

The CIO Report and Accounts
Year end 31 December 2025
Charity No. 1195502

Beccles Baptist Church

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to 31 December 2025

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REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity to 31 December 2025.

Reference and administrative details

Principal address
Beccles Baptist Church
Station Road
Beccles
Suffolk
NR34 9QQ

Charity No. 1195502

Pastor

The appointed Pastor in charge is:	Tom Fenning
Assistant Pastor	Ben Deeley
Supported by elders	Doug Eamer
	Adrian Jones

Trustees

The Church/Charity Trustees are:	Tom Fenning
	Ben Deeley
	Keith Earles (Chair) to April 2025
	Charlie Davidson (Chair) from April 2025
	Doug Eamer
	Adrian Jones

Independent examiner
Dudley Peacham
23 Park Street
Dunstable
Bedfordshire
LU6 1NL

Beccles Baptist Church

REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

1. Structure, Governance and Management

Governing document

Beccles Baptist Church CIO (hereon referred to as "the Church") is governed by: a Constitution, which was approved by the Charity Commission on the 12th August 2021, as amended on 25th April 2024; a Church Handbook, detailing how the church operates in-line with the Constitution; and the Church's Basis of Faith.

Recruitment and appointment of new trustees

Trustees are appointed in accordance with the Church Constitution.

Induction and training of new trustees

Upon appointment new trustees are given a copy of the Constitution; a copy of the last Trustees' annual report and statement of accounts; and information regarding the Church policies.

Training for trustees is arranged as and when necessary.

Wider network

The church is a member of the Association of Grace Baptist Churches (East Anglia) (AGBC(EA)) and the Fellowship of Independent Evangelical Churches (FIEC).

2. Aims and Objectives

The objective of the charity is the advancement of religion in accordance with our Constitution and Trust Deeds that in the Christian religion is a Baptist community restricting admission to the Lord's Table. The Church furthers its objects by an observance of its founding trust in maintaining services of public religious services, engaging in and sponsoring evangelistic activities in the community, financing missionary endeavours abroad and undertaking charitable works for the relief of the poor and needy.

Advancement of religion

The church meets this aim by:

(a) Organising weekly services and meetings for both members and non-members to present the teaching of the Bible in accordance with our statement of faith, and to provide opportunities for Christian response largely, but not solely, through prayer and sung worship. Our meetings are run free of charge and are open to members of the public. The public benefit for those attending includes promotion of personal wellbeing and enabling individuals to contribute positively towards society, as well as encouraging family wellbeing. These services and meetings are overseen by the paid staff of the Church, namely the pastor and assistant pastor, and are run by many volunteers.

(b) Providing support and guidance for those seeking to live out and promote the Christian faith in Beccles and the surrounding area through practical expressions of the Christian faith. This is done in accordance with our Statement of Faith. The public benefit stems from Christians being able to live out their faith in the community, meaning they are better able to serve the communities in which they live and work. Teaching and training of members is brought about through the various meetings that the Church runs, overseen by the Church staff, elders and deacons. These meetings and events are publicised in our weekly notice sheet, distributed at our public services of worship on Sundays and via weekly e-mail.

(c) Assisting both individual Christians and Christian organisations in this country or abroad, in as much as their work accords with the aims of the Church. The public benefit of providing financial donations to such activities is carried out in line with the organisations aims and objectives. The donations are reviewed at our Annual General Meeting. The purposes of these donations include: advancement of the Christian faith; training of people for Christian ministry; relief of poverty and hardship; provision for refugees; and work among young people and the elderly. Details of the mission organisations we support can be found in the financial accounts below.

Charitable activities to further the work of Beccles Baptist Church

This is achieved through, but not limited to, the following:

(a) Assisting both individual Christians and Christian organisations in this country or abroad, in as much as their work accords with the aims of the church. The public benefit of providing financial donations to such activities is carried out in line with the organisations aims and objectives. The donations are reviewed annually at our Annual General Meeting. The purposes of these donations include: advancement of the Christian faith; training of people for Christian ministry; relief of poverty and hardship; provision for refugees; and work among youth and the elderly.

