Dr Robert Foster, Minister, 16 Hillcrest, Belper DE56 0JF

Trustees

Rev Dr Robert Foster, Minister & Chair
Adriaan van Wyk, Treasurer
Raymond Lesley
Jonathan White

Lorraine Bolger
Joanna Lambourne
Rowena Ralphs from 23.10.24

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 10 June 2020 at a Special Church Meeting.

From 1 September 2022 Rev Robert Foster became the part-time Minister of the church. He is remunerated at 75% of the Baptist Union standard stipend together with a housing allowance and agreed reimbursements to cover operating expenses, Council Tax and Water charges. Robert is Chair of the Charity trustees.

Ministers are appointed by the Church members. Trustees including the Secretary and Treasurer are appointed by the Church members to serve for fixed periods.

Objectives and activities

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

In fulfilling the purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate. The activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;

Belper Baptist Church Trustees' annual report for the year ended 5 April 2025

- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit

All Church activities with exception of Trustees' and Members' meetings are open to the public. The Church website encourages people to visit and attend activities of the Church.

The Minister and other members of the church aim to provide appropriate pastoral care and practical support to any member of the community who seeks it. The Church holds regular open drop in sessions. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Summary of the main achievements during the period

The church continues to participate in Sunday worship and mid-week activities. Fellowship Link Teams ensure that every family within the fellowship is contacted regularly and is offered practical care and spiritual support. The Inspire magazine continues to be published monthly electronically and in print for those without access to the internet. Daily prayer meetings for study and prayer meet online, and house groups meet in person. There are activities for children and young people on Sundays.

Young people from a number of churches meet together during the week. Members of the fellowship participate in a prayer ministry for Belper supported by a number of churches and individuals.

The Church continues to host the Hope for Belper Community Hub and Food Bank. Demand for support from the Food Bank continues to increase. Supportive relationships are being built through these activities.

During this financial year, the church has invested in a refurbishment of the upstairs youth room as well as 3-phase electricity in preparation for installing solar panels in the new financial year. There have been further repairs to the kitchen area, which are expected to continue into the next financial year.

Financial review & risk

Over the course of the period 6 April 2024 to 5 April 2025 payments exceeded receipts by £6,438. This shortfall resulted primarily due to extensive refurbishments works undertaken to the upstairs youth area, amounting to £16,834. The manse previously

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2025**

occupied by the Minister generates a net rental of £776 per month. Receipts from Sunday loose offerings as well as Regular Gift Aid Donations and Deposit Account Interest have increased in the year. Income from Solar Panels installed on the Manse as well as receipts for Rents & Use of the Building remain at similar levels to last year. The church organ was sold, which raised £850. We also raised an additional £283 for specific other causes, which have since been distributed to said causes. We made fire safety improvements costing £1,607, conducted an Asbestos Survey and invested in full fibre broadband to help improve the quality of our online Zoom meetings, all of which contributed to a modest shortfall over the period of £6,438. This included making £8,224 in Charitable donations.

Based on current levels of giving, budget estimates for 2025-26 indicate that with a 75% part-time minister in post, there may be a modest operating surplus of circa £2,400. This does not include the major improvements mentioned above. Costs beyond April 2026 are anticipated to increase depending on inflation. During the pastoral vacancy, funds have been accumulated in a Future Ministry Fund which will be used to cover any funding gap in the short term with an expectation that the church will grow and giving will increase. This fund will only last a few years.

The Church's debts to the Baptist Union Defined Benefit Pension Scheme has now been eliminated. As a result of national initiatives by the Baptist Union, the monthly pension deficit payments were reduced to a nominal £1 during the previous financial period, and ceased during this financial year.

The charity's policy on reserves


The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

In the event the Church ceased to function or attract people expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may then be necessary to pay and house the Minister for a 6 month notice period. In cash flow terms a reserve of around £20,000 is deemed sufficient.

We intend to use some of our reserves in the coming year to fund a number of projects. These include addressing emergency access to the back garden of the Church building for evacuation purposes, external pointing repairs, further repairs to the kitchen and improving the building's carbon footprint through the installation of solar panels. We also intend to make additional Charitable donations from designated funds and therefore expect our reserves to reduce by approximately £73,000 during the year.

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2025**

Signed on behalf of the charity's trustees:

Signed  _____ Date 5/8/25
Rev Dr Robert Foster, Trustee

**Independent examiner's report to the trustees of
Belper Baptist Church
for the year ended 5 April 2025**

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the year ended 5 April 2025.

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 Act').

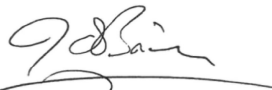
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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  Date 08/08/2025
John O'Brien MSc, FAIA, FCIE
Employee of Community Accounting Plus


**Belper Baptist Church
Receipts & payments account
for the year ended 5 April 2025**

2024		Note	2025
£			£
	Receipts		
11983	Weekly Loose offerings		11577
34315	Covenanted Gift Aid offerings		35480
50800	Donations and other income	2	4033
8681	Income tax recovered on Gift Aid offerings	3	9107
10952	Rents and contributions for use of premises	4	11152
600	Raised for other causes		283
898	Bank interest		6273
<u>118229</u>	Total receipts		<u>77905</u>
	Payments		
36185	Ministry		38417
-	Major church improvements		20160
183	Leadership team expenses		240
5186	Fees & insurances	5	5609
9282	Mission - support to outside bodies	6	8223
4340	Utility bills		3883
7731	Upkeep of Church premises		3211
334	Light company (Junior Church)		319
3074	Miscellaneous, Magazines & printing		3954
527	Gifts and donations paid		327
<u>66842</u>	Total payments		<u>84343</u>
51387	Net receipts/(payments)		(6438)
<u>92740</u>	Cash funds at start of this period		<u>144127</u>
<u>144127</u>	Cash funds at end of this period		<u>137689</u>

Belper Baptist Church
Statement of assets and liabilities
at 5 April 2025

2024		2025
£	Cash assets	£
23588	Current account (general)	10890
40496	Capital reserve account	45124
80043	Baptist Union Deposit account	81675
144127		137689
	 Other monetary assets	
9332	Debtors - Income tax recoverable on Gift Aid offerings	10082
2553	Prepayments - Fees and insurances	2681
11885		12763
	 Assets retained for the charity's own use	
2325670	Insured value of Church buildings	2465211
319000	Market value of Blackden Manse	319000
	 General equipment Audio visual equipment, purchased March 2024, cost £626 Audio visual equipment, purchased January 2023, cost £9,005	
	 Liabilities	
(570)	Creditors - Fees and insurances	(570)
(570)		(570)

These financial statements are accepted on behalf of the charity by:

Signed  Date 31/07/2025
 Adriaan van Wyk, Trustee

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2025

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Donations & other income

	£
Legacy	484
Donations	3549
	<u>4033</u>

3. Income tax recovered on Gift Aid offerings

HMRC tax rebate for the period to April 2024.

