Burlington Baptist Church

Reports & Accounts

Financial Year Ending 31/10/2025

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Legal & Administrative Details

Charity Name:	Burlington Baptist Church
Charity Number:	1126707
Charity Address:	Burlington Baptist Church London Road IPSWICH IP1 2EZ
Trustees:	Christopher Simon Lacey Henry Matter Nathan Andrew Luetchford Jane Sarah Hewson Rebecca Elizabeth Garland Christopher James Hewson Paul James Timothy Boulton Alice Speedie Rev Claire Earl Rev Simon Harris
Key Management Personnel:	Rev Simon Harris Rev Claire Earl
Name & Address of Primary Banker:	CAF Bank Ltd Kings Hill 25 Kings Hill Avenue West Malling, Kent ME19 4JQ

Independent Examiner:	Vincent Chandler FCA FCCA
	Moore Green Chartered Accountants 22 Friars Street Sudbury Suffolk CO10 2AA

Trustees Report

Objects of the charity

The Charity is governed by an Approved Governing Document which states that 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.

In particular, the charity has the purpose of providing for the advancement of the Christian faith in Ipswich and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians.

The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

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:

- Provision of Sunday public worship (celebration). Usually, one main service at 10.45am and age-appropriate teaching for children and young people. The service is recorded and made available online via our website and podcast service (primarily Apple & Spotify), which extends our reach across the UK and abroad.
- Bring and share lunches after a Sunday celebration at least twice a year, and hot refreshments served weekly.
- Provision of a variety of groups and services developing community (termed Burlington Communities). These include Small groups for friendship and Christian support and learning; Ring of Fire (men’s group); Missional focused groups for friendship, Christian support and learning usually offering a wider service to the public community, (e.g. A Time to Sew and Elevenses); Refugee, Asylum Seeking and Migration Support (seeking to support Ukrainians in the town); Songwriting group; Burlington Football.

Additionally, we provide:

- Extra teaching through various courses eg. Alpha.
- Extra opportunities for learning and friendship for children and young people eg 8-11 and Emerge, Youth Drop-in evenings, worship events, Children’s & Youth Camps and Duke of Edinburgh scheme.
- Links to other Christian churches in our locality, eg. holding combined celebration services and sharing the journey of the Daniel Fast for three weeks each January. We are also involved with Together for Ipswich, which is a collective of approximately 80 churches from several denominations working collaboratively and in partnership with the Council and local agencies to bring about change in the town. Several church members hold key volunteer roles with Together for Ipswich.

- Links to the wider Christian community to provide additional public services eg, Inspire Christian Counselling, CAP (Christians Against Poverty), Route 2 Freedom (support for those caught up in addiction) and various initiatives supporting Ukrainian families in Ipswich.
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound. Our harvest thanksgiving offering enables us to provide food parcels to those in need.
- Prayer Ministry Appointments offering specific help and support for people with emotional needs.
- Christian weddings, dedications, baptisms and funerals.
- Internship opportunities for 18-25-year-olds.

Our Senior Minister has been involved in speaking at Christian conferences in the UK and overseas, teaching groups of Baptist ministers online, and offering peer to peer support to other church leaders. In this General Election year, prospective MPs were invited to a Sunday service to answer questions and share their vision for Ipswich.

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

Structure, Governance and Management

Governance

The charity is governed in accordance with a Constitution dated 30 October 2008 supplemented by approved relevant notes, a copy of which is available to members of the charity. In line with Baptist Union new and amended clauses ratified by the Charity Commission, the Constitution was updated in September 2021 following approval by the Church Meeting and Trustees to provide for virtual and hybrid church meetings.

Public Benefit

In planning our activities for the year, we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by:

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website.
- Open access activities for children eg. Tiddlywinks, youth, and young adults eg. Duke of Edinburgh Award Scheme, sewing café, those in need in Ipswich eg. Elevenses, Open Door Christmas Day meal.
- Support for publicly accessible mission activities locally eg. Inspire, CYM; nationally eg Home Mission; and internationally eg. BMS, Project Ruth (Romania), Path to Victory (Kyrgyzstan) and Happy Home (Kenya).

Membership

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their profession of Christian faith, either by Believer's Baptism or by affirmation. This year we have witnessed two baptisms and have a membership of 141. The list of members and friends is carefully reviewed as part of our three yearly Constitutional review schedule. Members are encouraged to assist the work of the church by volunteering to help in various organisations of the church.

