

**RUDDINGTON BAPTIST CHURCH ICO  
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2024**

**GENERAL RECEIPTS & PAYMENTS ACCOUNT**

**27/07/23-31/12/24**

<b>Unrestricted Funds</b>	<b>Note</b>	<b>ICO</b>
<b>Receipts:</b>		
Offerings & Standing Orders		84,161.03
Donations & Other Income	<u>2</u>	3,034.70
Income tax recovered on gifts		20,554.28
Bank interest		9,901.08
		<u>117,651.09</u>
<b>Payments:</b>		
Ministry	<u>3</u>	5,900.19
Mission	<u>4</u>	38,336.73
Upkeep of church premises	<u>5</u>	11,856.12
Administration	<u>6</u>	8,173.33
		<u>64,266.37</u>
<b>Surplus (deficit) for the year</b>		53,384.72
<b>Balance brought forward</b>		5,526.41
Transfer from specific donations fund		(223.13)
Transfer to HIA/Manse fund		(42,000.00)
<b>Balance carried forward</b>		<u>16,688.00</u>

**CHURCH WORKER FUND**

**Designated Funds**

**27/07/23-31/12/24**

<b>Balance brought forward</b>	8,949.21
Transfer to General Fund (Spent on Youth Worker costs)	0.00
<b>Balance Carried forward</b>	<u>8,949.21</u>

**EAST MIDLAND BAPTIST TRUST COMPANY RECEIPTS AND PAYMENTS ACCOUNT**

**27/07/23-31/12/24**

<b>Unrestricted Funds</b>	
<b>Balance brought forward</b>	91,318.87
Interest	4,780.17
<b>Balance Carried forward</b>	<u>96,099.04</u>
<b>Restricted Funds</b>	
<b>Balance brought forward</b>	118,099.95
Interest	4,371.30
<b>Total Restricted</b>	<u>122,471.25</u>
<b>Total Funds</b>	<u>218,570.29</u>

**CHURCH GENERAL FUND**

**27/07/23-31/12/24**

<b>Balance Brought Forward</b>	975.00
<b>Cost incurred (solar panels 22/23)</b>	0.00
<b>Balance Carried Forward</b>	<u>975.00</u>

**SPECIFIC DONATIONS FUND (NEW ESTATES)****27/07/23-31/12/24**

Balance brought forward	437.12
Cost incurred	(223.13)
Balance carried forward	<u>213.99</u>

**CHURCH HIA / MANSE FUND****27/07/23-31/12/24**

Balance brought forward	0.00
Transferred to fund	42,000.00
Balance carried forward	<u>42,000.00</u>

**RUDDINGTON BAPTIST CHURCH****STATEMENT OF ASSETS & LIABILITIES AT 31ST DECEMBER 2024****27/07/23-31/12/24**

	Note	
<b>ASSETS:</b>		
Current assets	7	6,311.77
Bank & other cash balances	8	301,553.64
Non monetary assets	9	<u>500,000.00</u>
		<u>807,865.41</u>
<b>LIABILITIES:</b>		
Current liabilities	10	<u>27,153.31</u>
		<u>27,153.31</u>

**NOTES TO THE ACCOUNTS:****1. Basis of accounts.**

These accounts have been prepared on a receipts and payments basis and accord with s.145 Charities Act 2011 for a charity with income exceeding £25,000 and under £250,000.

**27/07/23-31/12/24****2. Donations & other income:**

Contributions from Nappuchinos	506.10
Contributions WTTB	1,033.00
Easy Fundraising	105.58
Hub rent/gifts	<u>1,390.02</u>
	<u>3,034.70</u>

**27/07/23-31/12/24****3. Ministry**

Ministry payroll, expenses and manse	129.87
Pension contributions (defined contributions)	1,000.00
Children & Families work	1,052.81
Services refreshments & resources	3,257.51
Other ministry costs	<u>460.00</u>
	<u>5,900.19</u>

**4. Mission****27/07/23-31/12/24**

BMS World Mission	10,210.93
EMBA Home Mission	12,552.46
Refugee Roots	12,000.00
Evangelical Alliance	100.00
Evangelism	715.13
Renew Ruddington	934.84
Nappuchinos (new mothers in Ruddington)	711.90
Leadership Discretionary	554.90
Training and conferences	463.18
Pastoral	93.39
	<u>38,336.73</u>

**5. Upkeep of church premises**

Heating, lighting & power	1,378.76
Insurance	804.14
Repairs & maintenance	4,011.61
Council tax & water rates	1,652.61
St Peters Rooms - rental + expenses	4,009.00
	<u>11,856.12</u>

**6. Administration****27/07/23-31/12/24**

Administration expenses	3,407.00
HIA Legal Costs	2,699.34
Website and Marketing Expenses	305.80
Audio-Visual	1,513.80
Refreshments (does not include service refreshments included in Ministry)	247.39
	<u>8,173.33</u>

