



Registered Charity Number 1197284

**TRUSTEES REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2024**

**Page No.**

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**REPORT OF INDEPENDENT EXAMINER**

## **RUSHMERE BAPTIST CHURCH**

### **Report and Financial Statements for the Year ended 31 December 2024**

#### **Reference and Administration Details**

Charity name	Rushmere Baptist Church
Other names the charity is known by	RBC
Charity's principal address	110 The Street Rushmere, Ipswich IP5 1DF
Registered Charity Number	1197284

#### **Managing Trustees**

The Trustees for the year ended 31 December 2024 and up to the date of this report were:

Hazel Hunting	Minister
Val Dufour	Secretary
Vivienne Davis	Assistant Treasurer
Allan Tucker	Treasurer
Shirley Austin	
David Barnard	
Jenny Blades	
John Ford	
Richard Laycock	
Ray Parker	
Mark Tripp	

#### **Controlling Trustees**

Baptist Union Corporation Ltd  
129 Broadway  
Didcot  
Oxfordshire OX11 8RT

#### **Structure Governance and Management**

##### **Governance**

The church is governed by the Approved Governing Document adopted at a Church Members' Meeting on 19<sup>th</sup> July 2016; amended and re-adopted at Special Church Members' Meeting on 24<sup>th</sup> May 2022.

##### **Membership**

Members are admitted in accordance with the provisions of the Approved Governing Document by vote of the church meeting on the basis of their public profession of Christian faith either by Believers Baptism or by affirmation.

continued

### **Trustees**

The Managing Trustees of the charity are the Ministers of the church for the time being (appointed by the church meeting for an unspecified period), the Secretary and Treasurers (appointed annually) and the Deacons of the church (appointed by the church meeting for a period of 3 years).

The Trustees plan to meet monthly (holidays permitting) to review operations, the financial performance and discuss developments to ensure the church objectives are being fulfilled.

### **Church Meeting**

Meetings of the church members are normally held bi-monthly .One of these meetings incorporates the annual church members meeting to receive the Annual Accounts and to appoint Independent Examiners.

The church meeting has responsibility for the overall policy of the church in accordance with the Approved Governing Document. Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in the church meeting for further consideration by the Trustees.

### **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 charity also carries out and supports other charitable purposes in the United Kingdom and other parts of the world.

When planning the activities of the year, the Trustees have considered the Charity Commission's guidance on public benefit and in particular, seek to enable people to find and live out their faith as part of our church community through:

- Worship and prayer
- Learning about the Gospel and developing knowledge of and trust in Jesus
- Provision of pastoral care
- Missionary and outreach work

To facilitate this work we provide and maintain the fabric of the church buildings at the charity's main address and also the church manse at 22 Roxburgh Road, Ipswich.

Our main activities include:

- Sunday worship services, Mid-week small groups and Pastoral work,
- Young peoples' clubs – various age groups
- Lunch club for the over 60's
- "Rushmere Ducklings" Babes and Tots group for parents or guardians

All our staff and volunteers that work with children and adults at risk have a cleared DBS enhanced check.

**continued**

**Achievements and Performance**

We give thanks for the leadership of our Minister, Hazel Hunting. Hazel completed her second year as NAM (Newly Accredited Minister) and has continued to bless us with her creativity, wisdom and energy. As well as leading our Sunday services, Hazel has continued to be part of the leadership of key mid-week activities – Ducklings; Spring & Illumin8; Henley House services; Outreach to Broke Hall School – as well as her pastoral duties. This wide range of responsibilities together with the increasing numbers of people attending our regular mid-week activities led us to consider how we could increase our capacity to reach out into the community with the good news of Jesus. At the July Church meeting, we agreed to recruit a part-time Ministry Assistant to work in partnership with Hazel, strengthening some of our current mid-week activities but also initiating new ones. We were delighted when, in October, God provided an excellent person for this new role, commencing in January 2025, initially on a 2 year contract.

