Belper Baptist Church

(Registered charity, number 1190792)

Financial statements
for the year ended 5 April 2026

Page	Contents
2 - 5	Trustees' annual report
6	Independent examiner's report
7	Receipts & payments account
8	Statement of assets & liabilities
9 - 11	Notes to the accounts

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COMMUNITY ACCOUNTING

Belper Baptist Church
Trustees' annual report
for the year ended 5 April 2026

Full name Belper Baptist Church

Organisation type Charitable incorporated organisation

Registered charity number 1190792

Principal address
c/o Rev'd Dr Robert Foster, Minister, 16 Hillcrest, Belper DE56 0JF

Trustees
Rev'd Dr Robert Foster, Minister & Chair
Adriaan van Wyk, Treasurer
Raymond Lesley
Jonathan White
Joanna Lambourne
Rowena Ralphs
Lorraine Bolger, until 23.10.25

Independent examiner
Eva Stevens, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management
The charity is operated under the rules of its constitution adopted 10 August 2020 at a Special Church Meeting.

From 1 September 2022 Rev Robert Foster has been the part-time Minister of the church. He is remunerated at 75% of the Baptist Union standard stipend together with a housing allowance and agreed reimbursements to cover operating expenses, Council Tax and Water charges. Robert is Chair of the Charity trustees.

Ministers are appointed by the Church members. Trustees including the Secretary and Treasurer are appointed by the Church members to serve for fixed periods.

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 Church may also advance education and carry out other charitable purposes in the United Kingdom or other parts of the world.

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.

Public benefit statement
The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit
All Church activities with exception of Trustees' and Members' meetings are open to the public. The Church website encourages people to visit and attend activities of the Church.

The Minister and other members of the church aim to provide appropriate pastoral care and practical support to any member of the community who seeks it. Advancement of the Christian faith has educational and social benefits as well as spiritual to individuals and local communities.

Summary of the main achievements during the period
Link Teams ensure that everyone within the fellowship is contacted regularly and is offered practical care and spiritual support. The Inspire magazine continues to be published monthly electronically and in print for those without access to the internet. Occasional social activities are also organized and these have been attended both by members of the congregation and by members of the wider community.

Daily prayer meetings are available online and house groups and a Bible Study group meet in person. What were monthly Monday evening prayer meetings have now become weekly meetings, as a number of people expressed a wish to meet for prayer more frequently. The minister, elder and worship co-ordinator work together to shape the church's programme of Sunday worship, during which the congregation explores themed series through preaching and all-age worship. There are activities for children and young people on Sundays. There is now also a monthly Men's breakfast held at a local café and a small team is now planning regular women's wellbeing retreats.

During the year a number of visitors and new people came to church on Sundays. The church has therefore continued to grow as more people have been attending worship, some of whom have become church members. Our children's and young people's groups have also expanded and two people were baptised in the autumn.

Young people from a number of churches including Belper Baptist also Church meet together during the week at a Young People's Fellowship which is held at another church. Members of the fellowship participate in a prayer ministry for Belper supported by a number of churches and individuals. We have also been well represented at song-based community outreach events organised by Churches Together in Belper at Easter, Pentecost, Harvest and Christmas.

The Church continues to host the Hope for Belper Food and Community Hub on Tuesdays and Fridays. Demand for support from the Food Bank varies, but the welcoming community space where food parcels are available offers free refreshments and lunches, as well as access to other services and hosting by a team of supportive staff and volunteers, many of whom are connected with Belper Baptist church and with other local churches. As our minister has been the Chair of Trustees of Hope for Belper since June 2025 and one of our trustees is employed by Hope for Belper, we are aware of potential conflicts of interest in trustees' decision-making; a Financial Governance Policy for shared costs between Hope for Belper and Belper Baptist Church has been agreed and has been followed, for example, in the recent construction of a new meeting room downstairs for use both by the church and by Hope for Belper.

During this financial year, the church has installed solar panels and battery storage, fitted a 3-phase electrical supply to the kitchen and fitted a commercial dishwasher to assist the food bank volunteers with cleaning up after each session. There have also been significant improvements made to the fire safety equipment throughout the building.

Financial review & risk

Over the course of the period 6 April 2025 to 5 April 2026 payments exceeded receipts by £6,217. This shortfall resulted primarily due to the installation of Solar panels and battery storage (£15,830), as well as the installation of a 3-phase power supply and dishwasher in the kitchen (£6,368).