**7. Current Assets****27/07/23-31/12/24**

Income due but unpaid by 31 December 2024	6,311.77
	<u>6,311.77</u>

**8. Bank & other cash balances****27/07/23-31/12/24**

Bank current account	8,283.19
Bank deposit account	55,535.91
EMBT Fund	122,471.25
Baptists Together Fund	115,082.55
Petty cash (Hub Grub, Nappuchinos, Social)	180.74
	<u>301,553.64</u>

**9. Non-monetary assets****27/07/23-31/12/24**

The church is the beneficial owner subject to the relevant trusts of The Hub, 62 Musters Road Ruddington, the legal title to which is held by the church's custodian trustee the East Midlands Baptist Association The Hub, 62 Musters Road, Ruddington	500,000.00
Fixtures, furniture & equipment	0.00
	<u>500,000.00</u>

'The Hub' was purchased in January 2007 for £265,000 plus costs

Improvements costing approximately £59,000 (2007), £26,622(2008) and £4,182(2009).

The £500,000 value of the Hub is the lower of the £500K-£525K estate agent estimate in April 2021

The fixtures, furniture and equipment is assumed to be of limited resale value

**10. Current Liabilities****27/07/23-31/12/24**

Other liabilities incurred but unpaid by 31 December 2024	27,153.31
	<u>27,153.31</u>

The accounts and statements of assets and liabilities set above relating to the year ending 31st December 2024 are as approved by the Leadership Team and Treasurer.

Signed:

Mark Bairstow



Treasurer

**REPORT OF THE INDEPENDENT EXAMINER TO THE LEADERSHIP AND MEMBERS OF  
RUDDINGTON BAPTIST CHURCH**

In accordance with the provisions of Section 145 of the Charities Act 2011, I have examined the receipts and payments account and statement of assets and liabilities of Ruddington Baptist Church set out above relating to the year ending 31st December 2024. This examination did not extend to a comprehensive audit of such accounts or statement. I confirm that the accounts and statement accord with the accounting records of the church and that such records satisfy the requirements of the Act subject to note 1. I am not aware of any matter to which attention needs to be drawn in order to obtain a proper understanding of the accounts.

Signed

Gareth Owen



Independent Examiner

## **Trustees' Annual Return**

**Name of Charity:** RUDDINGTON BAPTIST CHURCH

**Type of Charity:** Charitable Incorporated Organisation (CIO)

**Charity registration number:** 1204128

**Address:** 62 Musters Road, Ruddington, Nottinghamshire, NG11 6HW

**Names of Trustees:** Mark Andrew Bairstow (Treasurer)

Christopher Greenhalgh

Rosemary Ruth Molyneux

Rachel Frances Elizabeth Third

Anthony Whitton (Secretary)

Trustees are elected from and by the church membership.

Sarah Brooks stepped down as a Trustee in May 2024.

**Governing Document:** Church Constitution. Document 12901789-4 dated 28/06/2022.

**Purpose:** The principal purpose of Ruddington Baptist 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 and/or other parts of the world.

### **Activities:**

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;
- 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.

The Trustees of Ruddington Baptist Church consider that they have complied with the duty to operate with regard to public benefit.

**Achievements:** During 2024 Ruddington Baptist Church (RBC) continued to function well, despite having no Minister. Services were held most Sundays. On those Sundays when we didn't meet formally, we held our Community Sunday activities which included litter picking, cycle rides and indoor games. Housegroups met weekly or fortnightly except during the holidays. Renew Café and Renew Green Spaces met similarly, as did Nappuccinos (Rudd Community Award Winner for 2024), children's and young peoples' groups. RBC volunteers contributed to the First Steps Toddler Group and the Easter Story at St Peter's school, as well as The Honeycomb Charity shop. Joint services were held with St Peter's Church on Remembrance Sunday and Pentecost Sunday. Beer and Carols was

well supported and appreciated, as was Christmas wreath making. Due to being in a period of interregnum, we were able to support financially more charitable projects than in previous years, whilst adhering to our reserves policy.

The Charity Commission gave the go-ahead for RBC funds to be used alongside those of private investors to purchase a house for the pursuit of charitable aims.

### **Reserves Policy**

The reserves policy of Ruddington Baptist Church is to hold between one and three months of all expenditure to allow the church to adapt to any changes in the income and expenditure of the church. The trustees will report back to members annually on the reserves position and if required, advise on any proposed actions to return the church to the agreed reserve limits. The policy will be reviewed every three years

If the trustees identify future significant committed funds or designated funds then they are excluded from the reserves calculation. All restricted funds would also be excluded because the church cannot use them on normal expenditure.

### **Bank Details**

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

This Trustees' Report has been read and approved by all Trustees.

It is submitted on their behalf by Anthony Whitton (Church Secretary)

Dated: 25/06/2025