We celebrated Easter in March with a meal and service of Meditation on Maundy Thursday, joined other Baptists for a joint Good Friday service at Colchester Road Baptist Church and held an all-age service on Easter Sunday. At Christmas, we had three new initiatives. Hazel led a “Blue Christmas” reflective service for those who find celebrating Christmas difficult; we held a Children’s Christmas party, to which many children from holiday club and FFAF came; The Family Nativity Service was joyous;

Other activities organised during the year were:

- A well-attended children’s holiday club at the end of July. It was a joy to see our teenagers leading many of the activities and to see many of the children and their families attend the Sunday service at the end of the week – when hot dogs were much enjoyed!
- Our teenagers then went to “New Day” for a week, together with our Minister and youth leader and all were inspired by mixing with young people from other churches.
- The “Holiday at Home” event – a special day for our older generation.
- We have continued to support United Evening Services with our local group of Churches, giving us the opportunity to support one another and share in different styles of worship.
- Provision of 70 Shoe boxes for “Cry in the Dark” distribution in Romania
- At Harvest and at our December Gift Service a large collection of food, retail vouchers and chocolates were donated for the Ipswich Food Bank “FIND.”
- In November, we participated in the Tearfund Big Quiz to support their work through local churches in poor countries.
- Monthly coffee mornings for the local community where the proceeds go to support the work of St Elizabeth Hospice.
- At Christmas, the Candlelight Service and “Carols round the Pond” were very well attended with almost 400 people at the latter event. Both are good opportunities to reach out to our community.
- There have been numerous occasions when we have met together over meals and all have provided opportunities for fellowship and some fun! Thank you to all those who have organised these meals.

We give thanks for the blessing of our Church building. It has become a popular venue for others to use as well as a reliable and flexible building for ourselves.

continued

**Achievements and Performance - continued**

We praise God for our Worship team who lead us with such dedication and talent each and every week and who led a weekend of worship and praise at the end of November called 'Make Way'; this was an afternoon and evening of worship and testimonies leading to the Baptismal Service and Worship on the Sunday morning. It was such a Spirit filled weekend, such a blessing.

Looking back over the year, there have been many examples of people stepping up to do new things, and of people growing in their faith and encouraging one another. At the end of the year, the joyous Spirit-filled weekend of "Make Way" as well as the Christmas services, has brought us together with a deep sense of God's love for us and our purpose in working together to build His Kingdom.

We have continued to provide financial support to the mission organisations and charities shown on Page 3 in the attached Financial Statements. In our troubled and often violent world this, together with our prayers, is a way that we can honour our Saviour and bring hope. We pray that God will guide the work and priorities of all these organisations and that they will have the resources they need.

**Future Plans**

As we go forward in 2025, we want to develop new ways of reaching out to the community, connecting with people and sharing God's love with them. Ben Wale will join us in January 2025 as our part-time Ministry Assistant and we look forward to see how God will use him and us in the year ahead. May God open doors and hearts and give Hazel and Ben all that they need.

We pray for God to embolden us with new energies and visions to build on all that has been achieved in the past and go forward together with joy to reach others with the good news of the Kingdom.

**Financial review**

The church finances are shown in detail in the following Financial Statements – Part B Pages 1 to 10.

The Statement of Financial Activities (Receipts and Payments Account) on Page 1 of the Financial Statements shows that the day to day activities are accounted for in the Unrestricted Funds column, resulting in a Cash Surplus of £1,579 for 2024 year and free cash reserves of £79,195 as at 31st December 2024.

The Average weekly Giving figure for the year was **£1,093 per week** compared with the Budget figure of **£1,100 per week**. Thank you again to all members contributing to the higher level of Donations to the General Fund during these difficult times.

Together with a good level of Letting income from the hiring of Church premises and some unspent Non-Pay budgets in the Ministry line, the General Fund has reported a small Cash Surplus for the year.

**continued**

### Reserves policy

**Unrestricted funds** are available for use at the discretion of the Trustees in furtherance of the objectives of the church. The Reserves policy requires a minimum level of free cash reserves of 3.5 months of annual expenditure which currently equates to £25,000.

The actual figure held at 31 December 2024 is £79,195 and it was agreed at the July Church Members meeting that the time is now right to utilise some of these surplus cash reserves to appoint a new part-time Ministry Assistant to increase the Outreach capacity of the church, initially on a 2 year contract.


The vision is that as this role bears fruit, new members will join the church and all members will prayerfully consider the support they give for this new role, that would allow it to be extended beyond the initial 2 year period and ultimately no longer have to be funded from the cash reserves in the General Fund.


**Designated Funds** are primarily funds set aside by the Trustees for specific projects or to provide funds for anticipated major expenditure in future years. They also include activities administered by members of the church. These funds are detailed in Note 11 of the Accounts.