Trustees

The managing Trustees of the charity are the Ministers of the church (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven deacons (appointed by the Church Meeting for a period of three years). The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the church's objectives are being fulfilled. Vision/Strategy meetings are held at least twice a year and include the wider staff team.

Church Meeting

A meeting of church members is held 3-4 times per year. One of the meetings incorporates the constitutional annual Church Members' Meeting to receive the annual accounts and report, to appoint an Independent Examiner, and to consider proposals for the strategy and vision of the church in the coming year, along with other appropriate matters. At one meeting the Budget for the following year is discussed and agreed. Additional Vision Sundays are used to engage strategically with more members as appropriate through the year. The Church Meeting has responsibility for the overall policy of the church, in accordance with the Constitution. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees.

Fraud Prevention

A Fraud Prevention and Tax Evasion policy is in place to ensure there will be greater awareness of the risks we face in this area, the necessary behaviour we expect from staff and volunteers and ways in which we are seeking to prevent fraud.

Data Protection

A Data Protection policy and procedures are in place to support our compliance with the European General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation.

Financial Review

Financial policies

The church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgets are matched to anticipated income based upon previous years and anticipated changes. Financial guidelines have been approved by Members for the protection of the Church's finances and assets and also for the protection of individual members of the Finance Team. The guidelines stipulate

who may authorise payments, and what processes should be followed when purchasing goods or services. The Treasurer is always a Trustee. The Finance Manager is a part-time paid employee who manages day-to-day financial transactions (income and expenditure) on behalf of the church, monitors and reports on the financial situation, and prepares the annual budget and annual accounts. The Finance Manager reports to the Treasurer. The Church Meeting is responsible for approving the budget. Similarly, the annual accounts are reviewed and approved by the Trustees' Meeting and are then received by the Church Meeting. A comparison of budgeted income and expenditure against actual income and expenditure is presented to the Trustees multiple times per year. The annual church accounts are prepared by the Finance Manager and independently examined by external, qualified accountants. The accountant who will carry this out is previously agreed by the Church Meeting.

General Fund

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the church's objectives. The reserves also represent the working balance of the church, particularly given the claiming of Gift Aid in arrears.

Restricted funds

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

Designated Funds

Some monies have been designated for particular purposes and have not been included in the calculation of reserves as they are considered essential to support the running of the church. As well as holdings for internal organisations, the main Designated Funds is the Repair and Renewal Fund: The Church and Church Halls are over 160 years old and we have a modern manse and modern Church Centre. We need to maintain a Repair and Renewal reserve. Some big items of work, such as repairing roofs and windows are expensive and reserves are built up for these as needed. The Trustees recognise that if large or unexpected repair expenses occur, we would need to organise an appeal.

Living Wage

The church recognises that the mandatory minimum wage or the government national living wage may not be sufficient for people to be able to pay their bills. The optional but higher rate set by the Living Wage Foundation is implemented for all employees. Revised rates for the real Living Wage are announced each November. Pay for all employees and Minister(s) is increased from 1st January each year by the Baptist Union recommended percentage increase for ministerial stipends, unless this would leave an employee's pay below the real Living Wage level set the previous November in which case the real Living Wage rate is used.

Presentation currency

The presentation currency is £ sterling.

Reserves Policy

Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses or anticipated deficits. The Reserves Policy is reviewed from time to time. Taking into account the Church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, the current minimum reserve level of three months expenditure, calculated across all non-restricted funds is considered prudent.

Responsibilities of Trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date, and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature

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

Name	Alice Speedie



Signature

Date	11 August 2026

Independent Examiners Report

I report to the trustees on my examination of the accounts of Burlington Baptist Church ('the charity') for the year ended 31/10/2025.

Responsibilities and Basis of Report

As the charity's trustees 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity's gross income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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 accounts do not accord with those records; or
3. the accounts 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.