4. Rent and contributions for use of premises

Rent for use of building by H4B = £1,860 plus £8,912 (which represents the net rental income for the manse, after management fees of £1,602 were deducted) plus other rents of £380.

5. Fees & insurances

£4,481 Fees & insurances plus £1,128 professional fees.

6. Mission – Support to outside bodies

Charitable giving including to BMS and HOPE Belper.

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2025

7. Fund Analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Unrestricted funds					
General	27193	70111	(55515)	(12287)	29502
Benevolent Fund	1918	-	(638)	-	1280
Local Causes	3828	10	(349)	1000	4489
Manse Repair Fund	1248	-	(430)	752	1570
Tithe	4516	7699	(666)	(7996)	3553
BMS	-	-	(2000)	2000	-
Emergency Appeals	2000	-	(500)	1000	2500
Future ministry	60001	-	-	(30001)	30000
Home Mission	-	-	(2000)	2000	-
Hope Belper	-	85	(2085)	2000	-
Major Improvements	-	-	(3326)	41500	38174
Legacy	43423	-	(16834)	32	26621
	144127	77905	(84343)	-	137689

Active Designated Funds:

Benevolent Fund: Balance £1,280. Purpose: To enable the Minister to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Local Causes: Balance £4,489 Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

Manse Repair Fund: Balance £1,570 Purpose: To fund any repairs or upgrades to the Manse.

Tithe: Balance £3,553. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

BMS: Balance £0. Purpose: To support the work of the Baptist World Wide Mission. Any balance results from the annual distribution of funds accumulated in the Tithe Designated Fund. Contributions are made each year from a distribution of the tithe on receipts.

Emergency Appeals: Balance £2,500. Purpose: To enable the Church trustees to respond quickly to world wide emergency appeals. The fund is topped up from general funds.

**Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2025**

Future Ministry: Balance £30,000. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the pastoral vacancy, a sum was added to this fund equivalent to the monthly costs of employing a 3/4 time Minister together with some post tithe Manse rental and solar panel receipts. Funds may be reallocated for other ministry and missional purposes.

Home Mission: Balance £0. Purpose: To support the wider Baptist Family through the provision of Regional ministry and grants to churches. Contributions are made each year from a distribution of the tithe on receipts.

Major Improvements: Balance £38,174. Purpose: Funds set aside for major repairs or improvement works to the building.

Legacy: Balance £26,621. Purpose: Funds donated to the Church in wills, intended to be used for major projects and/or initiatives in memory of those who made the donations.

8. Related party transactions

We have a Trustee member called Jo Lambourne who is employed by Hope For Belper, a charity we actively support. Her salary is **not** linked to our donations to the charity. We donated a total of £2,585 to Hope For Belper in the year.

9. Trustees' remuneration

During this period, a gross pay of £30,850 plus employer pension contributions of £3,346 were paid in respect of Rev'd Dr Robert Foster.

10. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

BELPER BAPTIST CHURCH

England & Wales - Charity number 1190792

Accounts

Belper Baptist Church
(Registered charity, number 1190792)
Financial statements
for the year ended 5 April 2024

Page	Contents
2 - 4	Trustees' annual report
5	Independent examiner's report
6	Receipts & payments account
7	Statement of assets & liabilities
8 - 10	Notes to the accounts

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2024**

Full name Belper Baptist Church

Organisation type Charitable incorporated organisation

Registered charity number 1190792

Principal address

c/o Rev Dr Robert Foster, Minister, 16 Hillcrest, Belper DE56 0JF

Trustees

Rev Dr Robert Foster, Minister & Chair

Lorraine Bolger

Adriaan van Wyk, Treasurer, from 18.10.23

Joanna Lambourne

Raymond Lesley

Rev David Harvey, until 18.10.23

Jonathan White

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 10 June 2020 at a Special Church Meeting.

From 1 September 2022 Rev Robert Foster became the part-time Minister of the church. He is remunerated at 75% of the Baptist Union standard stipend together with a housing allowance and agreed reimbursements to cover operating expenses, Council Tax and Water charges. Robert is Chair of the Charity trustees.

Ministers are appointed by the Church members. Trustees including the Secretary and Treasurer are appointed by the Church members to serve for fixed periods.

Objectives and activities

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom or other parts of the world. Some of our activities include;

- Weekly Sunday services with worship, prayer, preaching, teaching and fellowship;
- Pastoral support to individuals;
- Mid-week meetings for bible study, prayer and fellowship;
- Children's and youth work;
- Support to local charitable causes including Hope for Belper who run a food bank and a community hub;
- Support to mission activities in the UK (Home Mission) and overseas (Baptist Missionary Society - BMS) and direct support to churches in Uganda and Ghana. The church responds to Emergency Appeals;

Belper Baptist Church

- Making the church building available for use by local organisations where their activities are compatible with the church's declaration of faith.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit

All Church activities with exception of Trustees' and Members' meetings are open to the public. The Church website encourages people to visit and attend activities of the Church. The Minister and other members of the church aim to provide appropriate pastoral care and practical support to any member of the community who seeks it. The Church holds regular open drop in sessions. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Summary of the main achievements during the period

The church continues to arrange weekly Sunday worship and mid-week activities. Fellowship Link Teams ensure that every family within the fellowship is contacted regularly and is offered practical care and spiritual support. The Inspire magazine continues to be published monthly electronically and in print for those without access to the internet. Daily prayer meetings and a weekly house group for study and prayer meet online. The in-person house group has continued to meet and a new monthly prayer meeting has begun. There are activities for children and young people on Sundays, along with regular all-age worship.

In the wider community, members of the fellowship participate in a prayer ministry for Belper supported by a number of churches and individuals. Some of our young people attend a weekly Young People's Fellowship organised by another church and some are involved in the local secondary school's Christian Union.

The Church continues to host the Hope for Belper Community Hub and Food Bank. Demand for support from the Food Bank continues to increase. Supportive relationships are being built through these activities.

