Report of the Trustees
and
Financial Statement
For the year ending 31st December 2025
for
Fressingfield Baptist Church

Trustee Annual Report for the year ending 31st December 2025

Reference and Administration details

Charity Name – FRESSINGFIELD BAPTIST CHURCH

Registered Charity Number – 1166572 (as of 18th April 2016)

Charity's Public Address – Fressingfield Baptist Chapel
School Lane
Fressingfield
Eye
Suffolk
IP21 5RU

Names of Charity Trustees (Office Bearers) who manage the charity

These Trustees were appointed at a members meeting

Stuart Balmer	**Pastor**
Martin Aylett	**Deacon**
Graham Browne	**Deacon**
Willem Grobler	**Deacon**
William Horrex	**Deacon**
Adrian Marfleet	**Deacon**

Church Office **stuart.fressingfieldbaptist@gmail.com**

Church Website **www.fressingfieldbaptist.church**

Church Trustees - Property

Mr Peter Davidson (Chairman)
Mr Colin Grimwood
Mr Darren Noller
Mr Gordon Leggett
Mr Mark Newcombe
Mr Owen Le-Roy
Mr Robert Powell
Mr Charles Davidson

Note: In October 2024 the church unanimously agreed to the appointment of Mr Ben Smith, Mr Daniel Treen and Mr Callum Le-Roy as additional Property Trustees

Independent Examiner of Accounts

Jamie Pretty
Office 6, Rickinghall Business Centre
Willow Farm
Allwood Green
Rickinghall
Diss, Norfolk
IP22 1LQ

info@jamiepretty.co.uk

Bankers

Barclays Bank plc
1 Churchill Place
London
E14 5HP

Structure, Governance and Management

Fressingfield Baptist Church is a charity that operates under the governance of a
Constitution adopted at a meeting of their members on 28th July 2015.

The constitution governs the charitable assets of the Church from a legal perspective in accordance with the requirements of Charity Law. Regulations affecting the spiritual governance of the Church are contained in a separate document entitled ‘Rules and Regulations’.

FBC (Fressingfield Baptist Church) owns various buildings as listed below.

The Chapel – School Lane

This building is subject to a Trust Deed dated 1835 which is managed by the Trustees listed above. A maximum of 50% of the Trustees are members of FBC and the balance are members of other local churches of the same faith and order**.**

The original chapel had an adjacent graveyard which was retained by FBC for the use of the membership and others by agreement. It is held in trust by the chapel trustees.

Dwellings – 1 to 5 Chapel Close

These five dwellings consist of a two bedroomed bungalow, three two bedroomed houses and a three bedroomed house. These were built from the proceeds of a legacy given to the church and are held in Trust by the same group but on behalf of FBC. These continue to still be in the ownership of the church and are held in trust by the Chapel Trustees.

Membership

The Church members would be those who have been baptised in the traditional Baptist way, and the numbers attending are consistent and we have had believer’s baptism and transfers, with a faithful wider congregation meeting regularly for worship services.

Objectives and Activities

The principal objective of FBC is the advancement of the Christian Faith according to Baptist principles and in accordance with the Church’s Rules and Regulations.

The charity does also carry out and supports other charitable purposes in the United Kingdom and other parts of the world – see mission giving below.

Chapel Building

It consists of a 250 seat worship space, a sports hall, a kitchen capable of serving hot food as a means of fellowship and encouragement to the less fortunate, in whatever situation they find themselves. The foyer is a separate larger space with a coffee shop. There is an area with classrooms to reflect our determination to provide safe and secure facilities for young people, both in the church and in the local community. There was considerable overspend on building the new chapel. This overspend is covered by a loan from the Baptist Building CIO.

Our main activities include

Sunday meetings, in person and on Zoom.
Mid-week bible studies and prayer meetings with regular Home Groups.
Evangelistic activities to all age ranges in the community.
Pastoral work, including visiting the sick and bereaved.
Young Peoples Groups – mid week, weekends.
Parent and Toddler Group – Friday mornings.
Ladies meeting – both fellowship and evangelistic.
Men's Groups – both fellowship and evangelistic.
Promotion and support of Missions. (see mission giving below)
Local school assemblies
Christianity Explored courses are run as a means of presenting the bible and Gospel message to those seeking.
Coffee Shop – continues to provide a safe, warm, friendly environment for customers.

Achievements and performance

Through the preaching of God's word, the Bible, we have seen our regular congregation continue to grow, both numerically and spiritually. The church is blessed and pleased to have Stuart Balmer as their resident Minister and under Shepherd.

Brief description of the various works the Church is involved in:

As a precursor to the following we take children's health, care and safety as paramount. All those working with children will have been through DBS checks and we have a strict policy to maintain and monitor this

programme. The policy was reviewed and enhanced through 2025, in addition a general safeguarding event was held.

Toddler Group called Friday Fun Time provides a weekly, Friday morning time where parents can bring their pre-school children and meet with other parents/carers: mostly ladies but men do attend.

KLIC, Keep Living in Christ, is an opportunity for older teenagers to meet together for bible study and discipleship, in a relaxed and enjoyable environment.

Rock solid is a group for young people in school years 7-9.

EPIC is for 5 to 11 year olds to meet, to play games, and interact after a week of school with their friends and incorporating an age-appropriate bible talk.