Independent Examiner's Details

Name: Vincent Chandler FCA FCCA

Address: Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

Name Vincent Chandler

Signature



Date 12.08.2026

Statement of Financial Activities

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies	213,071	9,215	222,287	188,862
Charitable Activities	4,334	0	4,334	8,102
Investments	1,687	0	1,687	843
Trading Activities	23,788	0	23,788	23,859
Other	1,197	0	1,197	525
Total incoming resources	244,077	9,215	253,292	222,191
Resources Used				
Charitable Activities	210,388	4,378	214,767	220,559
Raising Funds	0	0	0	90
Governance Costs	1,410	0	1,410	0
Support	0	0	0	0
Other	0	0	0	0
Total resources used	211,798	4,378	216,177	220,649
Net Incoming / Outgoing Resources (before transfers)	32,279	4,837	37,116	1,542
Fund Transfers In	59,039	1,846	60,886	0
Fund Transfers Out	54,382	6,504	60,886	0
Net Incoming / Outgoing Resources (before gains/losses)	36,936	179	37,116	1,542
Investment Gains (or Losses)	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	36,936	179	37,116	1,542
Asset Revaluation	0	0	0	0
Net Movement of Funds	36,936	179	37,116	1,542
Total Funds Brought Forward	125,184	1,555,531	1,680,715	1,679,173
Total Funds Carried Forward	162,120	1,555,711	1,717,831	1,680,715
Represented By				
General (Unrestricted)	128,964	0	128,964	33,548
Church Centre Reserve (Restricted)	0	1,149,237	1,149,237	1,149,237
Community Hub (Restricted)	0	14,425	14,425	12,680
Elevenses (Restricted)	0	1,076	1,076	1,076
Open Door (Restricted)	0	289	289	-122
Property Reserve (Restricted)	0	389,669	389,669	389,669
Suffolk Tours (Restricted)	0	0	0	470
Tea and Toast (Restricted)	0	0	0	-123
Tearfund (Restricted)	0	15	15	0
Youth Fund (Restricted)	0	1,000	1,000	0
Fixtures Furniture and Equipment Reserve (Designated)	18,320	0	18,320	22,330
Repairs and Renewals (Designated)	14,309	0	14,309	14,309
A Time to Sew (Designated)	528	0	528	1,149

BMS (Restricted)	0	0	0	190
Children’s Work (Restricted)	0	0	0	348
Cycling and Walking Hub (Restricted)	0	0	0	0
EBA Church of the Year (Restricted)	0	0	0	25
Eternity (Restricted) (Restricted)	0	0	0	15
Flowers (Restricted)	0	0	0	265
FORM Network (Restricted)	0	0	0	1,533
Happy Homes (Restricted)	0	0	0	5
Heart for Ipswich (Restricted)	0	0	0	250
Home Mission (Restricted)	0	0	0	0
Impact (Restricted) (Restricted)	0	0	0	837
Project Ruth (Restricted)	0	0	0	0
Projector (Restricted)	0	0	0	1
Rope Trust: Cookers for Community Meals (Restricted)	0	0	0	0
Sanctuary Refurb Restricted (Restricted)	0	0	0	-875
Special Gifts (Restricted)	0	0	0	50
TFI Move On (Restricted)	0	0	0	0
Church Weekend (Designated)	0	0	0	163
Coffee and Chat (Designated)	0	0	0	2,423
Duke of Edinburgh (Designated)	0	0	0	251
Equipment (Designated)	0	0	0	954
Eternity (Designated)	0	0	0	487
Impact (Designated)	0	0	0	121
Intern Fund (Designated)	0	0	0	4,558
Legacy (Designated)	0	0	0	1,000
Mission Giving (Designated)	0	0	0	182
New Projects (Designated)	0	0	0	36,400
Sabbatical (Designated)	0	0	0	6,045
Sanctuary Refurbishment Fund (Designated)	0	0	0	875
Tiddlywinks (Designated)	0	0	0	389