During this financial year, the church has invested further in upgrades to our audio visual systems to enhance our worship experience for those in the building and on-line. There have also been repairs to the kitchen area, which are expected to continue into the next financial year.

Financial review & risk

Over the course of the period 6 April 2023 to 5 April 2024 receipts exceeded payments by £51,387. This surplus resulted primarily due to a legacy gift left to the church in a previous member's will to the amount of £48,284. The manse previously occupied by the Minister generates a net rental of £726 per month. Receipts from Sunday loose offerings as well as Regular Gift Aid Donations and Deposit Account Interest have increased in the year. Income from Solar Panels installed on the Manse as well as receipts for Rents & Use of the Building remain at similar levels to last year. We also

Belper Baptist Church

raised an additional £600 for specific other causes, which have since been distributed to said causes.

We made additional investment of £1,830 in computer and audio visual equipment, spent £3,530 on a replacement boiler for the Manse whilst delivering a modest operating surplus over the period of £3,139 (excluding the legacy gift). This included making £9,282 in Charitable donations.

Based on current levels of giving, budget estimates for 2024-25 indicate that with a 75% part-time minister in post, there may be a modest operating shortfall of circa £7,900. This does not include the major improvements mentioned above. Costs beyond April 2025 are anticipated to increase depending on inflation and coming off fixed price contracts for gas and electricity. During the pastoral vacancy, funds have been accumulated in a Future Ministry Fund which will be used to cover any funding gap in the short term with an expectation that the church will grow and giving will increase. This fund will only last a few years.

The Church's debts to the Baptist Union Defined Benefit Pension Scheme has now been eliminated. As a result of national initiatives by the Baptist Union, the monthly pension deficit payments were reduced to a nominal £1 during this financial period, and it is expected to cease at some point during the current year.

The charity's policy on reserves

The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

In the event the Church ceased to function or attract people expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may then be necessary to pay and house the Minister for a 6 month notice period. In cash flow terms a reserve of around £15,000 is deemed sufficient.

We intend to use some of our reserves in the coming year to fund a number of projects. These include addressing emergency access to the back garden of the Church building for evacuation purposes, further repairs to the kitchen and improving the building's carbon footprint through the installation of solar panels. We also intend to make additional Charitable donations from designated funds and therefore expect our reserves to reduce by approximately £48,000 during the year.

Signed on behalf of the charity's trustees:

Signed RF Foster Date 29/7/24
Rev Dr Robert Foster, Trustee

**Independent examiner's report to the trustees of
Belper Baptist Church
for the year ended 5 April 2024**

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the year ended 5 April 2024.

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 Act').

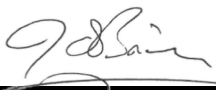
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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  Date 01/08/2024
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

Belper Baptist Church
Receipts & payments account
for the year ended 5 April 2024

2023		2024
£	Note	£
	Receipts	
7540	Weekly loose offerings	11983
31400	Covenanted Gift Aid offerings	34315
2667	Donations and other income	50800
7510	Income tax recovered on Gift Aid offerings	8681
11067	Rents and contributions for use of premises	10952
251	Raised for other causes	600
308	Bank interest	898
<u>60743</u>	Total receipts	<u>118229</u>
	Payments	
21004	Ministry	36185
11434	Major church improvements	-
1721	Leadership team expenses	183
4469	Fees & insurances	5186
7746	Mission - support to outside bodies	9282
3910	Utility bills	4340
5131	Upkeep of Church premises	7731
918	Light company (Junior Church)	334
1258	Baptist pension deficit	-
771	Miscellaneous, Magazines & printing	3074
-	Gifts and donations paid	527
<u>58362</u>	Total payments	<u>66842</u>
2381	Net receipts/(payments)	51387
<u>90359</u>	Cash funds at start of this period	<u>92740</u>
<u>92740</u>	Cash funds at end of this period	<u>144127</u>

Belper Baptist Church
Statement of assets and liabilities
at 5 April 2024

2023		2024
£	Cash assets	£
22347	Current account (general)	23588
70393	Capital reserve account	40496
-	Baptist Union Deposit account	80043
92740		144127
	 Other monetary assets	
8618	Debtors - Income tax recoverable on Gift Aid offerings	9332
2374	Prepayments - Fees and insurances	2553
10992		11885
	 Assets retained for the charity's own use	
2076491	Insured value of church buildings	2325670
245000	Market value of Blackden Manse	319000
	 General equipment Audio visual equipment, purchased March 2024, cost £626 Audio visual equipment, purchased January 2023, cost £9,005 Kitchen appliances, purchased October 2017, cost £1,709	
	 Liabilities	
(516)	Creditors - Fees and insurances	(570)
(516)		(570)

These financial statements are accepted on behalf of the charity by:

Signed  _____
Adriaan van Wyk, Trustee

Dated 29/07/2024

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2024

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Donations & other income

	£
Legacy	48284
Donations	2516
	50800

3. Income tax recovered on Gift Aid offerings

HMRC tax rebate for the period to April 2023.

4. Rent and contributions for use of premises

Rent for use of building by H4B = £1,800 plus £8,712 (which represents the net rental income for the manse, after management fees of £1,188 were deducted) plus other rents of £440.

5. Fees & insurances

£4,454 Fees & insurances plus £732 professional fees.

6. Mission – Support to outside bodies

Charitable giving including to BMS, Home Mission, HOPE Belper & Emergency appeals.

7. Fund Analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Unrestricted funds					
General	21723	62411	(54104)	(2837)	27193
Benevolent Fund	2318	-	(400)	-	1918
Local Causes	1043	-	(172)	2957	3828
Manse Repair Fund	3278	-	(3530)	1500	1248
Tithe	2757	11759	-	(10000)	4516
BMS	-	100	(2100)	2000	-
Emergency Appeals	215	-	(2000)	3785	2000
Future ministry	61406	-	-	(1405)	60001
Home Mission	-	-	(2000)	2000	-
Hope Belper	-	500	(2500)	2000	-
Legacy	-	43459	(36)		43423
	92740	118229	(66842)	-	144127

Belper Baptist Church
Notes to the accounts (continued)
for the year ended 5 April 2024

Active Designated Funds:

Benevolent Fund: Balance £1,918. Purpose: To enable the Minister to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Local Causes: Balance £3,828 Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

Manse Repair Fund: Balance £1,248 Purpose: To fund any repairs or upgrades to the Manse.