(b) Carrying out acts of social concern to benefit people in Beccles, the surrounding region and across the world facing hardship on the basis of their specific need. The public benefit of these acts includes: relief of poverty; caring; activities for youth and the elderly – with the aims of promoting wellbeing, health, spiritual life and education. These are provided through the volunteering activities of individual church members and through financial donations towards the work of appropriate organisations and activities. These donations are provided through both the regular giving of the church and special offerings throughout the year, including: Harvest Thanksgiving (autumn); and Christmas Day.

The Church also seeks to develop relationships with other churches through our regional network: The Association of Grace Baptist Churches (East Anglia) (AGBC(EA)) which from January 2026 will be part of the larger grouping The Grace Baptist Association; and our national network: The Fellowship of Independent Evangelical Churches (FIEC); and through another regional grouping of churches who help organise the Lowestoft Living Word conference each year. Our pastor also chairs the steering committee of the Suffolk Gospel Partnership. In addition we have developed informal partnerships with: Christ Church Cambourne; and The Reformed Evangelical Church in Ljubljana, Slovenia, which will be mutually beneficial in advancing our aims. The public benefit from these associations is to develop an understanding of and opportunities for partnership with other churches to help us meet needs in our community.

3. Achievements & Performance

Sunday services

Our Sunday services have seen a good number of people attending, including both regular members of the congregation and new people. From January to December 2025 we have seen 8 people join in membership. Across the year membership rose to a total of 106.

Special services on Easter Sunday, Remembrance Sunday and around Christmas, have provided opportunities to invite people from our community to join us.

Sunday children's groups

Our Sunday groups for children and young people continue to go well. We have groups for children aged 0-18. Crèche (0-3s), Sunday school (4-10) and Meeting Point (11-18). These are run by dedicated teams of volunteers and overseen by one of our Church elders and our assistant pastor.

Schools work

Through the endeavours of one of our members, in partnership with the youth worker at St Luke's and other Christians, we support the Christian Unions at both Sir John Leman High School and Bungay High School.

Small groups

Throughout the year these groups have provided an excellent way of supporting each other as we've studied the Bible and prayed together.

In addition to our Home Groups we also run groups for ladies and men. The ladies' groups include the Ladies' Bible Study, meeting weekly, and Ladies' Breakfast, meeting once a month. The men meet for a Men's Breakfast each month.

Community groups

The Babies & Toddlers Group continues on a Monday morning. JAM, our group for primary school-aged children runs almost every Wednesday evening during term time. Meeting Point, our group for 11-18s, runs termly events for young people from the church and their friends, besides the weekly meetings on Sundays. An informal walking group has also begun run by one of the members of the Church running once a month. Our group for seniors, called "Together" meets fortnightly in the church hall.

Partnerships with other churches

The Church supported and attended the Lowestoft Living Word convention in October 2025 at Christ Church Lowestoft. A good opportunity to meet with and encourage other Christians in the surrounding area. In addition our pastors were involved in running an event of the Suffolk Gospel Partnership (Gospel Vision For Suffolk) at Mickfield Evangelical Church in September.
In addition to this, the Church has been able to partner with: Christ Church Cambourne (CCC), regularly praying for them and with the pastors of the Church and CCC visiting and preaching in each other's churches.
The Church has continued to prayerfully and financially support the mission work of a number of organisations.
Through our regular giving the Church has supported: Grace Baptist Mission (GBM); Caring for Life; the Theological College Zimbabwe; and Daniel Caballero - a missionary who serves with GBM and United for Mission (UFM); and Turkey Street Community Church in Enfield.

In addition to the donations through the regular giving to the Church, the Church has also supported a number of organisations through one-off collections, including: Caring for Life through our harvest thanksgiving offering; and The Zimbabwe Partnership Trust (ZPT) through our Christmas offering.
One significant venture was for Tom Fenning, our pastor, to go on a mission trip to Zimbabwe in support of ZPT along with two other pastors from the UK. This trip included teaching at a day conference in Bulawayo, a visit to the Theological College of Zimambwe in Bulawayo and a 5-day residential conference for a number of pastors near Kadoma.

Pastoral team

The pastoral team of the Church comprises of: Tom Fenning (Pastor); and Ben Deeley (Assistant Pastor); as paid members of the pastoral team. From January to July Matt Lavers served as our Church Intern as a paid position. The church Intern is a trainee position. In addition, there are numerous other people who serve in voluntary capacities.