Statement of Financial Position

	Unrestricted	Restricted	Total	Prior Year
Current Assets				
Cash	138,744	17,255	155,999	108,235
Accounts Receivable	5,848	0	5,848	13,485
Prepayments	2,064	0	2,064	1,810
Total	146,656	17,255	163,911	123,530
Non-Current Assets				
Fixed Assets	18,320	1,538,906	1,557,226	1,561,236
Investments	0	0	0	0
Total	18,320	1,538,906	1,557,226	1,561,236
Current Liabilities				
Accounts Payable	2,855	450	3,306	4,051
Deferred Income	0	0	0	0
Total	2,855	450	3,306	4,051
Non-Current Liabilities				
Long Term Loan / Mortgage	0	0	0	0
Total	0	0	0	0
Net Current Assets	143,801	16,805	160,606	119,480
Total Net Assets (Assets Minus Liabilities)	162,120	1,555,711	1,717,831	1,680,715
Represented By				
General (Unrestricted)	128,964	0	128,964	33,548
Church Centre Reserve (Restricted)	0	1,149,237	1,149,237	1,149,237
Community Hub (Restricted)	0	14,425	14,425	12,680
Elevenses (Restricted)	0	1,076	1,076	1,076
Open Door (Restricted)	0	289	289	-122
Property Reserve (Restricted)	0	389,669	389,669	389,669
Suffolk Tours (Restricted)	0	0	0	470
Tea and Toast (Restricted)	0	0	0	-123
Tearfund (Restricted)	0	15	15	0
Youth Fund (Restricted)	0	1,000	1,000	0
Fixtures Furniture and Equipment Reserve (Designated)	18,320	0	18,320	22,330
Repairs and Renewals (Designated)	14,309	0	14,309	14,309
A Time to Sew (Designated)	528	0	528	1,149
BMS (Restricted)	0	0	0	190
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Cycling and Walking Hub (Restricted)	0	0	0	0
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Eternity (Restricted) (Restricted)	0	0	0	15
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Sanctuary Refurb Restricted (Restricted)	0	0	0	-875
Special Gifts (Restricted)	0	0	0	50
TFI Move On (Restricted)	0	0	0	0
Church Weekend (Designated)	0	0	0	163
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Duke of Edinburgh (Designated)	0	0	0	251
Equipment (Designated)	0	0	0	954
Eternity (Designated)	0	0	0	487
Impact (Designated)	0	0	0	121
Intern Fund (Designated)	0	0	0	4,558
Legacy (Designated)	0	0	0	1,000
Mission Giving (Designated)	0	0	0	182
New Projects (Designated)	0	0	0	36,400
Sabbatical (Designated)	0	0	0	6,045
Sanctuary Refurbishment Fund (Designated)	0	0	0	875
Tiddlywinks (Designated)	0	0	0	389

Signature

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

Name **Christopher Lacey**



Signature

Date **10 Aug 2026**

Notes - Accounting Policies

Basis of Preparation

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. The policies have been consistently applied in all years presented unless otherwise stated.

Going Concern

The Trustees consider the charity to be a going concern at the date of approving the accounts.

Key Risks & Uncertainties

There ae no material uncertainties that the charity can continue as a going concern for the next year.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds can only be used for particular restricted purposes within the objects of the charity, Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Incoming Resources

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Resources Expended

Gifts Given

The Church makes gifts to other organisations whose charitable objectives complement its work, shown as Gifts Given in the accounts. They are accounted for in the year in which they are paid; payment is unconditional.

Governance Costs

Governance costs are kept to a minimum and primarily relate to independent examination of accounts.

Liability Recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Tangible Fixed Assets

Land and buildings, held by Burlington Baptists church for its own purposes, are stated at cost. All maintenance costs are written off as incurred. No depreciation is provided on freehold properties since it is the Trustees policy to maintain these assets in a continual state of sound repair, and accordingly the Trustees considers that any depreciation charge would be insignificant. Functional equipment purchased for use within the church premises or elsewhere by Burlington Baptist church is capitalized and depreciated on a straight-line basis at the following annual rates

- Fixtures, furniture & equipment 10%
- Computer equipment 25%

Pensions

The charity is a participating employer in the Baptist Union Pension Scheme which, prior to January 2012, was a multi-employer defined benefit pension scheme. The charity is unable to identify its share of this scheme's assets and liabilities therefore, as permitted by FRS 102, the entire scheme is being treated as if it were a defined contribution scheme. The last actuarial valuation indicated that the obligation to provide defined benefits gives rise to a funding deficit and the charity, along with other participating employers, must make additional contributions to remedy the deficit. The obligation to make deficit reduction contributions in future years has been included as a liability in these financial statements. Further information about this defined benefits scheme, and the charity's obligation to contribute towards its funding deficit, is disclosed elsewhere in the notes to these accounts.

Operating Leases

The charity has no operating lease commitments.

Taxation

The charity is exempt from tax on its charitable activities.

Judgements and Key Sources of Estimation

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources.

The estimates and underlying assumptions are based on historical experience and other factors considered to be reasonable under the circumstances. Actual results may differ from these estimates.

The trustees consider that there are no material judgements or key sources of estimation uncertainty requiring disclosure.

Concessionary Loans

The charity has no concessionary loans.

