

Hinckley Baptist Church

Reports & Accounts

Financial Year Ending 31/12/2024

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Legal & Administrative Details

Charity Name: Hinckley Baptist Church

Charity Number: 1191586

Charity Address: The Baptist Chapel
Baptist Walk
HINCKLEY
Leicestershire
LE10 1PR

Trustees: Helen Marriott

Huw Lloyd Davies

Janellen Clarke (Appointed 07/01/2024)

Jeanette Sharon Reeves

Michael John Clews (Appointed 21/03/2024)

Sadie Allott

William Henry Martyn Maltby

Independent Examiner: Paul Dexter

2 Zealand Close
Hinckley
Leics..
LE10 1TJ

Trustees Report

Objects of the charity

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Summary of the charity's main activities and achievements

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

Regular public worship, prayer, Bible study, preaching and teaching, Baptism, Communion of the Lord's Supper, Evangelism/mission, locally to internationally. Teaching, encouragement, welcome and inclusion of young people. Nurture and growth of Christian disciples. Education and training for Christian and community service. Supporting and encouraging charitable social action in the UK and abroad.

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

Financial Review

FINANCIAL REVIEW OF THE YEAR TO 31st DECEMBER 2024

The following pages contain copies of the Financial Statements and the related Independent Examiner's Terms of Engagement and Report. The notes below give further explanation and insight into the results reported.

General Summary Total receipts during the year amounted to £182,269, including income of £60,757.43 achieved from the Pathways operation in Room Lettings, Dementia and Welfare Care (under the Journey Well ... umbrella) and Café sales. Pathways income was lower than in 2023 by £7,453.86.

General offerings income, the planned giving and collections that are the Church's primary source of funds, amounted to £62,430.20, a decrease from last year of around £2,931.

We received total Gift Aid from a combination of covenanted giving, donations and smaller offerings of £14,007.96.

The church manse was let out for 8 months during 2024 and this brought in rental income of £6,800.

The Thank Offering weekend is an annual occasion, normally held as part of the Church's anniversary, when the Church celebrates its history and gives thanks for the work currently taking place. Donations are usually given for a specific purpose as part of this occasion. This year's receipt of £9,481.25 – being an increase of £5,943 on last year - together with tax refunds from Gift-Aided donations was used to help the funding of a project in Burundi to refurbish the basketball court, provide nets and goals so as to allow children and youth in this rural community to come together to enjoy some leisure activities

With expenses incurred in running the Pathways operations amounting in total to £68,144, the Pathways operation ended the year with a net deficit of £7,387, although this was a much lower deficit than we had budgeted for.

During 2024 we did not employ the services of a full-time Minister but instead called upon a number of visiting Ministers and Laity to carry out the leading of services and preaching of the Word, with the church's pastoral care headed up by our Elders.

Other expenses incurred during the year represented the cost of supporting the Church's various ministries and activities and ensuring our premises were maintained in good order.

Included in those expenses was the cost of employing the Church Administrator and cleaners (at £17,175), the sum of £20,044 paid for gas, electricity and water supplies – a sharp increase on 2023 – and £8,974 for comprehensive insurance cover.

Our work amongst children and young people associated with the church continued through S.A.L.T., messy Church and the brigades.

Hinckley Baptist Church expressed its part in the life of the wider Church by making donations to BMS World Mission (£6,792) and the Baptist Union's Home Mission Fund of £7,596. Additional amounts were also donated by individuals, with the intention that they be passed on to specific charities as defined by their donors. All such donations were held in designated funds until passed on and are listed in the detailed accounts.

In our current account – those general funds not restricted for specific use – payments for the year were balanced by receipts and transfers from other funds. When added to the balance brought forward from 2023, we had a deficit of £3,482. This was against a budgeted deficit figure of £16,259.

The Church has an established Reserves Policy in order to set aside a balance of funds (General Reserve and Costs Incurred Awaiting Suppliers' Invoices) sufficient to provide for payment of known costs incurred in 2025 but not paid as at the 31st December and a contingency for unforeseen events, to ensure that the Church is able to function effectively in the coming year.

The policy and the amount of the reserve itself are reviewed annually by the Trustees (Diaconate). At the end of 2023, the reserve was £27,064. The Diaconate reviewed this reserve at the end of 2024 and, making an assessment of any major risks facing the Church, agreed reduction in the reserve to £24,758. The Diaconate is satisfied that, as of 31st December 2024, the Reserve Policy and the amended reserve amount are sufficient for the Church's needs in 2025.