Tithe: Balance £4,516. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

BMS: Balance £0. Purpose: To support the work of the Baptist World Wide Mission. Any balance results from the annual distribution of funds accumulated in the Tithe Designated Fund. Contributions are made each year from a distribution of the tithe on receipts.

Emergency Appeals: Balance £2,000. Purpose: To enable the Church trustees to respond quickly to world wide emergency appeals. The fund is topped up from general funds.

Future Ministry: Balance £60,001. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the pastoral vacancy, a sum was added to this fund equivalent to the monthly costs of employing a 3/4 time Minister together with some post tithe Manse rental and solar panel receipts. Funds may be reallocated for other ministry and missional purposes.

Home Mission: Balance £0. Purpose: To support the wider Baptist Family through the provision of Regional ministry and grants to churches. Contributions are made each year from a distribution of the tithe on receipts.

Legacy: Balance £43,423. Purpose: Funds donated to the Church in wills, intended to be used for major projects and/or initiatives in memory of those who made the donations. 10% of the legacy received this year was allocated to the Tithe designated fund.

8. Related party transactions

We have a Trustee member called Jo Lambourne who is employed by Hope For Belper, a charity we actively support. Her salary is **not** linked to our donations to the charity. We donated a total of £2,900 to Hope For Belper in the year.

9. Trustees' remuneration

During this period, a gross pay of £28,978 plus employer pension contributions of £3,039 were paid in respect of Rev'd Dr Robert Foster.

10. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

BELPER BAPTIST CHURCH

England & Wales - Charity number 1190792

Accounts

Belper Baptist Church
(Registered charity, number 1190792)
Financial statements
for the year ended 5 April 2023

Page	Contents
2 - 4	Trustees' annual report
5	Independent examiner's report
6	Receipts & payments account
7	Statement of assets & liabilities
8 - 9	Notes to the accounts

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2023**

Full name Belper Baptist Church

Organisation type Charitable incorporated organisation

Registered charity number 1190792

Principal address

c/o Rev Dr Robert Foster, Minister, 16 Hillcrest, Belper DE56 0JF

Trustees

Rev David Harvey, Elder & Treasurer

Raymond Lesley

Lorraine Bolger

Joanna Lambourne

Jonathan White

Rev Dr Robert Foster, Minister from 1.9.22

Elizabeth Foster, until 31.8.22

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 10 June 2020 at a Special Church Meeting.

Revd Elaine Burrows was an employee with effect from 1 March 2022 until 30 October 2022 to meet the requirements of having an Interim Member of the Baptist Union Pension Scheme under the age of 75 in employment to avoid triggering a cessation. She received £50 per month as a nominal salary. Elaine was not a Charity trustee of the church. Rev Derek Allen continued as Moderator for which he received £50 a month until 30 September 2022. From 1 September 2022 Rev Robert Foster became the part-time Minister of the church. He is remunerated at 75% of the Baptist Union standard stipend together with a housing allowance and agreed reimbursements to cover operating expenses, Council Tax and Water charges. Robert is Chair of the Charity trustees.

Ministers are appointed by the Church members. Trustees including the Secretary and Treasurer are appointed by the Church members to serve for fixed periods.

Objectives and activities

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

Belper Baptist Church

Summary of the main activities undertaken for the public benefit

Weekly Sunday services with worship, prayer, preaching and teaching, and fellowship. Pastoral support to individuals; Mid-week meetings for bible study, prayer and fellowship; Children's youth work; Support to local charitable causes including Hope for Belper; Support to mission activities in the UK (Home Mission) and overseas (Baptist Missionary Society - BMS) and direct support to churches in Uganda and Ghana. The church responds to Emergency Appeals.

Making the church building available for use by local organisations where their activities are compatible with the church's declaration of faith.

All Church activities with exception of Trustees and Members meetings are open to the public. The Church website encourages people to visit and attend activities of the Church.

The Minister and other members of the church aim to provide appropriate pastoral care and practical support to any member of the community who seeks it. The Church holds regular open drop-in sessions including a Warm Space initiative. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main achievements during the period

The church continues to participate in Sunday worship and mid-week activities. Fellowship Link Teams ensure that every family within the fellowship is contacted regularly and is offered practical care and spiritual support. The Inspire magazine continues to be published monthly electronically and in print for those without access to the internet. Daily prayer meetings and weekly house groups for study and prayer meet online, and a new in-person house group has been formed. There are activities for children and young people on Sundays.

Young people from a number of churches meet together during the week. They participated in a youth mission in Belper in the Autumn. Members of the fellowship participate in a prayer ministry for Belper supported by a number of churches and individuals.

During the summer, a number of new families began to worship at the church on a regular basis, the result of a community church ceasing to meet for worship on Sundays. This coinciding with the appointment of a new minister has significantly changed the numbers attending and the dynamics of our worship, and a number of these new attendees have become members of the church, bringing many new gifts to the church.

Belper Baptist Church

The Church continues to host the Hope for Belper Community Hub and Food Bank. Demand for support from the Food Bank continues to increase. Alongside this, the church has opened up the building one afternoon a week as a Warm Space open to all. Supportive relationships are being built through both of these activities. During this financial year, the church has invested in a significant upgrade to our audio visual systems to enhance our worship experience for those in the building and on-line. There have also been repairs to a leak in the roof and the construction of a new meeting room upstairs is on-going.

Financial review & risk

Over the course of the period 6 April 2022 to 5 April 2023 receipts exceeded payments by £2,381. The manse previously occupied by the Minister generates a net rental of £726 per month. Receipts from Sunday loose offerings continue to be below pre COVID levels. Regular Gift Aid donations are now above pre COVID levels. Not paying a Minister during the first 5 months of this period enabled £9,005 investment in audio visual equipment to be made together with creating an upstairs meeting room for £2,429 whilst delivering a modest operating surplus over the period. This included making £7,746 in Charitable donations.

Based on current levels of giving, budget estimates for 2023-24 indicate that with a 75% part-time minister in post, there may be a modest operating surplus of circa £600. This does not allow for any further major improvements at the church. Costs beyond April 2024 are anticipated to increase depending on inflation and coming off fixed price contracts for gas and electricity. During the pastoral vacancy, funds have been accumulated in a Future Ministry Fund which will be used to cover any funding gap in the short term with an expectation that the church will grow and giving will increase. This fund will only last a few years.