Notes - Analysis of Income & Expenditure

Analysis of Income

Current Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	184,501	3,455	187,956
Gift Aid	28,570	0	28,570
Grants	0	5,760	5,760
Charitable Activities			
Event Income	4,334	0	4,334
Investments			
Bank Interest	1,687	0	1,687
Trading Activities			
Rental Income	23,788	0	23,788
Sales	0	0	0
Other			
Other Income	1,197	0	1,197
Total incoming resources	244,077	9,215	253,292

Prior Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	146,167	6,109	152,276
Gift Aid	28,898	1,237	30,135
Grants	150	6,301	6,451
Charitable Activities			
Event Income	8,102	0	8,102
Investments			
Bank Interest	843	0	843
Trading Activities			
Rental Income	23,859	0	23,859
Sales	0	0	0
Other			
Other Income	525	0	525
Total incoming resources	208,544	13,647	222,191

Analysis of Expenditure

Current Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	6,102	1,701	7,803
Admin	7,234	0	7,234
Advertising	0	0	0
Bank Charges	497	0	497
Depreciation	4,395	0	4,395
Event Costs	7,758	1,505	9,263
Gifts Given	11,552	734	12,286
Other Expenditure	0	388	388
Premises	42,969	0	42,969
Staff Costs	129,882	50	129,932
Raising Funds			
Fundraising	0	0	0
Governance Costs			
Governance Costs	1,410	0	1,410
Total resources used	211,798	4,378	216,177

Prior Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	3,518	0	3,518
Admin	11,628	1,961	13,589
Advertising	0	0	0
Bank Charges	169	0	169
Depreciation	5,759	0	5,759
Event Costs	8,465	3,734	12,199
Gifts Given	0	0	0
Other Expenditure	11,518	4,019	15,537
Premises	43,651	90	43,741
Staff Costs	125,896	151	126,047
Raising Funds			
Fundraising	0	90	90
Governance Costs			
Governance Costs	0	0	0
Total resources used	210,604	10,045	220,649

Notes - Analysis of Net Assets Between Funds

Current Year

	Unrestricted	Restricted	Total
Current Assets	146,656	17,255	163,911
Non-Current Assets	18,320	1,538,906	1,557,226
Current Liabilities	2,855	450	3,306
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	162,120	1,555,711	1,717,831

Prior Year

	Unrestricted	Restricted	Total
Current Assets	105,337	18,193	123,530
Non-Current Assets	22,330	1,538,906	1,561,236
Current Liabilities	2,483	1,568	4,051
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	125,184	1,555,531	1,680,715

Notes - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Independent Examination Fees

Fees payable to the independent examiner for independent examination were: £1410 (fee payable in the prior year: £1290).

Staff Costs

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

Gross wages and salaries: £116,694, Employers NI costs: £3,420, Employers Pension costs: £8,410 (prior year: Gross wages and salaries: £111,010, Employers NI costs: £2,965, Employers Pension costs: £8,156)

The average number of employees during the year was 6 (prior year: 5)

No employees received employee benefits of more than £60,000 during the year or prior year.

Accrued holiday pay is not recognized in the financial statements as this is not considered to be a material component of total expenditure.

Key Management Personnel

The charity considers its key management personnel to be Rev. Simon Harris and Rev. Claire Earl.

The total employee benefits received by the key management personnel (including employer national insurance and pension contributions) was £72,097 (prior year: £68,575).

Trustee Remuneration

The two ministers included as "Key Management Personnel" (Rev. Simon Harris and Rev. Claire Earl) act as Trustees and received benefits in respect of their services as Minister, including the provision to the Senior Minister of manse accommodation owned by the church. Please see the "Key Management Personnel" section for details of employment costs.

During the year, no other trustees received remuneration.

Trustee Expenses

One trustee received a total of £793 for reimbursed expenses (2023/24: five trustees, £2,057).