The manse previously occupied by the Minister generates a net rental of £803 per month. Receipts from Sunday loose offerings reduced slightly, though Regular Gift Aid Donations and have increased in the year. Deposit Account Interest reduced due to lower interest rates. Income from Solar Panels installed on the Manse as well as receipts for Rents & Use of the Building remain at similar levels to last year. We also raised an additional £696 for specific other causes, which have since been distributed to said causes. We made further fire safety improvements costing £1,854 (in addition to routine maintenance), all of which contributed to a modest shortfall over the period of £6,217. This included making £7,994 in Charitable donations.

Based on current levels of giving, budget estimates for 2026-27 indicate that with a 75% part-time minister in post, there may be a modest operating surplus of circa £4,000. This does not include the major improvements mentioned above. Costs

beyond April 2027 are anticipated to increase depending on inflation. During the pastoral vacancy, funds have been accumulated in a Future Ministry Fund which will be used to cover any funding gap in the short term with an expectation that the church will grow and giving will increase. This fund will only last a few years.

The trustees are extremely grateful to those who give generously and regularly to the Church to enable activities to be planned with confidence. We are especially grateful for those who have continued to give during a very challenging period.

The church receives considerable additional receipts as a result of the HMRC Gift Aid Rebate scheme.

The charity's policy on reserves

The Church relies on voluntary donations from those attending to fund all of its activities including the employment of a Minister. Additional receipts come from rents for the use of church properties which can be planned for. One-off donations are received on an ad hoc basis.

In the event the Church ceased to function or attract people expenditure would end very quickly other than outstanding utility bills and any payments due to any employed Minister under their terms of employment. It may then be necessary to pay and house the Minister for a 6 month notice period. In cash flow terms a reserve of around £20,000 is deemed sufficient.

We intend to use some of our reserves in the coming year to fund a number of projects. These include addressing emergency access to the back garden of the Church building for evacuation purposes, external pointing repairs, the building of an additional meeting room, further repairs to the kitchen and repainting the entire ground floor of the building. We also intend to make additional Charitable donations from designated funds and therefore expect our reserves to reduce by approximately £56,000 during the year.

Signed on behalf of the charity's trustees:

Signed with Odoo Sign
Robert Foster
8de51705f8...

Signed _____ Date 21/07/2026

Rev'd Dr Robert Foster, Trustee

Independent examiner's report to the trustees of Belper Baptist Church for the year ended 5 April 2026

I report to the trustees on my examination of the accounts of Belper Baptist Church (the charity) for the year ended 5 April 2026.

Responsibilities and basis of report

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

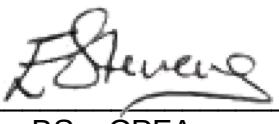
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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.

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.

Signed  Date 20.08.26

Eva Stevens BSc, CPFA

Employee of Community Accounting Plus

Belper Baptist Church
Receipts & payments account
for the year ended 5 April 2026

2025 £		Note	***2026*** **£**
	Receipts		
11577	Weekly Loose offerings		10591
35480	Covenanted Gift Aid offerings		41115
4033	Donations and other income	**2**	10621
9107	Income tax recovered on Gift Aid offerings	**3**	10082
11152	Rents and contributions for use of premises	**4**	11585
283	Raised for other causes		696
6273	Bank interest		2597
77905	**Total receipts**		**87287**
	Payments		
38417	Ministry		40131
20160	Major church improvements		25642
240	Leadership team expenses		555
5609	Fees & insurances	**5**	5981
8223	Mission - support to outside bodies	**6**	7994
3883	Utility bills		5409
3211	Upkeep of Church premises		3737
319	Light company (Junior Church)		291
3954	Miscellaneous, Magazine & printing		3742
327	Gifts and donations paid		22
84343	**Total payments**		**93504**
(6438)	**Net receipts/(payments)**		**(6217)**
144127	Cash funds at start of this period		137689
137689	**Cash funds at end of this period**		**131472**