The Church's debts to the Baptist Union Defined Benefit Pension Scheme have now been eliminated. As a result of national initiatives by the Baptist Union, the monthly pension deficit payments were reduced to a nominal £1 during this financial period.

The charity's policy on reserves

The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

In the event the Church ceased to function or attract people, expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may then be necessary to pay and house the Minister for a 6-month notice period. In cash flow terms a reserve of around £15,000 is deemed sufficient.

Signed on behalf of the charity's trustees:

Signed _____ Date _____
Rev Dr Robert Foster, Trustee

**Independent examiner's report to the trustees of
Belper Baptist Church
for the year ended 5 April 2023**

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the year ended 5 April 2023.

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 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 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 _____ Date _____

John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

Belper Baptist Church
Receipts & payments account
for the year ended 5 April 2023

2022			2023
£		Note	£
	Receipts		
6644	Weekly loose offerings		7540
27395	Covenanted Gift Aid offerings		31400
3384	Donations and other income		2667
1752	Income tax recovered on Gift Aid offerings	2	7510
8955	Rents and contributions for use of premises	3	11067
110	Raised for other causes		251
-	Bank interest		308
<u>48240</u>	Total receipts		<u>60743</u>
	Payments		
900	Ministry		21004
-	Major church improvements	6	11434
388	Leadership team expenses		1721
4691	Fees & insurances	4	4469
6551	Mission - support to outside bodies	5	7746
3063	Utility bills		3910
2773	Upkeep of Church premises		5131
405	Light company (Junior Church)		918
3709	Baptist pension deficit		1258
1646	Miscellaneous, Magazines & printing		771
<u>24126</u>	Total payments		<u>58362</u>
24114	Net receipts/(payments)		2381
<u>66245</u>	Cash funds at start of this period		<u>90359</u>
<u>90359</u>	Cash funds at end of this period		<u>92740</u>

Belper Baptist Church
Statement of assets and liabilities
at 5 April 2023

<i>2022</i>		<i>2023</i>
£	Cash assets	£
20275	Current account (general)	22347
<u>70084</u>	Capital reserve account	<u>70393</u>
<u>90359</u>		<u>92740</u>
	 Other monetary assets	
7504	Debtors - Income tax recoverable on Gift Aid offerings	8618
<u>812</u>	Prepayments - Fees and insurances	<u>2374</u>
<u>8316</u>		<u>10992</u>
	 Assets retained for the charity's own use	
1973239	Insured value of church buildings	2076491
245000	Market value of Blackden Manse	245000
	General equipment	
	Audio visual equipment, purchased January 2023, cost £9,005	
	Kitchen appliances purchased October 2017, cost £1,709	
	 Liabilities	
<u>(15792)</u>	Creditors - Fees and insurances	<u>(516)</u>
<u>(15792)</u>		<u>(516)</u>

These financial statements are accepted on behalf of the charity by:

Signed _____ Dated _____
 Rev David Harvey, Trustee

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2023

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Income tax recovered on gift aid offerings

HMRC Tax rebate for the period to April 2022.

3. Rents and contributions for use of premises

Rent for use of building by H4B = £1,800 Plus, £8,712, (which represents the net rental income for the manse, after management fees of £1,188 were deducted) plus other rents of £555.

4. Fees & insurance

£3,775 Fees & insurance plus £694 professional fees.

5. Mission – Support to outside bodies

Charitable giving to HOPE Belper. BMS, Home Mission, sundry donations and DEC Syria/Turkey.

6. Major church improvements

£9,005 Audio Visual Technology upgrade and £2,429 for the creation of an upstairs meeting room.

7. Fund Analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Unrestricted funds					
General	27672	52241	(50990)	(7200)	21723
Benevolent Fund	2818	-	(500)	-	2318
Local Causes	1043	-	(2000)	2000	1043
Manse Repair Fund	4150	-	(872)	-	3278
Tithe	2869	5888	-	(6000)	2757
BMS	-	-	(2000)	2000	-
Emergency Appeals	215	-	-	-	215
Future ministry	51592	2614	-	7200	61406
Home Mission	-	-	(2000)	2000	-
	90359	60743	(58362)	-	92740

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2023

Active Designated Funds:

Benevolent Fund: Balance £2,318. Purpose: To enable the Minister to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Local Causes: Balance £1,043 Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

Manse Repair Fund: Balance £3,278 Purpose: To fund any repairs or upgrades to the Manse.

Tithe: Balance £2,757. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

BMS: Balance £0. Purpose: To support the work of the Baptist World Wide Mission. Any balance results from the annual distribution of funds accumulated in the Tithe Designated Fund. Contributions are made each year from a distribution of the tithe on receipts.

Emergency Appeals: Balance £215. Purpose: To enable the Church trustees to respond quickly to World wide emergency appeals. The fund is topped up from general funds.

Future Ministry: Balance £61,406. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the pastoral vacancy, a sum was added to this fund equivalent to the monthly costs of employing a 3/4 time Minister together with some post tithe Manse rental and solar panel receipts. Funds may be reallocated for other ministry and missional purposes.

Home Mission: Balance £0. Purpose: To support the wider Baptist Family through the provision of Regional ministry and grants to churches. Contributions are made each year from a distribution of the tithe on receipts.

8. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

9. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

BELPER BAPTIST CHURCH

England & Wales - Charity number 1190792

Accounts

Belper Baptist Church
(Registered charity, number 1190792)
Financial statements
for the year ended 5 April 2022

Page	Contents
2 - 5	Trustees' annual report
6	Independent examiner's report
7	Receipts & payments account
8	Statement of assets & liabilities
9 - 10	Notes to the accounts

**Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2022**

Full name Belper Baptist Church

Organisation type Charitable incorporated organisation

Registered charity number 1190792

Principal address

c/o Raymond Lesley, Church Secretary, 4 Walnut Road, Belper DE56 1RG

Trustees

Revd David Harvey, Elder & Treasurer	Julia Bell, until 13/10/21
Raymond Lesley, Church Secretary	Nico Prinsloo, until 13/10/21
Lorraine Bolger	
Elizabeth Foster	
Jo Lambourne	
Jonathan White	

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 10 June 2020 at a Special Church Meeting.

