

Charity Number: 1207949

Community Baptist Church North Manchester

Known as Community Baptist Church

Trustees' Annual Report and Accounts

Year Ended 31st December 2024



Community Baptist Church

Year Ended 31st December 2024

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Community Baptist Church

Year Ended 31st December 2024

Legal and Administrative Information

Reference

The organisation is called "Community Baptist Church" and is based in the Whitefield area of Bury in Manchester.

The Church was formally registered with the Charity Commission as a Charitable Incorporated Organisation (CIO) on 22 April 2024, under the name Community Baptist Church North Manchester (CIO number: 1207949).

On 15 July 2024, all assets and liabilities of the previous unregistered charitable trust were formally transferred to the CIO under an Asset Transfer Agreement, authorised by the Charity Commission through a Section 105 Order dated 5 July 2024. The Church continues to operate as a single ongoing charitable entity under the new legal structure, with no break in activities, governance, or financial reporting.

Registered Charity Number	1207949
Website	www.communitybaptistchurch.org.uk
Principal address	30 Hillsborough Drive Unsworth Greater Manchester BL9 8LF

Church leaders and trustees

Prior to its registration as a Charitable Incorporated Organisation (CIO), the Church operated with a recognised leadership structure responsible for the oversight and governance of its charitable activities.

Upon registration with the Charity Commission on 22 April 2024, the individuals serving in that leadership capacity were formally appointed and recognised as the first trustees of the CIO, in accordance with the adopted CIO constitution.

The following individuals served as Church leaders and trustees during the financial year:

Rev Alan Fearnhead
Irene Perrella
Aimee Forsyth
Catherine Fearnhead
Mary Perrella

Primary bankers	Barclays Bank 1 Churchill Place London E14 5HP
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Community Baptist Church

Year Ended 31st December 2024

Legal and Administrative Information

Independent examiner

Nigel Wyatt BSC FCA
Wyatt & Co Chartered Accountants
125 Main Street
Garforth
Leeds
LS25 1AF

Community Baptist Church

Year ended 31st December 2024

Trustees' Report

Objects of the charity

The principal purpose of the church is the advancement of the Christian message according to Biblical Baptist principles as set out in our Articles of Faith and to encourage others to join with us.

The Church undertakes the following activities:

- Regular public worship, prayer, preaching and teaching each Sunday
- A Sunday school for our children with age appropriate teaching
- A dedicated midweek service focused on prayer and Bible study
- Baptism, for all those who have made a commitment to make Jesus their Saviour
- The Lord's Supper (Communion), which is normally observed quarterly
- Evangelism through personal communications but also through our leaflet ministry in the local communities of Prestwich, Whitefield and the surrounding areas.
- Pastoral care for the congregation and wider community
- Regular events including guest speakers, Church lunches, ladies days, special services (Easter/Christmas etc)

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: Through the work of the Church, the Christian faith has been communicated to many people. Both adults and our younger folks have benefited from the social aspect of being in Church, and have been uplifted and challenged to see the truth of God through the Christian faith.

A great deal of Christian literature and invites continue to go out to the local community, and many people have had the opportunity to hear more about the good news contained in the Bible and the gospel message.

Overseas missionaries have continued to be supported both financially and with prayer, and we continue to support the Baptist Bible College in Telford.

We continue to develop our website and Facebook page where more information can be gained about both the Church and the Christian faith.

Community Baptist Church formed as a Charitable Incorporated Organisation on 22 April 2024 and on 15 July 2024 the assets of Community Baptist Church were transferred to the CIO, Community Baptist Church North Manchester. CBCNM has been registered with HMRC so that we can now apply for Gift Aid going forward which will enable us to maximise the impact that we have for our community.

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

Financial Review

For the period of 1 January 2024 to the end of the financial year 31 December 2024:

- Total income: £104,569
- Total expenditure: £46,224.
- Total funds on 31 December 2024: £249,904
- The amount held in the savings account which has been reserved for the acquisition of a building and establishment of a full time pastor as at 31 December 2024 was £206,268.

Reserves Policy

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency situation where a significant source of income has gone or has been reduced, or a significant need to spend has arisen.

Community Baptist Church

Year ended 31st December 2024

Trustees' Report

Up until now, the Church has not had any separate reserves within the main current account. Although thankfully, the Church has always been well funded and has contained enough funds to cover any eventuality.

Moving forward, and with the Church's move towards becoming a CIO, it is proposed that a reserve policy will be formally adopted. It is anticipated that this will be at the level of £15,000 within the main current account.

