

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

<b>Page</b>	<b>Contents</b>
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  
Raymond Lesley, Church Secretary  
Lorraine Bolger  
Elizabeth Foster  
Jo Lambourne  
Jonathan White

Julia Bell, until 13/10/21  
Nico Prinsloo, until 13/10/21

**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**  
**Receipts & payments account**  
**for the year ended 5 April 2022**

1 Jan to 5 April 2021			2022
£		Note	£
	<b>Receipts</b>		
57958	Opening transfer		-
1075	Weekly loose offerings		6644
7000	Covenanted Gift Aid offerings		27395
730	Donations and other income		3384
4898	Income tax recovered on Gift Aid offerings	2	1752
2478	Rents and contributions for use of premises	3	8955
397	Raised for other causes		110
<u>74536</u>	<b>Total receipts</b>		<u><b>48240</b></u>
	<b>Payments</b>		
200	Ministry		900
50	Leadership team expenses		388
1699	Fees & insurances	4	4691
4292	Mission - Support to outside bodies	5	6551
738	Utility bills		3063
112	Upkeep of church premises		2773
63	Light company (Junior Church)		405
924	Baptist pension deficit		3709
213	Miscellaneous, Magazines & printing	6	1646
<u>8291</u>	<b>Total payments</b>		<u><b>24126</b></u>
66245	<b>Net receipts/(payments)</b>		<b>24114</b>
-	Cash funds at start of this period		<u>66245</u>
<u>66245</u>	<b>Cash funds at end of this period</b>		<u><b>90359</b></u>

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

2021			2022
£	<b>Cash assets</b>	<b>Note</b>	£
66173	Current account (general)		20275
<u>72</u>	Capital reserve account		<u>70084</u>
<u>66245</u>			<u><b>90359</b></u>
	<b>Other monetary assets</b>		
1750	Debtors - Income tax recoverable on Gift Aid offerings		7504
<u>786</u>	Prepayments - Fees & insurances		<u>812</u>
<u>2536</u>			<u><b>8316</b></u>
	<b>Assets retained for the charity's own use</b>		
1711174	Insured value of church buildings		1973239
245000	Market value of Blackden Manse		245000
	General equipment		
	Kitchen appliances purchased October 2017 for £1,709		
	<b>Liabilities</b>		
<u>(26780)</u>	Creditors	8	<u>(15792)</u>
<u>(26780)</u>			<u><b>(15792)</b></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 £
<b>Unrestricted funds</b>					
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)	-	-
	<b>66245</b>	<b>48240</b>	<b>(24126)</b>	<b>-</b>	<b>90359</b>

## 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.