Revd Derek Allan was appointed Moderator with effect from 16 October 2020. He receives a nominal salary of £600 per year. Revd Elaine Burrows was appointed as an employee with effect from 1 March 2022 to meet the requirements of having an Interim Member of the Baptist Union Pension Scheme under the age of 75 in employment to avoid triggering a cessation event when Revd Derek Allan reached age 75 during March 2022. She receives £50 per month as a nominal salary. Neither Derek or Elaine are trustees of the church.

Ministers are appointed by the Church members. Trustees, including the Secretary and Treasurer, are appointed by the Church members to serve for fixed periods.

Objectives and activities

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

Summary of the main activities undertaken for the public benefit

Weekly Sunday services with worship, prayer, preaching and teaching, and fellowship. Pastoral support to individuals; Mid-week meetings for bible study, prayer and

Belper Baptist Church

fellowship; Children's youth work; Support to local charitable causes including Hope for Belper; Support to mission activities in the UK (Home Mission) and overseas (Baptist Missionary Society - BMS) and direct support to churches in Uganda and Ghana. The church responds to Emergency Appeals.

All Church activities with exception of Trustees and Members meetings are open to the public. The Church website encourages people to visit and attend activities of the Church.

The Minister and other members of the church provide pastoral care and practical support to any member of the community who seeks it. The Church holds regular open drop in sessions. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main achievements during the period

During the first few months of the current period the church building was not used for Sunday worship or church mid-week activities because of the restrictions and regulations imposed under Government and Baptist Union advice related to COVID-19. Sunday worship was held every Sunday morning on-line using Zoom. Sunday services in the building resumed from July 2021 with Zoom access maintained for those unable or unwilling to attend in person. Mid-week activities resumed from September 2021.

It has been encouraging that the majority of the fellowship now join us each week in the building with Zoom access now a permanent feature. This format enables interactive participation and engagement. Mid-week bible studies continue mainly on-line. Daily morning prayer meetings on Zoom are held. The Inspire magazine continues to be published monthly electronically and in print for those without access to broadband.

The Church continues to host the Hope for Belper Community Hub and Food Bank. Demand for support from the Food Bank continues to increase.

A Fellowship Link Team ensures that every family within the fellowship is contacted weekly offering practical and spiritual care and support. There are encouragements to all the churches in Belper as young people from different churches are meeting together each week for activities and fellowship.

In September 2021 the trustees guided by the Moderator entered the Baptist Union Settlement process with a view to appointing a new minister. As this current accounting period draws to a close, the trustees and church members are in active discussions with a potential appointee.

Belper Baptist Church

Financial review & risk

Over the course of the period 6 April 2021 to 5 April 2022 receipts exceeded payments by £24,114. The manse previously occupied by the Minister generates a net rental of £726 per month. Receipts from Sunday loose offerings continue to be below pre COVID levels. Regular Gift Aid donations were sustained at pre COVID levels. Not paying a Minister during the period reduced costs significantly resulting in a healthy operating surplus over the period. This included making £6,551 in Charitable donations.

Current risks whilst no Minister is employed are minimal. The church intends to employ a Minister in the near future. There is a financial risk that post COVID loose offerings will not recover to previous levels. Employing a full time Minister would result in an operating deficit of circa £12,000 per year if receipts are at pre COVID levels. During the interregnum funds have been accumulated in a Future Ministry Fund which would be allocated to cover the funding gap until giving increases as the church grows. This fund will only last a few years.

The church has a historic Baptist Union Pension Scheme debt of £15,300 at March 2022. The Church makes monthly pension deficit contributions to the scheme but these do not directly reduce the debt attributable to the church. The greatest risk is the triggering of a Cessation event at which point the full pension debt would become payable immediately. The trustees took the appropriate steps to ensure that when Revd Andrew Mile ceased to be Pastor of the Church on 13 April 2020 a Cessation event was not triggered. The Church was granted an initial Period of Grace until 31 March 2021. As part of the legal requirements for the CIO transfer of assets and liabilities, the Moderator became an employee of the Church on a nominal salary enabling him to become a temporary interim member of the pension scheme. On reaching the age of 75 in March 2022, the Moderator was no longer eligible to be an Interim member of the pension scheme. The BU Pension trustees agreed to the appointment of Revd Elaine Burrows as a temporary interim member from 1 March. As a result, the church is not currently exposed to a Cessation event until December 2023. This risk will be kept under review but it will be resolved on the appointment of a new minister who we will require to be an active member of the BU pension scheme.

The trustees are extremely grateful to those who give generously and regularly to the Church to enable activities to be planned with confidence. We are especially grateful for those who have continued to give during a very challenging period.

The church receives considerable additional receipts as a result of the HMRC Gift Aid Rebate scheme.

The charity's policy on reserves

The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

Belper Baptist Church

In the event the Church ceased to function or attract people expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may be necessary to pay and house the Minister for a 6-month notice period. In cash flow terms a reserve of around £15,000 is deemed sufficient.

Signed on behalf of the charity's trustees:

Signed _____ Date _____
Raymond Lesley, Trustee

**Independent examiner's report to the trustees of
Belper Baptist Church
for the year ended 5 April 2022**

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the year ended 5 April 2022.

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 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 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 _____ Date _____

John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

Belper Baptist Church
Statement of assets and liabilities
at 5 April 2022

2021		Note	2022
£	Cash assets		£
66173	Current account (general)		20275
<u>72</u>	Capital reserve account		<u>70084</u>
<u>66245</u>			<u>90359</u>
	Other monetary assets		
1750	Debtors - Income tax recoverable on Gift Aid offerings		7504
<u>786</u>	Prepayments - Fees & insurances		<u>812</u>
<u>2536</u>			<u>8316</u>
	Assets retained for the charity's own use		
1711174	Insured value of church buildings		1973239
245000	Market value of Blackden Manse		245000
	General equipment		
	Kitchen appliances purchased October 2017 for £1,709		
	Liabilities		
<u>(26780)</u>	Creditors	8	<u>(15792)</u>
<u>(26780)</u>			<u>(15792)</u>

These financial statements are accepted on behalf of the charity by:

Signed _____ Dated _____
 Rev'd David Harvey, Trustee

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2022

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Income tax recovered on gift aid offerings

HMRC tax rebate for the period January to April 2021.

3. Rents and contributions for use of premises

Rent for use of building by H4B = £1,050, plus £7,740 which represents the net rental income for the manse after management fees of £1,335 were deducted plus other rents of £165.

4. Fees & insurances

£3,543 Fees & insurances plus £1,148 Professional fees.