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £32,085. There were no conditions attached to the donations. (Total aggregate donations from prior year: £37,744)

Tangible Fixed Assets

	Computer & Office Equipment	Freehold Property	Furniture and Equipment	Total
Cost				
Prior to 1st November 2024	4,207	1,538,906	35,732	1,578,845
Additions in financial year	385	0	0	385
Total as at 31st October 2025	4,592	1,538,906	35,732	1,579,230
Depreciation				
Prior to 1st November 2024	3,100	0	14,509	17,609
Additions in financial year	894	0	3,502	4,395
Total as at 31st October 2025	3,994	0	18,011	22,005
Net Book Value				
As at 31st October 2025	598	1,538,906	17,721	1,557,226
As at 31st October 2024	1,107	1,538,906	21,223	1,561,236

Debtors

Accounts Receivable

Description	Amount
Gift Aid	4,385
Trade Debtors	1,463
Total	5,848

Prepayments

Description	Amount
Prepayments	2,064
Total	2,064

Creditors

Accounts Payable

Description	Amount
Accruals	1,410
Finance Lease Liabilities	0
Tax & Social Security	1,146
Trade Creditors	750
Total	3,306

Deferred Income

Description	Amount

Deferred Income	0
Total	0

Analysis of Charitable Funds

Current Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	33,548	241,516	204,210	58,110	128,964
Total	33,548	241,516	204,210	58,110	128,964
Designated					
Fixtures Furniture and Equipment Reserve (Designated)	22,330	0	4,395	385	18,320
Repairs and Renewals (Designated)	14,309	0	0	0	14,309
A Time to Sew (Designated)	1,149	1,493	1,387	-728	528
Church Weekend (Designated)	163	0	0	-163	0
Coffee and Chat (Designated)	2,423	0	0	-2,423	0
Duke of Edinburgh (Designated)	251	0	251	0	0
Equipment (Designated)	954	0	0	-954	0
Eternity (Designated)	487	1,068	1,555	0	0
Impact (Designated)	121	0	0	-121	0
Intern Fund (Designated)	4,558	0	0	-4,558	0
Legacy (Designated)	1,000	0	0	-1,000	0
Mission Giving (Designated)	182	0	0	-182	0
New Projects (Designated)	36,400	0	0	-36,400	0
Sabbatical (Designated)	6,045	0	0	-6,045	0
Sanctuary Refurbishment Fund (Designated)	875	0	0	-875	0
Tiddlywinks (Designated)	389	0	0	-389	0
Total	91,636	2,561	7,588	-53,453	33,157
Unrestricted Total	125,184	244,077	211,798	4,657	162,120
Restricted					
Church Centre Reserve (Restricted)	1,149,237	0	0	0	1,149,237
Community Hub (Restricted)	12,680	1,745	0	0	14,425
Elevenses (Restricted)	1,076	0	0	0	1,076
Open Door (Restricted)	-122	455	45	0	289
Property Reserve (Restricted)	389,669	0	0	0	389,669
Suffolk Tours (Restricted)	470	0	470	0	0
Tea and Toast (Restricted)	-123	4,560	1,246	-3,191	0
Tearfund (Restricted)	0	0	-15	0	15
Youth Fund (Restricted)	0	1,000	0	0	1,000
BMS (Restricted)	190	0	190	0	0

Childrens Work (Restricted)	348	0	348	0	0
Cycling and Walking Hub (Restricted)	0	0	0	0	0
EBA Church of the Year (Restricted)	25	0	0	-25	0
Eternity (Restricted) (Restricted)	15	0	15	0	0
Flowers (Restricted)	265	0	265	0	0
FORM Network (Restricted)	1,533	0	867	-666	0
Happy Homes (Restricted)	5	255	260	0	0
Heart for Ipswich (Restricted)	250	0	250	0	0
Home Mission (Restricted)	0	0	0	0	0
Impact (Restricted) (Restricted)	837	0	0	-837	0
Project Ruth (Restricted)	0	0	0	0	0
Projector (Restricted)	1	0	0	-1	0
Rope Trust: Cookers for Community Meals (Restricted)	0	1,200	388	-812	0
Sanctuary Refurb Restricted (Restricted)	-875	0	0	875	0
Special Gifts (Restricted)	50	0	50	0	0
TFI Move On (Restricted)	0	0	0	0	0
Total	1,555,531	9,215	4,378	-4,657	1,555,711
Restricted Total	1,555,531	9,215	4,378	-4,657	1,555,711
TOTAL	1,680,715	253,292	216,177	0	1,717,831