The reserve policy is designed to cover two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need.
2. One or more key donors leave the Church leading to a reduction in income. The reserves policy will contain an appropriate amount, equivalent to several weeks of income to allow time to encourage greater giving or to cut back on expenditure.

The operational implementation is the responsibility of the Treasurer who will make sure the current account bank balance does not fall below the reserve level.

However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Pastor. Depending on the circumstances, the Pastor and the Treasurer will determine whether the matter is brought to the Trustees

If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances and will notify the Trustees.

Public Benefit Statement

The Trustees confirm that they have taken into account the Charity Commission's general guidance on public benefit when reviewing our mission, purpose and objectives and in carrying out the Church activities. We have concluded that the Church operates in compliance with these guidelines.

Plans for the Future

To continue to minister and deliver the Christian message to the people of Prestwich and Whitefield and the wider north Manchester area.

We continue to pray that God may point us in the direction of a new Pastor who will continue to lead and grow the Church. We also pray that at some point down the line, we may have the opportunity to purchase a building which would be suitable for our regular services and activities, but also give us more operational flexibility moving forward to expand and develop our ministries.

The trustees declare that they have approved the trustees' report above

Signed on behalf of the Charity's Trustees

Signature	
Full name	Catherine Fearnhead
Position	Trustee and Church Treasurer
Date	18/09/2025

Community Baptist Church

Year Ended 31st December 2024

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Community Baptist Church ('the charity') for the year ended 31st December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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 confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 19/09/2025

Community Baptist Church

Year Ended 31st December 2024

Statement of Receipts and Payments

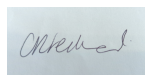
		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
Receipts					
Donations and legacies		99,583	3,272	102,855	55,313
Investment income		1,715	-	1,715	1,196
Other income		-	-	-	60
Total Receipts	2	<u>101,298</u>	<u>3,272</u>	<u>104,570</u>	<u>56,569</u>
Payments					
Payments on charitable activities	3, 8	<u>36,665</u>	<u>9,559</u>	<u>46,224</u>	<u>29,870</u>
Total Payments		<u>36,665</u>	<u>9,559</u>	<u>46,224</u>	<u>29,870</u>
Net Receipts / (Payments)		<u>64,633</u>	<u>(6,287)</u>	<u>58,346</u>	<u>26,699</u>
Net Movement in Funds (Cash)					
Total funds (Cash) brought forward	7	191,349	209	191,558	164,859
Transfers		<u>(6,464)</u>	<u>6,464</u>	<u>-</u>	<u>-</u>
Total Funds (Cash) Carried Forward		<u>249,518</u>	<u>386</u>	<u>249,904</u>	<u>191,558</u>
Funds Represented By					
General (Unrestricted)		43,250	-	43,250	36,796
Designated funds		206,268	-	206,268	154,553
Restricted funds		<u>-</u>	<u>386</u>	<u>386</u>	<u>209</u>
		<u>249,518</u>	<u>386</u>	<u>249,904</u>	<u>191,558</u>

These financial statements were approved by the trustees and signed on their behalf:

Name of leader:

Catherine Fearnhead

Signed on behalf of the Trustees:



Date of approval:

18/09/2025

Community Baptist Church

Year Ended 31st December 2024

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis, there is no formal Balance Sheet or Statement of Financial Position. Instead, a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2024 £	2023 £
Current Assets		
Cash at bank and petty cash	249,904	191,558
	<u>249,904</u>	<u>191,558</u>
 Gift aid debtor	 17,750	 -
	<u>17,750</u>	<u>-</u>

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources Expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Governance Costs

Governance costs include the preparation and examination of the accounts, trustee meeting expenses, and legal advice relating to governance matters.

Taxation

The charity is exempt from tax on its charitable activities.

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations and Legacies			
Donations - Bible Baptist College	-	767	767
Donations - General	99,583	-	99,583
Donations - Missions	-	2,505	2,505
Gift aid	-	-	-
	<u>99,583</u>	<u>3,272</u>	<u>102,855</u>
Investment Income			
Bank interest	1,715	-	1,715
	<u>1,715</u>	<u>-</u>	<u>1,715</u>
Other Income			
Other	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
Total Income	<u>101,298</u>	<u>3,272</u>	<u>104,570</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations and Legacies			
Donations - Bible Baptist College	-	1,065	1,065
Donations - General	51,603	-	51,603
Donations - Missions	-	2,645	2,645
Gift aid	-	-	-
	<u>51,603</u>	<u>3,710</u>	<u>55,313</u>
Investment Income			
Bank interest	1,196	-	1,196
	<u>108</u>	<u>-</u>	<u>1,196</u>
Other Income			
Other	60	-	60
	<u>60</u>	<u>-</u>	<u>60</u>
Total Income	<u>51,771</u>	<u>3,710</u>	<u>56,569</u>