**Restricted Funds** are donations received subject to specific purposes by the Donors as to their use as detailed in Note 12 of the Accounts.

### Declaration

The Trustees declare that they have approved the Trustees Report above and it is signed on their behalf by:

Signature   
Name A. T. TUCHER  
Position TREASURER  
Date 11th FEBRUARY 2025

Signature   
Name VALERIE DUFOUR  
Position CHURCH SECRETARY.  
Date 11th February 2025

**RUSHMERE BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(Receipts and Payments Account)**

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**FOR THE YEAR ENDED 31ST DECEMBER 2024**

	Note	Unrestricted (General) Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
<b>Receipts</b>						
Donations and Gifts	9	56,817		6,432	63,249	65,612
Income Tax refunds		9,302		1,392	10,694	11,402
Income from Church Property	9	11,963			11,963	10,462
Interest Receivable	9	2,788			2,788	2,628
Mission & Other Causes	2	0		2,528	2,528	2,296
Church Funds & Activities	3	1,090	2,747	0	3,837	4,246
Legacies		0			0	0
Other/Loan monies		0	0	0	0	0
<b>Total Receipts</b>		<b>81,960</b>	<b>2,747</b>	<b>10,351</b>	<b>95,058</b>	<b>96,646</b>
<b>Payments</b>						
Ministry	5	48,576			48,576	45,565
Mission & Other Causes	2	12,049	0	2,528	14,577	13,496
Upkeep of Church Premises	6	12,121			12,121	12,063
Manse Expenses	8	635			635	1,038
Administration	7	4,840			4,840	4,527
Church Funds & Activities	3	2,158	2,427	354	4,940	5,041
Building Fund payments		0		0	0	0
Loan repayments		0		10,000	10,000	10,000
<b>Total Payments</b>		<b>80,380</b>	<b>2,427</b>	<b>12,882</b>	<b>95,690</b>	<b>91,731</b>
<b>Net Receipts/(Payments) before Transfers</b>		<b>1,579</b>	<b>320</b>	<b>(2,531)</b>	<b>(632)</b>	<b>4,915</b>
<b>Transfers between Funds</b>						
(Restricted)/Unrestricted	12	0	0	0	0	0
(Designated)/Restricted	11/12	0	(400)	400	0	0
Designated/Unrestricted:	11	0	0	0	0	0
<b>Net Receipts/(Payments) for the year</b>		<b>1,579</b>	<b>(80)</b>	<b>(2,131)</b>	<b>(632)</b>	<b>4,915</b>
<b>Total Cash Reserves brought forward at 1st January 2024</b>		<b>77,616</b>	<b>48,421</b>	<b>20,833</b>	<b>146,870</b>	<b>141,955</b>
<b>Total Cash Reserves carried forward at 31st December 2024</b>		<b>79,195</b>	<b>48,341</b>	<b>18,702</b>	<b>146,238</b>	<b>146,870</b>

## RUSHMERE BAPTIST CHURCH

## STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

Assets:	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
<b>Bank Balances:</b>					
Santander General Fund bank a/c	39,535		1,707	41,242	42,385
Santander Building Fund bank a/c			16,995	16,995	19,191
<b>Baptist Union Deposits:</b>					
7 Day Notice account	39,660	5,024		44,684	43,688
3 month Deposit account	0	43,152		43,152	41,360
Floats Held by 3rd parties		165		165	245
	<u>79,195</u>	<u>48,341</u>	<u>18,702</u>	<u>146,238</u>	<u>146,870</u>

Note 11

Note 12

<b>Liabilities:</b>	£	£
Baptist Union Loan of £100,000 repayable £10,000 per year from 2018 to 2027	100,000	100,000
Thank Offering payment of £10,000 payable in 2028	<u>10,000</u>	<u>10,000</u>
<b>Total repayable</b>	<u>110,000</u>	<u>110,000</u>
Less: Repayments to date	<u>(70,000)</u>	<u>(60,000)</u>
<b>Closing balance repayable</b>	<u><u>40,000</u></u>	<u><u>50,000</u></u>

**Non-Monetary Assets:**

<b>Church Properties held in trust by the Baptist Union</b>	£	£
<b>Church Premises (110 The Street)</b>		
Insured Rebuilding value	1,375,896	1,331,953
Building Contents Insured value	74,709	72,323
<b>Church Manse (22 Roxburgh Road)</b>		
Estimated Market Value	250,000	250,000
<b>Total</b>	<u><u>1,700,605</u></u>	<u><u>1,654,276</u></u>