Designated funds

The Communion Fund is set up to assist those within the Church and local community in times of need. Donations from members and friends into this fund totalled £1,334.61 in the year. After gifts were made from the fund totalling £720 during the year, there is a balance of £5,140.11 carried forward into 2025.

The Families Ministry fund holds gifts donated specifically to support costs incurred in the work amongst children and young people within the Church. A balance of £437 was held at the end of the year.

The Church's other designated funds include:• The Christian Education fund, set up to provide Christian education and training for the benefit of young people within the Church.• The Braille

fund, holding gifts donated specifically for the purchase of equipment to produce service sheets and information for visually impaired members and associates. There was no movement in this fund during the year. • 3rd Party Donations are monies received by the Church and held in its bank account on behalf of third parties.

Restricted Funds Church Organisations' funds, held within the Church's bank account on behalf of XYZ, our group for older people within the Church, are for the exclusive use of that group. The two remaining restricted funds held at the end of the year reflect monies given for very specific purposes, one for completion of the new church organ and the other for specific use in mission and outreach.

Bank accounts. The Church continues to use the Co-operative Bank Plc to hold its funds, as this bank continues to operate with an openly stated ethical policy that is close to that of our own. In addition to monies held by the Co-operative Bank Plc, we also hold two deposit accounts with the Baptist Union of Great Britain, £33,090 in a 12-month fixed term deposit until 31st July 2025 and a further £44,389 available at 3 months' notice. As a result of generally higher interest rates in 2024, we earned £3,010 in interest on these funds in 2024, an increase from the £2,373 received in 2022.

The Future Although we do not currently employ a Minister, we have been actively seeking a new minister during 2024.

We received a number of pledges towards the cost of a new minister – some of which are being received on an ongoing basis – which continues to build up as a reserve. As of 31st December 2024, this reserve totalled £41,523.93.

The economic environment in 2024 remained challenging with inflation having a significant effect on the churches expenditure, particularly on energy costs.

With this in mind I am grateful for the generosity shown in terms of the donations received both specifically for the continue with in Pathways but also to HBC in general which have helped us to finish the year with a small surplus in the current account against a budgeted deficit.

These challenges are set to continue during 2025.

The church started using a new accounting software package – Expenseplus – during 2024 and having research other alternatives this was our preferred choice in terms of being best suited to our needs.

This is a software package used by many churches across the country and has impressive levels of support available.

Having officially adopted this system from 1st September 2024 I am very grateful for all the hard work of David Eves not only for the time taken in researching the different account packages and recommending to me that we use ExpensePlus, but for carrying out the painstaking task of uploading all of the date for 1st January to 31st August from the old system to the new one.

David continues to be an invaluable support to me.

Other acknowledgments

I would also like to thank Paul Dexter for once again auditing our accounts diligently and meticulously as always, particularly given the extra challenge this year given the new system as detailed above.

Reserves Policy

Assessment of reserve level required for HBC The principal factors to be considered are:

- The security of employment for our employees
- Our ability to meet our obligations to our creditors
- In the case of the failure of the church or any of its functions or operations, our ability to fund redundancy payments and close down the failing function or operation in an orderly fashion, so as to allow our employees some time to find other employment and to minimise, for our Pathways' clients, the effects of closure.

In light of these factors, a reserve set at a level to include the following elements would be the basis for our reserve:

- A sum equivalent to 6 months' worth of stipend for the Minister, payable in the event of termination of employment instigated by HBC.
- A sum equivalent to the amount of pay due to each of our employees, payable in the event of redundancy in accordance with terms as laid down by HM Government.
- A sum equivalent to 3 months' worth of Pathways' room hire income based on the budget set for the coming year.
- A sum equivalent to the value of utility supplies (Electricity, Gas and Water), used up to the date of this policy but for which no payment has yet been requested by the supplier.
- A sum sufficient to cover other known costs that have been incurred at the date of this policy or must necessarily be incurred after the date of this policy, but for which payment has not yet been requested by or paid to the creditor.
- A sum equivalent to the cancellation costs of any existing contracts.

At the year end, the charity held unrestricted cash of £24,758.

Signature

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

Name

Huw Davies

Signature



Date

3rd March 2025

Independent Examiners Report

I report to the trustees on my examination of the accounts of Hinckley Baptist Church ('the charity') for the year ended 31/12/2024.

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 2011 Act').