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

3 Payments on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Administration costs	22,309	-	22,309
Premises costs	4,816	-	4,816
Missionary donations	-	9,559	9,559
Staffing costs	9,540	-	9,540
Visiting speakers	-	-	-
	<u>36,665</u>	<u>9,559</u>	<u>46,224</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Administration costs	6,683	-	6,683
Premises costs	4,585	-	4,585
Missionary donations	-	5,830	5,830
Staffing costs	8,503	-	8,503
Visiting speakers	4,269	-	4,269
	<u>24,040</u>	<u>5,830</u>	<u>29,870</u>

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

5 Independent Examination Fees

Fees payable to the independent examiner for	2024	2023
	£	£
Independent examination and preparation of the financial statements	700	660

6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Self employed ministry support	9,540	8,503
	<u>9,540</u>	<u>8,503</u>

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

7 Analysis of Charitable Funds

	1 Jan 2024 £	Income £	Expenditure £	Transfers £	31 Dec 2024 £
Unrestricted					
General	36,796	99,583	(36,665)	(56,464)	43,250
	36,796	99,583	(36,665)	(56,464)	43,250
Designated					
Building and pastor fund	154,553	1,715	-	50,000	206,268
	154,553	1,715	-	50,000	206,268
Total Unrestricted	191,349	101,298	(36,665)	(6,464)	249,518
Restricted Funds					
Missions	-	2,505	(7,969)	5,464	-
Bible Baptist College	209	767	(1,590)	1,000	386
Total Restricted Funds	209	3,272	(9,559)	6,464	386
Total Funds	191,558	104,570	(46,224)	-	249,904
	1 Jan 2023 £	Income £	Expenditure £	Transfers £	31 Dec 2023 £
Unrestricted					
General	31,502	52,859	(24,040)	(23,525)	36,796
	31,502	52,859	(24,040)	(23,525)	36,796
Designated					
Building and pastor fund	133,357	-	-	21,196	154,553
	133,357	-	-	21,196	154,553
Total Unrestricted	164,859	52,859	(24,040)	(2,329)	191,349
Restricted Funds					
Missions	-	2,645	(4,974)	2,329	-
Bible Baptist College	-	1,065	(856)	-	209
Total Restricted Funds	-	3,710	(5,830)	2,329	209
Total Funds	164,859	56,569	(29,870)	-	191,558

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Fund Transfers

Building and pastor fund	Transfer to top up the funds held for the purchase of a future building and to fund a full time pastor.
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Fund Descriptions

Designated Funds

Building and pastor fund	Funds set aside by the Church for the future purchase of a building and to fund a full time pastor.
Missions	Money donated for the purpose of mission
Bible Baptist College	Money donated for the purpose of the Bible Baptist College

8 Trustees Remuneration and Expenses

During the year, two trustees were reimbursed a total of £5,207 for out-of-pocket expenses incurred personally on behalf of the charity. These expenses related to the day-to-day running of the church, including donations made to missionary organisations, legal and visa-related costs, and general operational expenditure. All reimbursements were supported by receipts and were made in line with the charity's policies. No trustee received any remuneration for their role as a trustee during the year.

During the year, payments totalling £9,360 (2023: £9,360) were made to one trustee (2023: two), Pastor Alan Fearnhead, by way of a weekly stipend. Pastor Fearnhead received £180 per week. These payments reflect their respective responsibilities within the Church, with Pastor Fearnhead undertaking all pastoral and leadership duties.

Pastor Fearnhead is not employed by the charity and is responsible for filing his own tax returns independently. The stipends were approved by the trustees and are accounted for as charitable expenditure in furtherance of the Church's purposes.

Community Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

8 Detailed Payment Analysis

	2024	2023
	£	£
Administration costs		
Accountant / legal	21,111	4,865
Church resources	181	693
Equipment & consumables	397	636
General church expenses	86	135
IT	39	-
Insurance	197	354
Licences	97	-
Website	201	-
	22,309	6,683
Premises costs		
Rent and room hire	4,816	4,585
Utilities	-	-
	4,816	4,585
Missionary donations		
Donations (CBC missionaries)	7,969	5,570
Donations (non-CBC missionaries)	1,590	260
	9,559	5,830
Staffing costs		
Self employed stipend support	9,540	8,503
	9,540	8,503
Visiting speakers		
Visiting speakers - expenses	-	2,019
Visiting speakers - love offering	-	2,250
	-	4,269
Total Payments	46,224	29,870