Belper Baptist Church
Statement of assets and liabilities
at 5 April 2026

2025		***2026***
£	**Cash assets**	**£**
10890	Current account (general)	10639
45124	Capital reserve account	37009
81675	Baptist Union Deposit account	83824
137689		**131472**
	Other monetary assets	
10082	Debtors - Income tax recoverable on Gift Aid offerings	11442
2681	Prepayments - Fees and insurances	2816
12763		**14258**
	Assets retained for the charity's own use	
2465211	Insured value of Church Buildings	2613124
319000	Market value of Blackden Manse	319000
	General equipment	
	Solar panel system, purchased November 2025, cost £15,830	
	Dishwasher, purchased September 2025, cost £2,634	
	Audio visual equipment, purchased March 2024, cost £626	
	Audio visual equipment, purchased January 2023, cost £9,005	
	Liabilities	
(570)	Creditors - Fees and insurances	(660)
(570)		**(660)**

These financial statements are accepted on behalf of the charity by:

Signed Signed with Odoo Sign Adriaan van Wyk 7ace311c47... Date 21/07/2026

Adriaan van Wyk,Trustee

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2026

1. **Receipts & payments accounts**
   Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. **Donations and other income**

	£
Legacy	1000
Donations	9621
	10621

3. **Income tax recovered on Gift Aid offerings**
   HMRC tax rebate for the period to April 25.

4. **Rent and contributions for use of premises**
   Rent for use of building by H4B = £1,912 plus £320 for the memory café plus £9,353 (which represents the net rental income for the manse, after management fees of £935 were deducted).

5. **Fees & insurances**
   £4,864 Fees & insurances plus £1,117 professional fees.

6. **Mission – Support to outside bodies**
   Charitable giving to BMS, Benevolent fund, Emergency appeals, HOPE Belper, Local Causes and Tithe.

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2026

7. Fund Analysis

	Opening balance	Receipts	(Payments)	Transfers	Closing balance
	£	£	£	£	£
Unrestricted funds					
General	29502	71197	(59427)	(10205)	31067
Benevolent Fund	1280	-	(105)	-	1175
Local Causes	4489	141	(477)	1000	5153
Manse Repair Fund	1570	-	(836)	-	734
Tithe	3553	7954	(1344)	(6400)	3763
BMS	-	-	(2200)	2200	-
Emergency Appeals	2500	-	(1009)	1000	2491
Future ministry	30000	-	-	-	30000
Hope Belper	-	145	(2345)	2200	-
Major Improvements	38174	6950	(25761)	36826	56189
Legacy	26621	900	-	(26621)	900
	137689	**87287**	**(93504)**	**-**	**131472**

Active Designated funds

Benevolent Fund: Balance £1,175. Purpose: To enable the Minister to distribute funds at their discretion to meet individual needs within the fellowship or wider community.

Local Causes: Balance £5,153. Purpose: To support projects in the local community. The funds are currently committed to supporting the Hope for Belper Community Hub and Food Bank.

Manse Repair Fund: Balance £734. Purpose: To fund any repairs or upgrades to the Manse.

Tithe: Balance £3,763. Purpose: To build up a fund to distribute as Charitable Giving. 10% of donations and other income is set aside in this fund. It is distributed once a year by the Church Members usually based on the recommendations of the trustees.

BMS: Balance £0. Purpose: To support the work of the Baptist World Wide Mission.Any balance results from the annual distribution of funds accumulated in the Tithe Designated Fund. Contributions are made each year from a distribution of the tithe on receipts.

Emergency Appeals: Balance £2,491. Purpose: To enable the Church trustees to respond quickly to world wide emergency appeals. The fund is topped up from general funds.

Belper Baptist Church
Notes to the accounts
for the year ended 5 April 2026

Future Ministry: Balance £30,000. Purpose: To build up funds to cover any shortfall between the future costs of employing a Minister and receipts. During the pastoral vacancy, a sum was added to this fund equivalent to the monthly costs of employing a 3/4 time Minister together with some post tithe Manse rental and solar panel receipts. Funds may be reallocated for other ministry and missional purposes.

HOPE For Belper: Balance £0. Purpose: To support the work of HOPE For Belper {receives occasional donations and makes payments to support charitable work in the Community}

Major Improvements: Balance £56,189. Purpose: Funds set aside for major repairs or improvement works to the building.

Legacy: Balance £900. Purpose: Funds donated to the Church in wills, intended to be used for major projects and/or initiatives in memory of those who made the donations.

8. Related party transactions

We have a trustee member called Jo Lambourne who is employed by Hope For Belper, a charity we actively support. Her salary is not linked to our donations to the charity. We donated a total of £2,345 to Hope For Belper in the year.

9. Trustees' remuneration

During this period, a gross pay of £31,854 plus employer pension contributions of £3,465 were paid to Rev'd Dr Robert Foster.

10. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.