5. Mission – Support to outside bodies

Charitable giving including BMS, Home Mission, DEC (India & Ukraine), Ghana and Uganda church building projects.

6. Miscellaneous, Magazines & printing

Includes £205 computer costs.

7. Fund Analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Unrestricted funds					
General	33305	34726	(16959)	(23400)	27672
Belper Womens Meeting	336	-	(336)	-	-
Benevolent Fund	2818	60	(60)	-	2818
Local Causes	43	-	-	1000	1043
Manse Repair Fund	1085	515	(1050)	3600	4150
PA System	81	-	(81)	-	-
Tithe	3073	4796	-	(5000)	2869
BMS	10	105	(2115)	2000	-
Emergency Appeals	1715	-	(1500)	-	215
Future ministry	23779	8013	-	19800	51592
Home Mission	-	-	(2000)	2000	-
Holding Fund	-	25	(25)	-	-
	66245	48240	(24126)	-	90359

Belper Baptist Church

Active Designated Funds:

BMS: Balance £0. Purpose: To support the work of the Baptist World Wide Mission. Any balance results from the annual distribution of funds accumulated in the Tithe Designated Fund.

Home Mission: Balance £0. Purpose: To support the wider Baptist Family through the provision of Regional ministry and grants to churches. Donations and tithe distribution receipts are sometimes held here pending payment.

Benevolent Fund: Balance £2,818. Purpose: To enable the Minister/Elder to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Emergency Appeals: Balance £215. Purpose: To enable the Church trustees to respond quickly to World wide emergency appeals. The fund was used extensively during the current period.

Local Causes: Balance £1,043 Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

Manse Repair Fund: Balance £4,150. Purpose: To fund any repairs or upgrades to the Manse.

Tithe: Balance £2,869. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

Future Ministry: Balance £51,592. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the interregnum, a sum is added to this fund equivalent to the costs of employing a 3/4 time Minister together with some post tithe Manse rental and solar panel receipts. (The previous Minister was employed 3/4 time).

8. Creditors

	£
Fees & insurances	492
Baptist pension fund (Employers debt)	15300
	<u>15792</u>

9. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

10. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

BELPER BAPTIST CHURCH

England & Wales - Charity number 1190792

Accounts

Belper Baptist Church
(Registered charity, number 1190792)
Financial statements
for the period 10 August 2020 to 5 April 2021

Page	Contents
2 - 4	Trustees' annual report
5	Independent examiner's report
6	Receipts & payments account
7	Statement of assets & liabilities
8 - 10	Notes to the accounts

**Belper Baptist Church
Trustees' annual report
for the period 10 August 2020 to 5 April 2021**

Full name Belper Baptist Church

Organisation type Charitable Incorporated Organisation

Registered charity number 1190792

Principal address

c/o Raymond Lesley, Church Secretary, 4 Walnut Road, Belper DE56 1RG

Trustees

Revd David Harvey, Elder & Treasurer, from 10/6/20	Elizabeth Foster, from 15/7/20
Raymond Lesley, Church Secretary, from 10/6/20	Jo Lambourne, from 15/7/20
Jonathan White, from 15/7/20	Nico Prinsloo, from 15/7/20
Julia Bell, from 15/7/20	Lorraine Bolger, from 15/7/20

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 10 June 2020 at a Special Church Meeting.

Revd Derek Allan was appointed Moderator with effect from 16 October 2020. He receives a nominal salary of £600 per year.

Ministers are appointed by the Church Members requiring the support of at least 70% of those voting and become Trustees by virtue of office. Other Trustees including the Secretary and Treasurer are appointed for fixed periods and also require the support of at least 70% of those voting. Election of Trustees is covered in Sections 14.6 to 15.4 of the Church Constitution. The Trustees are responsible for the governance of the charity. The Church operates under a biblical Leadership Team structure comprising Minister(s), Elders and Deacons. Elected Trustees serve as Deacons. Elders are nominated by the Trustees and affirmed by the Church Members. Elders are not automatically Trustees.

Objectives and activities

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

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Belper Baptist Church

Summary of the main activities undertaken for the public benefit

Weekly Sunday services with worship, prayer, preaching and teaching and fellowship; Pastoral support to individuals; Mid-week meetings for bible study, prayer and fellowship; Children's and youth work; Support to local charitable causes including Hope for Belper; Support to mission activities in the UK (Home Mission) and overseas (Baptist Missionary Society - BMS) and direct support to a church in Uganda.

All Church activities with exception of Trustees and Members meetings are open to the public. The Church website encourages people to visit and attend activities of the Church.

The Minister and other members of the church provide pastoral care and practical support to any member of the community who seeks it. The Church holds regular open drop in sessions. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Summary of the main achievements during the period

During the current period the Church building was not used for Sunday worship or church mid-week activities because of the restrictions and regulations imposed under Government and Baptist Union advice related to COVID-19. Sunday worship was held every Sunday morning on-line using Zoom. It has been encouraging that the vast majority of the fellowship joined us each week, some joining by telephone. This format enabled interactive participation and engagement. Mid-week bible studies and youth work also continued on-line. Daily morning prayer meetings on Zoom were introduced. The weekly Inspire magazine continues to be published electronically and in print for those without access to broadband.

The Church continued to host the Hope for Belper Community Hub and Food Bank. During the pandemic demand for support from the Food Bank increased substantially.

The church transitioned to become a Charitable Incorporated Organisation (CIO) with effect from 1 January 2021 - Charity Registration No 1190792. All of the assets and liabilities of the unincorporated church were transferred to the CIO.

The Revd Derek Allan continues to be employed as Moderator to help guide the Church through the process of calling a new Minister. A Fellowship Link Team ensures that every family within the fellowship is contacted weekly offering practical and spiritual care and support.

The Church re-opening team continues to monitor Government and BU guidance in respect of events that can be carried out within the building and carry out the appropriate risk assessments.

Despite the challenges of COVID-19 the Church continued to fulfil its purposes in a positive and healthy way.

Belper Baptist Church

Financial review & risk

Over the course of the period 1 January 2021 to 5 April 2021 receipts exceed payments of £8,291. The manse previously occupied by the Minister generates a net rental of £726 per month. Receipts from Sunday loose offerings were significantly down with no services being held in the building. Regular Gift Aid donations to the bank were sustained at pre COVID levels. Not paying a Minister during the period reduced costs significantly resulting in a healthy operating surplus over the period. This included making £4,292 in Charitable donations.