Lighthouse, (our Sunday children's discipleship group) continued to meet before the service on Sunday mornings.–

Our Easter Egg Hunt ran on Easter Saturday and was enjoyed by many families from Fressingfield and the surrounding area.

Holiday Bible Club, was held in August and attended by around 80 different primary school aged children over 3 days. It was run by volunteers who prepare through the year to keep the whole morning bright and attractive to the children. It has been running at least 40 years and obviously parents/grandparents who attended are now bringing their children.

A very successful Harvest Supper was held in the Chapel, where church members invited friends and neighbours to a meal and a short evangelistic talk.

All of the above events are financed through FBC and no charges are made.

Teaching and building up God's people

We are blessed by those who have filled this role within the church, preaching Sunday by Sunday and additional works as required to meet the need of members and other attendees.

Property – maintenance and equipment

The Church is blessed to have five properties as listed previously which are rented at no more than local council rents for the same size dwellings and often below. We do support those who cannot always find the full deposits etc. that commercial landlords would expect. It is often difficult to enforce payments of rent but we have tried to be good social landlords.

We do have expenses such as repairs and refurbishments, which can all be clearly seen in the presented accounts.

Financial Report and Review

Our financial statement for the year ended 31st December 2025 is attached.

We have supported various Missions, and individuals in Missionary work.

During previous years, we have been singularly blessed financially and have not had to formally budget however with the cost of the new chapel and increase in paid ministry, we now budget carefully. We have met all financial demands placed upon us.

As a sign of national fellowship with other like-minded evangelical churches we are members of the FIEC (Fellowship of Independent Evangelical Churches) which allows us to recognise the needs of other fellowships and for us to have the support of legal, financial, pastoral, support etc.

Health and Safety

We have an internal Health and Safety officer who maintains our policy and monitors other commitments on Health and Safety.

Income & Expenditure Account
For the year ended 31st December 2025

	Notes	General Fund	Housing Fund	Unrestricted fund	2025 Total fund	2024 Total fund
		£	£	£	£	£
INCOME						
Donations		126,030	0	126,030	126,030	137,551
Legacies received				0	0	0
Interest received		74	143	217	217	565
Rent received			34,763	34,763	34,763	36,294
Property Sales Reimbursement			300	300	300	205,000
Other income		25,147	0	25,147	25,147	27,183
Total Income		**151,250**	**35,206**	**186,457**	**186,457**	**406,593**
EXPENDITURE						
Staff costs		49,327		49,327	49,327	47,870
Chapel costs		35,716		35,716	35,716	28,173
Housing costs			10,484	10,484	10,484	68,741
Other ministry costs		26,875		26,875	26,875	26,100
Mission Giving	**1**	12,438		12,438	12,438	13,728
Capital items			2,514	2,514	2,514	10,435
Loan Repayments		25,000		25,000	25,000	25,000
Legal expenses		3,480		3,480	3,480	810
Total Expenditure		**152,837**	**12,999**	**165,836**	**165,836**	**220,857**
Net Income		**-1,587**	**22,207**	**20,621**	**20,621**	**185,736**

Balance Sheet
For the year ended 31st December 2025

Tangible Fixed Assets	**2,271,231**	**2,268,717**
Current Assets		
Cash at Bank	30,889	8,400
Prepayments	2,278	3,012
Other current assets	1,008	648
Total current assets	**34,176**	**12,060**
Current Liabilities		
Sundry creditors	0	0
Total current liabilities	**0**	**0**
Net Current Assets	**34,176**	**12,060**
Total non current liabilities	**175,000**	**200,000**
Net Assets	**2,130,407**	**2,080,777**
Funds		
Unresricted fund	60,086	40,015
Capital fund	2,070,320	2,040,762
Total Funds	**2,130,407**	**2,080,777**

Notes

1. Mission Giving

	2025	2024
	£	£
Special Offerings		
Royal British Legion	121	122
Tear Fund	0	0
Tear Fund - Quiz	480	530
Tear Fund - Christmas Appeal	553	613
Tear Fund - Myanmar	460	0
	1,613	1,265
Individual Missionaries & Workers		
Person A	500	2,000
Person B	250	0
	750	2,000
Missions		
Asia Link	2,000	2,340
Caring for Life	2,000	2,700
Open Doors	2,000	2,000
Grace Baptist Mission	2,500	0
Faith Mission	750	0
Christian Institute	250	0
Samaritans Purse	0	265
	9,500	7,305
Other Organisations		
Affinity	50	50
All Saints School Fressingfield	0	0
Breadline	0	415
Christian Institute	0	0
FIEC	500	500
Grace Baptist Mission	0	2,000
Grace Baptist Trust Corporation	25	20
Grace Directory	0	0
Radio Bible Class	0	0
Norwich Homeless	0	173
Sixth Sense Magazine	0	0
United Christian Broadcasting	0	0
Sizewell Hall	0	0
	575	3,158
Total Mission Giving	**12,438**	**13,728**

Independent Examiner's Report

I report on the financial statements of Fressingfield Baptist Church for the year ended 31 December 2025 set out on pages three to six.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the financial statements under Section 145 the Charities Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any matters.
The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view.

Independent examiner's statement
In connection with our examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
    - to keep accounting records in accordance with Section 130 of the Charities Act; and
    - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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