Approved by the Deacons meeting (Trustees) held on 11th February 2025 and signed on their behalf by:

Treasurer



Secretary





NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 20241 Basis of Accounts

These accounts have been prepared on a 'Receipts and Payments' basis  
in accordance with The Charities Act 2011

2 Mission and Other Causes

	Unrestricted Funds	Designated Funds	Restricted Funds		2024 Total Raised	2024 Total Given	Total 2023 Raised	Total 2023 Given
	Given	Given	Raised £	Given £			£	£
BMS World Mission	4100		300	300	300	4400	165	4165
Home Mission	4100					4100		4000
Inspire Counselling & Training	0					0		300
Mission Aviation Fellowship	349					349		300
Home4Good	350					350		300
	0					0		0
St. Elizabeth- Coffee mornings	0		1897	1897	1897	1897	1601	1601
Talitha Koum	1050		30	30	30	1080	106	1106
						0		0
Tearfund	1050		300	300	300	1350	0	1000
TWAM	0					0		300
Open Doors	350					350		0
Mission without Borders	350		0	0	0	350	0	0
Footsteps	350					350		0
DEC Turkiye	0		0	0	0	0	424	424
Note:	12049	0	2528	2528	2528	14577	2296	13496

The £14,577 Donations to Good Causes represent 17.25% of relevant gross income (£81,960+£2,528 = £84,488).

**NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2024****3 Other Church Funds (Unrestricted)**

	<b><u>2024</u></b>		<b><u>2023</u></b>	
	<b><u>Receipts</u></b>	<b><u>Payments</u></b>	<b><u>Receipts</u></b>	<b><u>Payments</u></b>
	£	£	£	£
Children's/Youth work (Note 10)	0	473	0	300
Holiday Club	298	449	100	389
Memorial Gifts	0	70	0	70
Family Day/Flowers	0	43	0	64
New Day Youth weekend	792	1,035	911	1,158
Minister's Ordination service	0	0	0	0
Deacons Awayday	0	16	0	0
Other	0	72	291	291
<b>Total - Unrestricted Funds</b>	<b>1,090</b>	<b>2,158</b>	<b>1,301</b>	<b>2,272</b>

**4 Building Fund (Restricted)**

	<b><u>2024</u></b>		<b><u>2023</u></b>	
	<b><u>Receipts</u></b>	<b><u>Payments</u></b>	<b><u>Receipts</u></b>	<b><u>Payments</u></b>
	£	£	£	£
<b>Restricted Fund</b>				
Balance b/forward	19,191		21,115	
Offerings/donations	6,412		6,672	
Gift Aid received	1,392		1,404	
Loan monies received	0		0	
Transfer from General Fund	0		0	
	<b>26,995</b>		<b>29,191</b>	
 Loan Repayment		10,000		10,000
Fixed asset payments		0		0
Balance c/forward		16,995		19,191
	<b>26,995</b>	<b>26,995</b>	<b>29,191</b>	<b>29,191</b>

NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 20245. Ministry

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Minister's Stipend and oncosts (Note 10 analysis)	46,006	43,127
BU Pension Scheme Deficit payments	10	12
Youth worker salary and oncosts	0	0
Pulpit Supply/Sabbatical cover	455	620
Minister's travel and expenses	329	170
Assembly & conference	358	220
Youth worker travel and training	0	0
Alpha Course	0	336
Minister's mobile/Church telephone	136	150
Books	0	0
Outreach & Evangelism (Note 10)	735	225
Training & Information		
Training- Minister	416	490
Home Group studies	112	78
Miscellaneous	20	138
	<u>48,576</u>	<u>45,565</u>

6. Upkeep of Church Premises

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Cleaners Wages	4,035	4,678
Domestic Supplies	335	358
Energy:		
Electricity	1,605	1570
Gas	<u>1,672</u>	<u>957</u>
Water charges	824	707
Insurances	1,787	1736
Locksmith	75	0
Live Streaming equipment	0	0
Lawnmower	41	144
Kitchen oven replacement	0	379
Electrical works inc. 5 year test	711	150
Carpet cleaning	0	300
Car Park lease	500	500
Various Repairs & Maintenance etc	538	584
	<u>12,121</u>	<u>12,063</u>

NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER,2024**7 .Administration**

	<b><u>2024</u></b>		<b><u>2023</u></b>
	£		£
Copyright Licence:-			
CCL and Streaming license	229		214
MRL	85		79
Video	196		183
Song Selection	156		146
Other	273	939	254
			876
Independent Examiner's Fee	250		250
Stationery etc:-			
Photocopying	151		368
Other costs and expenses	0	151	0
			368
Church phone and internet charges	431		449
Web site maintenance	618		504
Subscriptions:-			
Baptist Union	517		515
Find-a-church	22		22
Easy Worship	144	683	146
			683
Refreshments and net cost of meals	738		574
BU Assembly delegate	420		90
Payroll processing	297		273
General Administrative Expenses	279		425
GDPR Registration	35		35
Miscellaneous	0		0
	4840		4527

**8 Manse Expenses**

	<b><u>2024</u></b>		<b><u>2023</u></b>
	£	£	£
22 Roxburgh Road			
Insurance	457		418
Council Tax	0		0
Maintenance:-			
Interior Painting	70		0
Landlords Gas Certificate/Boiler service	108		420
Exterior works (2022)/Garden clean-up (2021)	0		0
Shower Screen	0		200
	178		620
Total Manse expenses	635		1038

**RUSHMERE BAPTIST CHURCH**  
**NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2024**

**Note 9**

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<b>General Fund</b>	<b>Receipts</b>					
	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>
		<b>Wkly Av</b>		<b>Wkly Av</b>		<b>Wkly Av</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Offerings</u></b>						
Weekly	14120	272	15793	298	14663	282
Standing orders	38817	746	36983	711	34946	672
	<u>52937</u>	<u>1018</u>	<u>52776</u>	<u>1009</u>	<u>49609</u>	<u>954</u>
One-off Gifts	<u>3879</u>	<u>75</u>	<u>6165</u>	<u>119</u>	<u>6611</u>	<u>127</u>
<b>Total</b>	<u>56817</u>	<u>1093</u>	<u>58941</u>	<u>1128</u>	<u>56220</u>	<u>1081</u>
<b>Building Fund</b>	<b>2024</b>		<b>2023</b>		<b>2022</b>	
<b><u>Offerings</u></b>						
Weekly	880		1140		1020	
Standing orders	5532		5532		5532	
	<u>6412</u>		<u>6672</u>		<u>6552</u>	
One-off Gifts	0		0		0	
<b>Total</b>	<u>6412</u>		<u>6672</u>		<u>6552</u>	
<b>Income from Church Property</b>	<b>2024</b>		<b>2023</b>		<b>2022</b>	
Rent from Manse at 22 Roxburgh Road	9763		9492		7119	
Ducklings/Lunch Club (2021)	0		70		0	
Hall Hire	1660		600		135	
Funeral Service/Other	540		300		138	
	<u>11963</u>		<u>10462</u>		<u>7392</u>	
<b><u>Interest received</u></b>	<b>2024</b>		<b>2023</b>		<b>2022</b>	
Nat Savings & Investment	0		74.3		2	
BU Corporation Deposits	2788		2553		648	
	<u>2788</u>		<u>2628</u>		<u>650</u>	

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2024

## Note 10

Payments Analysis(Note 3 - Other Church Funds)

	<u>2024</u>	<u>2023</u>
	£	£
<b>Childrens Work/Youth Work:</b>		
YFC/Urban Saints	254.91	300
Other costs	107	0
Books	111	0
	<u>473</u>	<u>300</u>

(Note 5 - Ministry)**Ministers Stipend and oncosts:**

Stipend	30030	27825
Housing Allowance	11794	11381
Employer National Insurance	0	0
Employer Pension (ongoing)	4182	3921
	<u>46006</u>	<u>43127</u>

(Note 5 - Ministry)**Outreach & Evangelism:**

Maundy Thursday event	95	0
Café church/Newcomers lunch	118	0
Leaflets/Posters	50	64
Christmas publicity/Makeway event	351	161
Other Outreach activities	121	0
	<u>735</u>	<u>225</u>