Current risks whilst no Minister is employed are minimal. The church intends to employ a Minister in the near future. There is a financial risk that post COVID loose offerings will not recover to previous levels. Employing a full time Minister would result in an operating deficit of circa £9,000 per year if receipts are at pre-COVID levels. During the interregnum funds have been accumulated in a Future Ministry Fund which would be allocated to cover the funding gap until giving increases as the church grows. This fund will only last a few years.

The church has a historic Baptist Union Pension Scheme debt of £26,300 at March 2021. The Church makes monthly pension deficit contributions to the scheme but these do not directly reduce the debt attributable to the church. The greatest risk is the triggering of a Cessation event at which point the full pension debt would become payable immediately. The trustees took the appropriate steps to ensure that when Revd Andrew Miles ceased to be Pastor of the Church on 13 April 2020 a Cessation event was not triggered. The Church was granted an initial Period of Grace until 31 March 2021. As part of the legal requirements for the CIO transfer of assets and liabilities, the Moderator became an employee of the Church on a nominal salary enabling him to become a temporary member of the Pension Scheme. As a result the church is not currently in a Period of Grace. This risk will be kept under review.

The charity's policy on reserves

The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

In the event the Church ceased to function or attract people expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may be necessary to pay and house the Minister for a 6 month notice period. In cash flow terms a reserve of around £15,000 is deemed sufficient.

Signed on behalf of the charity's trustees:

Signed _____ Date _____
Raymond Lesley, Trustee

**Independent examiner's report to the trustees of
Belper Baptist Church
for the period 10 August 2020 to 5 April 2021**

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the period 10 August 2020 to 5 April 2021.

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 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 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 _____ Date _____
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

Belper Baptist Church
Receipts & payments account
for the period 10 August 2020 to 5 April 2021

	Note	10 August 2020 to 5 April 2021 £
Receipts		
Opening transfer	2	57958
Weekly loose offerings		1075
Covenanted Gift Aid offerings		7000
Donations and other income		730
Income tax recovered on Gift Aid offerings	3	4898
Rents and contributions for use of premises	4	2478
Raised for other causes		397
Total receipts		<u>74536</u>
 Payments		
Ministry		200
Leadership team expenses		50
Fees & insurances	5	1699
Mission - Support to outside bodies	6	4292
Utility bills		738
Upkeep of church premises		112
Light company (Junior Church)		63
Baptist pension deficit		924
Miscellaneous, Magazine & printing	7	213
Total payments		<u>8291</u>
 Net receipts/(payments)		 66245
Cash funds at start of this period		<u>-</u>
Cash funds at end of this period		<u>66245</u>

Belper Baptist Church
Statement of assets and liabilities
for the period 10 August 2020 to 5 April 2021

		<i>10 August 2020 to 5 April 2021</i>
Cash assets	Note	£
Current account (general)		66173
Capital reserve account		72
		<u>66245</u>
 Other monetary assets		
Debtors - Income tax recoverable on Gift Aid offerings		1750
Prepayments - Fees & insurances: Licences		786
		<u>2536</u>
 Assets retained for the charity's own use		
Insured value of church buildings		1711174
Market value of Blackden Manse		245000
 General equipment		
Kitchen appliances purchased October 2017 for £1,709		
 Liabilities		
Creditors	9	<u>(26780)</u>
		<u>(26780)</u>

These financial statements are accepted on behalf of the charity by:

Signed _____ Dated _____
 Rev'd David Harvey, Trustee

Belper Baptist Church
Notes to the accounts
for the period 10 August 2020 to 5 April 2021

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Opening transfer

The charity registered as a Charitable Incorporated Organisation (CIO) on the 10th August 2020 and the balances of the funds and operations of the previous unincorporated Belper Baptist Church were transferred into this charity upon its closure on 31st December 2020.

3. Income tax recovered on gift aid offerings

HMRC tax rebate for the period April to December 2020 relating to the unincorporated Belper Baptist Church.

4. Rents and contributions for use of premises

Rent for use of building by H4B = £300 plus £2,178 which represents the net rental income for the manse after management fees of £297 were deducted.

5. Fees & insurances

£980 Fees and insurances plus £719 Professional fees.

6. Mission – Support to outside bodies

Charitable giving including BMS, Home Mission, DEC Uganda church building project.

7. Miscellaneous, Magazine & printing

Flowers and advertising

Belper Baptist Church
Notes to the accounts continued

8. Fund Analysis

	Opening transfers	Receipts	(Payments)	Transfers	Closing balance
	£	£	£	£	£
Unrestricted funds					
General	29530	13144	(3969)	(5400)	33305
Belper Womens Meeting	336	-	-	-	336
Benevolent Fund	2818	-	-	-	2818
Local Causes	2043	-	(2000)	-	43
Manse Repair Fund	1085	-	-	-	1085
PA System	111	-	(30)	-	81
Tithe	1455	1618	-	-	3073
BMS	2000	302	(2292)	-	10
Emergency Appeals	1715	-	-	-	1715
Future ministry	16865	1514	-	5400	23779
	57958	16578	(8291)	-	66245

Active Designated Funds:

Belper Women's Meeting: Balance £336. Purpose: To facilitate the activities of the group. The group is not currently meeting.

BMS: Balance £10. Purpose: To support the work of the Baptist World Wide Mission. The balance results from the annual distribution of funds accumulated in the Tithe Designated Fund.

Benevolent Fund: Balance £2,818. Purpose: To enable the Minister/Elder to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Emergency Appeals: Balance £1,715. Purpose: To enable the Church trustees to respond quickly to World wide emergency appeals.

Local Causes: Balance £43 Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

PA System: Balance £81. Purpose: Originally set up with a £5,000 balance to improve technology used to enhance the worship experience.

Manse Repair Fund: Balance £1,085. Purpose: To fund any repairs to the Manse.

Tithe: Balance £3,073. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

Belper Baptist Church Notes to the accounts (continued)

Future Ministry: Balance £23,779. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the interregnum, a sum is added to this fund equivalent to the costs of employing a 3/4 time Minister together with post tithe Manse rental and solar panel receipts. (The previous Minister was employed 3/4 time).

9. Creditors

	£
Fees & insurances	480
Baptist pension fund (Employers debt)	<u>26300</u>
	<u>26780</u>

10. Previous period comparison

The previous period's figures have not been included for comparison because this is the charity's first accounting period.

11. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.