Prior Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	27,285	200,059	193,019	-777	33,548
Total	27,285	200,059	193,019	-777	33,548
Designated					
Fixtures Furniture and Equipment Reserve (Designated)	28,089	0	5,759	0	22,330
Repairs and Renewals (Designated)	15,719	0	1,410	0	14,309
A Time to Sew (Designated)	554	1,461	866	0	1,149
Church Weekend (Designated)	0	163	0	0	163
Coffee and Chat (Designated)	2,423	0	0	0	2,423
Duke of Edinburgh (Designated)	292	220	861	600	251
Equipment (Designated)	1,115	75	236	0	954
Eternity (Designated)	781	4,293	5,687	1,100	487
Impact (Designated)	252	0	131	0	121
Intern Fund (Designated)	4,694	500	636	0	4,558

Legacy (Designated)	0	1,000	0	0	1,000
Mission Giving (Designated)	182	0	0	0	182
New Projects (Designated)	32,130	0	0	4,270	36,400
Sabbatical (Designated)	6,619	0	1,624	1,050	6,045
Sanctuary Refurbishment Fund (Designated)	5,045	100	0	-4,270	875
Tiddlywinks (Designated)	352	411	374	0	389
Total	98,247	8,223	17,584	2,750	91,636
Unrestricted Total	125,532	208,282	210,603	1,973	125,184
Restricted					
Church Centre Reserve (Restricted)	1,149,237	0	0	0	1,149,237
Community Hub (Restricted)	10,518	2,342	180	0	12,680
Elevenses (Restricted)	1,501	207	632	0	1,076
Open Door (Restricted)	-97	63	88	0	-122
Property Reserve (Restricted)	389,669	0	0	0	389,669
Suffolk Tours (Restricted)	2,462	0	1,992	0	470
Tea and Toast (Restricted)	0	0	123	0	-123
Tearfund (Restricted)	5	244	249	0	0
Youth Fund (Restricted)	0	0	0	0	0
BMS (Restricted)	1	189	0	0	190
Childrens Work (Restricted)	348	0	0	0	348
Cycling and Walking Hub (Restricted)	0	4,301	2,329	-1,972	0
EBA Church of the Year (Restricted)	25	0	0	0	25
Eternity (Restricted) (Restricted)	15	0	0	0	15
Flowers (Restricted)	0	760	495	0	265
FORM Network (Restricted)	1,677	0	144	0	1,533
Happy Homes (Restricted)	114	399	508	0	5
Heart for Ipswich (Restricted)	250	0	0	0	250
Home Mission (Restricted)	1	189	190	0	0
Impact (Restricted) (Restricted)	837	0	0	0	837
Project Ruth (Restricted)	0	0	0	0	0
Projector (Restricted)	1	0	0	0	1
Rope Trust: Cookers for Community Meals (Restricted)	0	0	0	0	0
Sanctuary Refurb Restricted (Restricted)	-5,000	4,125	0	0	-875
Special Gifts (Restricted)	1,750	1,090	2,790	0	50
TFI Move On (Restricted)	0	0	0	0	0
Total	1,553,314	13,909	9,720	-1,972	1,555,531
Restricted Total	1,553,314	13,909	9,720	-1,972	1,555,531
TOTAL	1,678,846	222,191	220,323	1	1,680,715

Fund Transfers

Description	From	To	Amount
Reimburse General Fund with Time to Sew expenditure from prior year	A Time to Sew	General	128
Net off matching accounts	Sanctuary Refurbishment Fund	Sanctuary Refurb Restricted	875
Contribution to Tea and Toast Coordinator salary: Grant funding from Tudwick Foundation	Tea and Toast	General	449
Contribution to room hire for Tea and Toast: Grant funding from Tudwick Foundation	Tea and Toast	General	819
Contribution to utilities for Tea and Toast: Grant funding from Tudwick Foundation	Tea and Toast	General	455
Close off trivial balance	EBA Church of the Year	General	25
Close off trivial balance	Projector	General	1
De-designation of funds as per Trustee Resolution 4 Mar 2025	Church Weekend	General	163
De-designation of funds as per Trustee Resolution 4 Mar 2025	Coffee and Chat	General	2,423
De-designation of funds as per Trustee Resolution 4 Mar 2025	Equipment	General	954
De-designation of funds as per Trustee Resolution 4 Mar 2025	Impact	General	121
De-designation of funds as per Trustee Resolution 4 Mar 2025	Intern Fund	General	4,558
De-designation of funds as per Trustee Resolution 4 Mar 2025	Legacy	General	1,000
De-designation of funds as per Trustee Resolution 4 Mar 2025	Mission Giving	General	182
De-designation of funds as per Trustee Resolution 4 Mar 2025	New Projects	General	36,400
De-designation of funds as per Trustee Resolution 4 Mar 2025	Sabbatical	General	6,045
De-designation of funds as per Trustee Resolution 4 Mar 2025	Tiddlywinks	General	389
Tx to General Fund as per decision from Impact leaders	Impact (Restricted)	General	837
Purchase of fixed asset from General Fund	General	Fixtures Furniture and Equipment Reserve	385
Contribution to church heat and light	A Time to Sew	General	300
Remaining funds from Rope Foundation Grant used for purchase of items for community meals via Tea and Toast	Rope Trust: Cookers for Community Meals	Tea and Toast	812
Contribution to Claire Earl (Intern leader) salary	FORM Network	General	666
Contribution to church for Time to Sew room hire	A Time to Sew	General	300
Contribution to Tea and Toast Coordinator salary: Funding from Suffolk Community Foundation through Suffolk Giving Fund	Tea and Toast	General	690
Contribution to room hire for Tea and Toast: Funding from Suffolk Community Foundation through Suffolk Giving Fund	Tea and Toast	General	1,050