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2024

## Note 11 - Analysis of Designated Funds

	Movement in Funds				Balance at 31-12-2024 £
	Balance at 01-01-2024 £	Receipts £	Payments £	Transfers between Funds £	
<b>Church Activities</b>					
FFAF on Monday	0	130	(129)	0	1
Friendship Afternoon	70	291	(255)	0	106
Lunch club	175	2,326	(2,043)	(400)	58
<b>Sub-total - note 1</b>	<u>245</u>	<u>2,747</u>	<u>(2,427)</u>	<u>(400)</u>	<u>165</u>
Building Fund - note 2	20,000	0	0	0	20,000
Legacy Fund - note 3	8,176	0	0	0	8,176
Fabric Fund - note 4	20,000	0	0	0	20,000
	<u>48,421</u>	<u>2,747</u>	<u>(2,427)</u>	<u>(400)</u>	<u>48,341</u>

Note 1: Church activities in sub-total line are administered by members

and surplus funds are held in the main bank account as Restricted Funds

Note 2: The Trustees committed £50,000 of General Funds towards the cost of the 2017 Building project but to date only £30,000 has been required due to one-off gifts received. The remaining £20,000 has been carried forward as a Designated Fund as a provision for pledged giving commitments expiring in advance of future loan repayments.

Note 3: £25,000 Legacy received in July 2020 to be allocated for special projects.

Note 4: Fabric fund for emergency or long-term refurbishment works to either the Church Premises or to the Manse at 22 Roxburgh Road.

## Comparative figures for 2023 year:

	Movement in Funds				Balance at 31-12-2023 £
	Balance at 01-01-2023 £	Receipts £	Payments £	Transfers between Funds £	
<b>Church Activities</b>					
FFAF on Monday	10	85	(94)	0	0
Friendship Hour	128	341	(203)	(196)	70
Lunch club	284	2,519	(1,997)	(630)	175
<b>Sub-total - note 1</b>	<u>422</u>	<u>2,945</u>	<u>(2,295)</u>	<u>(826)</u>	<u>245</u>
Building Fund - note 2	20,000	0	0	0	20,000
Legacy Fund - note 3	8,176	0	0	0	8,176
Fabric Fund - note 4	20,000	0	0	0	20,000
	<u>48,597</u>	<u>2,945</u>	<u>(2,295)</u>	<u>(826)</u>	<u>48,421</u>

## NOTES TO ACCOUNTS FOR YEAR ENDED 31ST DECEMBER, 2024

## Note 12 - Analysis of Restricted Funds

Donations received during the year for specific purposes as shown below:

	Movement in Funds			Transfers between Funds	Balance at 31-12-2024
	Balance at 01-01-2024	Receipts	Payments		
	£	£	£	£	£
Building Fund (note 1)	19,191	7,803	(10,000)	0	16,995
Mission Adventure grant	174	0	0	0	174
Fellowship Fund	435	20	(14)	0	441
Training	63	0	0	0	63
Lunch club (note 3)	302	0	(340)	400	362
Friendship Afternoon (note 3)	667	0	0	0	667
Mission and Good Causes (note 4)	0	2,528	(2,528)	0	0
	20,833	10,351	(12,882)	400	18,702

## Notes:

Note 1: The Building Fund made annual loan repayments of £10,000

Note 2: Any salary costs are transferred to the General Fund to offset the relevant costs incurred during the year.

Note 3: Surplus funds are transferred to the main church bank account as Restricted Funds.

Note 4: Funds raised for Good causes are paid away as soon as possible after receipt.

## Comparative figures for 2023 year

	Movement in Funds			Transfers between Funds	Balance at 31-12-2023
	Balance at 01-01-2023	Receipts	Payments		
	£	£	£	£	£
Building Fund (note 1)	21,115	8,076	(10,000)	0	19,191
Mission Adventure Grant	174	0	0	0	174
Fellowship Fund	435	0	0	0	435
Training	163	0	(100)	0	63
Lunch club (note 3)	37	0	(365)	630	302
Friendship Hour (note 3)	481	0	(10)	196	667
Mission and Good Causes (note 4)	0	2,296	(2,296)	0	0
	22,406	10,372	(12,771)	826	20,833





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

RUSHMORE BAPTIST CHURCH

On accounts for the year  
ended

31 DECEMBER 2024

Charity no  
(if any)

1197284

Set out on pages

1 - 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended .

Responsibilities and  
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

A R Carpenter

Date:

28/03/25

Name:

ANGELA RUTH CARPENTER

Relevant professional  
qualification(s) or body  
(if any):

Address:

52 BADGER BANK

IPSWICH

SUFFOLK. IP2 9EN

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**