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

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:


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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Details

Name: Paul Dexter

Address: 2 Zealand Close
Hinckley
Leics..
LE10 1TJ

Name	P. DEXTER
Signature	
Date	24 / 2 / 2025

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	81,740	9,429	91,169	101,632
Gift Aid	14,557	1,750	16,307	20,368
Grants	1,500	0	1,500	5,560
Charitable Activities				
Community Support Group Income	26,860	0	26,860	29,663
Event Income	0	0	0	0
Fundraising	0	0	0	0
Investments				
Bank Interest	3,011	0	3,011	2,374
Trading Activities				
Rental Income	22,889	0	22,889	23,527
Sales	2,035	0	2,035	2,225
Other				
Friendship Cafe Special	0	3,395	3,395	3,500
H.U.G.S. Special	0	0	0	2,500
Loans Received	0	0	0	0
Other Income	10,153	4,951	15,104	5,121
Sale of Fixed Assets	0	0	0	26
Total receipts	162,745	19,524	182,269	196,496
Payments				
Charitable Activities				
Activities	2,283	0	2,283	0
Admin	18,825	0	18,825	18,582
Advertising	553	0	553	29
Bank Charges	0	0	0	0
Community Support Group Costs	25,222	0	25,222	15,928
Equipment - Small items, Repairs & Maintenance	3,782	0	3,782	4,178
Event Costs	453	0	453	0
Fees and Subscriptions	0	0	0	2,883
Gifts Given	20,331	427	20,758	32,974
Other Expenditure	11,202	12,357	23,559	8,109
Premises	11,453	100	11,553	28,176
Staff Costs	44,018	-491	43,527	46,316
Utilities Costs	20,044	0	20,044	11,309
Other				
Fixed Asset Purchases	4,057	0	4,057	10,901
Friendship Cafe Special	0	2,324	2,324	0
H.U.G.S. Special	0	0	0	686
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0

Other Costs	0	0	0	12
Trading Costs	4,003	0	4,003	14,461
Total payments	166,227	14,717	180,943	194,544
Net Receipts / Payments (before transfers)	-3,482	4,807	1,326	1,952
Fund Transfers In	9,645	7,398	17,043	2,321
Fund Transfers Out	13,462	3,581	17,043	2,321
Net Movement of Cash Funds	-7,299	8,625	1,326	1,952
Total Cash Funds Brought Forward	84,443	64,348	148,791	146,839
Total Cash Funds Carried Forward	77,144	72,973	150,117	148,791

Represented By

General - Current Account (Unrestricted)	27,953	0	27,953	30,865
Pathways - Current Account (Unrestricted)	-8,318	0	-8,318	0
Support Fund for Cost of Minister (Restricted)	0	41,524	41,524	32,048
Communion - Benevolent Fund (Designated)	5,140	0	5,140	4,526
BMS Mission Donations Due (Restricted)	0	30	30	30
H.U.G.S. Funds (Restricted)	0	5,774	5,774	2,500
Friendship Café - Banking Arrangement (Restricted)	0	4,571	4,571	3,500
Payroll Work Area (Unrestricted)	82	0	82	0
XYZ Funds (Restricted)	0	341	341	432
Accruals (Unrestricted)	4,574	0	4,574	4,328
Payments due to HMRC & BU Pensions (Restricted)	0	-321	-321	0
HMRC Apparent Overpayment (Designated)	812	0	812	0
Reserve - Pathways Client Prepayments (Unrestricted)	120	0	120	0
Reserve - Premises Refurbishment (Designated)	1,269	0	1,269	1,269
Reserve - Thank Offering (2019) (Restricted)	0	7,172	7,172	7,172
Reserve - Thank Offering (2018) (Restricted)	0	6,383	6,383	6,383
Reserve - Thank Offering (2023) (Restricted)	0	0	0	3,898
Reserve - Thank Offering (2024) (Restricted)	0	0	0	0
Reserve - Coffee Lounge Renovation (2023) (Designated)	88	0	88	88
Reserve - New Church Organ (2015) (Restricted)	0	5,365	5,365	5,365
Reserve- Old Organ Sale Proceeds (2015) (Designated)	1,370	0	1,370	1,370
Reserve - King's School, Burundi (2022) (Designated)	201	0	201	201
Reserve - Christian Education (pre-2010) (Designated)	3,205	0	3,205	3,205