Contribution to utilities for Tea and Toast: Funding from Suffolk Community Foundation through Suffolk Giving Fund	Tea and Toast	General	700
Close out negative project balance	General	Tea and Toast	159

Fund Descriptions

Name	Description
General	-
Church Centre Reserve	Fixed assets fund for the church centre building
Community Hub	Community Hub development project
Elevenses	Donations for the missional community that offers hot food and drinks as well as clothes, sleeping bags
Open Door	Donations for the missional meal at Christmas
Property Reserve	Fixed assets: Church building
Suffolk Tours	Grant funded project to run tours for Ukrainian Refugees
Tea and Toast	Grant funds for community project
Tearfund	Donations received from church members to add to church mission giving to Tearfund
Youth Fund	Donations received for use in relation to youth work
Fixtures Furniture and Equipment Reserve	Fixed assets
Repairs and Renewals	Designated for repairs and renewals
A Time to Sew	Designated for the Time to Sew Missional Community
BMS	Receives church member donations to add to church mission giving to BMS
Children’s Work	Donations from church members for children's work at Burlington
Cycling and Walking Hub	Suffolk County Council grant funded project
EBA Church of the Year	Funds awarded to Burlington
Eternity (Restricted)	Donations from church members for youth work at Burlington
Flowers	Donations to be used for church flowers
FORM Network	Funds for running the FORM Network
Happy Homes	Donations received from church members to add to church mission giving to Happy Home (Kenya)
Heart for Ipswich	Funds allocated for Heart for Ipswich (now Network Suffolk)
Home Mission	Donations received from church members to add to church mission giving to EBA
Impact (Restricted)	Donations for the activities of the missional community that visits a local hostel
Project Ruth	Donations received from church members to add to church mission giving to Project Ruth
Projector	Donations for replacement of the church's projector
Rope Trust: Cookers for Community Meals	Grant award from Rope Trust for the project "Cookers for Community Meals"
Sanctuary Refurb Restricted	Sanctuary refurbishment fund
Special Gifts	Proceeds from special collections to add to church mission giving to various charities
TFI Move On	Donations received for Together for Ipswich
Church Weekend	Designated for the Church Weekend
Coffee and Chat	Designated for Coffee and Chat outreach
Duke of Edinburgh	Donations from church members for activities of the DofE group
Equipment	Designated for equipment purchases
Eternity	Designated for youth work at Burlington
Impact	Designated for the Impact Missional Community
Intern Fund	Designated for work with interns
Legacy	Designated in memory of those for whom legacies were donated

Mission Giving	Designated for mission giving
New Projects	Designated for new projects
Sabbatical	Designated for ministerial sabbaticals
Sanctuary Refurbishment Fund	Designated for refurbishment of the church sanctuary
Tiddlywinks	Designated for work with babies and toddlers

Transactions to Related Parties

The custodian Trustee of the church is the Baptist Union Corporation Limited (charity number 249635), controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association (charity number 1089795). The church made donations to the Baptist Union Home Mission scheme of £2,224 (2023/24: £2,400).

One trustee received a total of £793 for reimbursed expenses (2023/24: five trustees, £2,057).

The aggregate amount of donations received from trustees and related parties was £32,085 (2023/24: £37,744).

Pensions

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date. The Ministers are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.