

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').

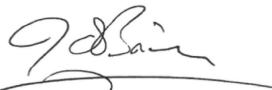
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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			2025
£		Note	£
	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
<u>144127</u>		<u>137689</u>
	Other monetary assets	
9332	Debtors - Income tax recoverable on Gift Aid offerings	10082
2553	Prepayments - Fees and insurances	2681
<u>11885</u>		<u>12763</u>
	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	
<u>(570)</u>	Creditors - Fees and insurances	<u>(570)</u>
<u>(570)</u>		<u>(570)</u>

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.