Reserve - Youth Work (Designated)	760	0	760	760
Reserve - Families Ministry (Designated)	437	0	437	495
Reserve - Sanctuary Lectern Microphone (2019) (Designated)	200	0	200	200
Reserve - Sanctuary Sound PC (2019) (Designated)	600	0	600	600
Reserve - Sanctuary Sound Mixer (2019) (Designated)	2,600	0	2,600	2,600
Reserve - Braille Machine (pre-2010) (Designated)	400	0	400	400
Reserve - For Karen Way (Kibera Mission) (Restricted)	0	794	794	794
Reserve - Due to Liz Stephen - for Burundi (2022) (Restricted)	0	450	450	450
Reserve - Due to Hinckley Area Foodbank (Restricted)	0	53	53	53
Reserve - Due to Macmillan Cancer Relief (Restricted)	0	4	4	4
Reserve - Due to Spurgeons Homes (Restricted)	0	240	240	203
Reserve - PW Specific - Café Friendly Brunch (Restricted)	0	596	596	685
Reserve - PW Specific - Café Equipment (Designated)	4,245	0	4,245	3,525
Reserve - PW Specific - JW Cornerstone (Designated)	380	0	380	380
Reserve - PW Specific - JW Dementia (Designated)	2,212	0	2,212	2,212
Reserve - PW Specific - Room Hire Refunds (Designated)	356	0	356	356
Reserve - PW Specific - General Use (Designated)	3,700	0	3,700	0
Year End General Reserve (Designated)	24,758	0	24,758	27,064
Adjustments and Corrections (Unrestricted)	0	0	0	0
Reserve - PW Specific - JW Expressive Moments (Restricted)	0	0	0	833

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General - Current Account (Unrestricted)	27953	0	27953	30865
Pathways - Current Account (Unrestricted)	-8318	0	-8318	0
Support Fund for Cost of Minister (Restricted)	0	41524	41524	32048
Communion - Benevolent Fund (Designated)	5140	0	5140	4526
BMS Mission Donations Due (Restricted)	0	30	30	30
H.U.G.S. Funds (Restricted)	0	5774	5774	2500
Friendship Café - Banking Arrangement (Restricted)	0	4571	4571	3500
Payroll Work Area (Unrestricted)	82	0	82	0
XYZ Funds (Restricted)	0	341	341	432
Accruals (Unrestricted)	4574	0	4574	4328
Payments due to HMRC & BU Pensions (Restricted)	0	-321	-321	0
HMRC Apparent Overpayment (Designated)	812	0	812	0
Reserve - Pathways Client Prepayments (Unrestricted)	120	0	120	0
Reserve - Premises Refurbishment (Designated)	1269	0	1269	1269
Reserve - Thank Offering (2019) (Restricted)	0	7172	7172	7172
Reserve - Thank Offering (2018) (Restricted)	0	6383	6383	6383
Reserve - Thank Offering (2023) (Restricted)	0	0	0	3898
Reserve - Thank Offering (2024) (Restricted)	0	0	0	0
Reserve - Coffee Lounge Renovation (2023) (Designated)	88	0	88	88
Reserve - New Church Organ (2015) (Restricted)	0	5365	5365	5365
Reserve- Old Organ Sale Proceeds (2015) (Designated)	1370	0	1370	1370
Reserve - King's School, Burundi (2022) (Designated)	201	0	201	201
Reserve - Christian Education (pre-2010) (Designated)	3205	0	3205	3205
Reserve - Youth Work (Designated)	760	0	760	760
Reserve - Families Ministry (Designated)	437	0	437	495
Reserve - Sanctuary Lectern Microphone (2019) (Designated)	200	0	200	200
Reserve - Sanctuary Sound PC (2019) (Designated)	600	0	600	600
Reserve - Sanctuary Sound Mixer (2019) (Designated)	2600	0	2600	2600
Reserve - Braille Machine (pre-2010) (Designated)	400	0	400	400
Reserve - For Karen Way (Kibera Mission) (Restricted)	0	794	794	794
Reserve - Due to Liz Stephen - for Burundi (2022) (Restricted)	0	450	450	450
Reserve - Due to Hinckley Area Foodbank (Restricted)	0	53	53	53

Reserve - Due to Macmillan Cancer Relief (Restricted)	0	4	4	4
Reserve - Due to Spurgeons Homes (Restricted)	0	240	240	203
Reserve - PW Specific - Café Friendly Brunch (Restricted)	0	596	596	685
Reserve - PW Specific - Café Equipment (Designated)	4245	0	4245	3525
Reserve - PW Specific - JW Cornerstone (Designated)	380	0	380	380
Reserve - PW Specific - JW Dementia (Designated)	2212	0	2212	2212
Reserve - PW Specific - Room Hire Refunds (Designated)	356	0	356	356
Reserve - PW Specific - General Use (Designated)	3700	0	3700	0
Year End General Reserve (Designated)	24758	0	24758	27064
Adjustments and Corrections (Unrestricted)	0	0	0	0
Reserve - PW Specific - JW Expressive Moments (Restricted)	0	0	0	833

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property	20 Kirkfield Drive, Hinckley	550823	0	550823	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	Church	0	4214565	4214565	0
Music & PA Equipment		10732	0	10732	0
Computers & IT		5697	0	5697	0
Furniture		15723	0	15723	0
Motor Vehicles		8439	0	8439	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		0	0	0	0

Other		0	0	0	0
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Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name
Signature
Date

Notes to the Accounts

Accounting Policies

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

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

Transactions to Related Parties

There were no transactions related parties during the accounting period.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
General - Current Account (Unrestricted)	30,865	97,288	95,166	-5,034	27,953
Pathways - Current Account (Unrestricted)	0	60,757	68,144	-931	-8,318
Support Fund for Cost of Minister (Restricted)	32,048	9,476	0	0	41,524
Communion - Benevolent Fund (Designated)	4,526	1,335	720	0	5,140
BMS Mission Donations Due (Restricted)	30	224	224	0	30
H.U.G.S. Funds (Restricted)	2,500	3,846	2,431	1,860	5,774
Friendship Café - Banking Arrangement (Restricted)	3,500	3,395	2,324	0	4,571
Payroll Work Area (Unrestricted)	0	1,465	1,383	0	82
XYZ Funds (Restricted)	432	97	188	0	341
Accruals (Unrestricted)	4,328	0	-247	0	4,574
Payments due to HMRC & BU Pensions (Restricted)	0	0	-491	-812	-321
HMRC Apparent Overpayment (Designated)	0	0	0	812	812
Reserve - Pathways Client Prepayments	0	120	0	0	120

(Unrestricted)					
Reserve - Premises Refurbishment (Designated)	1,269	0	0	0	1,269
Reserve - Thank Offering (2019) (Restricted)	7,172	0	0	0	7,172
Reserve - Thank Offering (2018) (Restricted)	6,383	0	0	0	6,383
Reserve - Thank Offering (2023) (Restricted)	3,898	0	9,436	5,538	0
Reserve - Thank Offering (2024) (Restricted)	0	0	0	0	0
Reserve - Coffee Lounge Renovation (2023) (Designated)	88	0	0	0	88
Reserve - New Church Organ (2015) (Restricted)	5,365	0	0	0	5,365
Reserve- Old Organ Sale Proceeds (2015) (Designated)	1,370	0	0	0	1,370
Reserve - King's School, Burundi (2022) (Designated)	201	0	0	0	201
Reserve - Christian Education (pre-2010) (Designated)	3,205	0	0	0	3,205
Reserve - Youth Work (Designated)	760	0	0	0	760
Reserve - Families Ministry (Designated)	495	0	0	-58	437
Reserve - Sanctuary Lectern Microphone (2019) (Designated)	200	0	0	0	200
Reserve - Sanctuary Sound PC (2019) (Designated)	600	0	0	0	600
Reserve - Sanctuary Sound Mixer (2019) (Designated)	2,600	0	0	0	2,600
Reserve - Braille Machine (pre-2010) (Designated)	400	0	0	0	400
Reserve - For Karen Way (Kibera Mission) (Restricted)	794	0	0	0	794
Reserve - Due to Liz Stephen - for Burundi (2022) (Restricted)	450	0	0	0	450
Reserve - Due to Hinckley Area Foodbank (Restricted)	53	0	0	0	53
Reserve - Due to Macmillan Cancer Relief (Restricted)	4	0	0	0	4
Reserve - Due to Spurgeons Homes (Restricted)	203	240	203	0	240

Reserve - PW Specific - Café Friendly Brunch (Restricted)	685	2,248	401	-1,936	596
Reserve - PW Specific - Café Equipment (Designated)	3,525	80	-640	0	4,245
Reserve - PW Specific - JW Cornerstone (Designated)	380	0	0	0	380
Reserve - PW Specific - JW Dementia (Designated)	2,212	0	0	0	2,212
Reserve - PW Specific - Room Hire Refunds (Designated)	356	0	0	0	356
Reserve - PW Specific - General Use (Designated)	0	0	0	3,700	3,700
Year End General Reserve (Designated)	27,064	0	0	-2,306	24,758
Adjustments and Corrections (Unrestricted)	0	1,700	1,700	0	0
Reserve - PW Specific - JW Expressive Moments (Restricted)	833	0	0	-833	0
TOTAL	148,791	182,269	180,943	0	150,117