Our pastor serves on the committee of the Lowestoft Living Word conference. On top of this, he serves as part of the executive committee for the Association of Grace Baptist Churches (East Anglia) which from Janaury 2026 will change its name to The Grace Baptist Assocition and serves as chair of the Steering Committee of the Suffolk Gospel Partnership.

The pastoral team spend much of their time in the community caring for and counselling the distressed and troubled, visiting the elderly and preaching the Word of God. Their desire is to help people see the relevance and meaning of living for the Lord Jesus Christ today.

4. Financial Review

Overview

The charity's total incoming resources for the year were £146,011.68, the outgoing resources were £143,834.85. The charity saw a surplus for the year of £2,176.83. The charity's total unrestricted funds at 31 December 2025 were £81,413.40.

Reserves policy

It is the Church's policy to maintain a level of reserves sufficient to meet the ongoing financial obligations of the Church and to hold sufficient unrestricted reserves in the event of any unexpected maintenance expenditure on the Church.

Going concern

The Trustees have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund the activities of the Church for the foreseeable future. The Trustees are of the view that the Church is a going concern.

Beccles Baptist Church

REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

Secretary's Report

This is my first annual report as church secretary following the stepping down of Keith Earles in April 2025 after many faithful years of service to God and the members at Beccles Baptist Church. As a church we continue to be thankful for God's goodness in the commitment we have to meeting together for services on a Sunday and at other gatherings during the week. As with previous years we see many new faces on a Sunday, and we are thankful that some of those have chosen to join the membership of the church and seek to be active in serving Jesus in many varying ways as they are blessed to do so. Naturally we have also said goodbye to members, who for varying reasons, have moved on from their time at Beccles Baptist Church. We were also saddened by the home call of Pat Scoffin in August, and Michael Holmes at the beginning of December after a long battle with illness, taking solace in the fact that they are now at peace with the Lord.

Our Pastor, Tom Fenning, continues to exude energy and enthusiasm for serving Jesus at Beccles Baptist Church. We are thankful for his steady hand and wise leadership in many areas of church life and the way in which his wife, Emily, serves alongside him in many capacities.

Ben Deeley, our assistant pastor, is into his third year of his tenure with us. Ben continually grows in his skill of handling the bible faithfully and expounding it to the congregation on a Sunday in a way that blesses all of us that are in attendance, and his skill at helping others through problems will inevitably make him a wonderful pastor in years to come. He and Danielle, his wife, seek to serve in as many capacities of church life as possible for which we are grateful to God.

Matt Lavers grew into his role as church intern where he applied the experience he had gained in the early months of his time with us to become a valuable tool for the Lord in both his gospel preaching and his pastoral care. In August 2025 Matt's time with us, in a formal capacity, came to an end. He has since taken employment locally and has continued in his membership with us where both he and his wife, Maddy, serve faithfully. Their work with the teenagers in the church at Meeting Point has been an encouragement for all to see and is helping our young people to be better equipped for being a Christian in the world today.

With regular events such as the Ladies' Bible Study, Men's Breakfasts, JAM (our term-time children's club), and many others we seek to serve one another and the local community, and with one-off events such as a Men's Darts Night, and Ladies' Wreath Making we encourage others to join us so that we can share the Gospel of Jesus Christ with them. With events for the very youngest, our weekly toddler group, to events for those later in life, our regular gathering Together, we wish to serve and cater to those at any and all points of life such that they would be encouraged and know the love of Jesus and those that trust in Him.

This year's budget has been thoughtfully and prudently prepared by our church treasurer, Sarah Thomas, who meticulously considers the minutiae of church expenses. Rising inflation during 2025, and therefore the decreased freedom for many members to give as they would wish, has led to us presenting a budget with a planned deficit. While trying to be generous to the financial needs of those that we pay and the way that we give to others in need, we recognise that we wish to be presenting a surplus in future years and continually seek to find ways to wisely minimise expenditure. During 2026 the trustees will continue to monitor the finances, seeking to supplement them if additional ways of doing so can be found. We acknowledge and give thanks that all we have financially is a gift from God, and we now and continuing will endeavour to be wise stewards of all that He gives us, for His glory.

Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts. Colossians 3 v 16

Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food, though there are no sheep in the pen and no cattle in the stalls, yet I will rejoice in the Lord, I will be joyful in God my Saviour. Habbakuk 3 vs. 17 & 18

With every blessing,

Charlie Davidson

Church Secretary, On behalf of the Trustees.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF BECCLES BAPTIST CHURCH FOR THE YEAR ENDED 31ST DECEMBER 2025

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement
My examination was carried out in accordance with 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 such 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" and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Dudley Peacham
23 Park Street
Dunstable
Bedfordshire
LU6 1NL

Signed .....

Dated 9TH MAY 2026

Beccles Baptist Church

YEAR ENDED 31 DECEMBER 2025
STATEMENT OF FINANCIAL ACTIVITIES

INCOMING RESOURCES	Code	Detailed SOFA ref	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
Donations, Legacies and similar incoming resources		9	132,995.51	-	-	132,995.51	121,487.21
Activities in furtherance of the charity's objects	(AIFOCO)	10	6,600.78	-	-	6,600.78	7,309.15
Raised for Mission	(MISSION)	11	-	4,118.48	-	4,118.48	3,881.30
Investment income		12	2,296.91	-	-	2,296.91	2,841.59
TOTAL INCOMING RESOURCES			141,893.20	4,118.48	-	146,011.68	135,519.25
RESOURCES USED							
Expenditure on activities in furtherance of charity	(AIFOCO)	13	7,611.10	-	-	7,611.10	7,937.95
Mission (donations to)	(MISSION)	14	12,504.26	4,118.48	-	16,622.74	16,058.88
Subscriptions	(SUBS')	15	6,768.19	-	-	6,768.19	5,990.35
Support costs (equipment purchases)	(SUP'T EQP'T)	16	833.98	-	-	833.98	1,328.69
People Costs	(PAY EXP)	17	82,462.97	-	-	82,462.97	76,575.93
Manse upkeep	(PROP' COSTS	18	3,783.72	-	-	3,783.72	4,874.36
Church upkeep	(PROP' COSTS	19	14,977.30	-	-	14,977.30	19,474.46
General Ministry Costs	(GEN EXP')	20	9,443.75	-	-	9,443.75	7,368.56
Sundry administration expenditure	(GEN EXP')	21	1,331.10	-	-	1,331.10	2,139.67
TOTAL RESOURCES USED			139,716.37	4,118.48	-	143,834.85	141,748.85
FIXED ASSETS			-	-	-	-	-
NET INCOMING/(OUTGOING) RESOURCES:			2,176.83	-	-	2,176.83	-6,229.60
			-	-	-	-	-
NET MOVEMENT IN FUNDS			2,176.83	-	-	2,176.83	-6,229.60
As previously reported			79,236.57	699,000.00	-	778,236.57	784,466.17
NET MOVEMENT IN FUNDS			2,176.83	-	-	2,176.83	-6,229.60
BALANCES CARRIED FORWARD			**81,413.40**	**699,000.00**	-	**780,413.40**	**778,236.57**

Beccles Baptist Church

YEAR ENDED 31 DECEMBER 2025
BALANCE SHEET

DATE		2025		2024
£				
FIXED ASSETS				
Church Building	313,000.00		313,000.00	
33 All Saints Drive, Worlingham (Manse)	386,000.00		386,000.00	
	699,000.00		699,000.00	
TOTAL FIXED ASSETS		**699,000.00**		**699,000.00**
CURRENT ASSETS				
Debtors				
Current Assets (Debtors)	20,708.08		19,395.81	
Current Assets (Prepayments)	1,191.31		1,222.32	
	21,899.39		20,618.13	
Cash at bank and in hand:				
HSBC No 1 Current Account	931.96		673.05	
HSBC Business Money Manager Account	17,072.65		21,021.76	
COIF Charities Deposit Fund	47,479.19		45,533.17	
	65,483.80		67,227.98	
TOTAL CURRENT ASSETS		**87,383.19**		**87,846.11**
LIABILITIES: due within one year				
Current liabilities (Accruals)		-5,969.79		-8,609.54
TOTAL LIABILITIES		**-5,969.79**		**-8,609.54**
NET CURRENT ASSETS		**81,413.40**		**79,236.57**
NET ASSETS		**780,413.40**		**778,236.57**
FINANCED BY:				
Starting balances	778,236.57		784,466.17	
Excess (Deficit) in year	2,176.83		-6,229.60	
TOTAL FUNDS		**780,413.40**		**778,236.57**

	Notes		Notes	
REPRESENTED BY FUNDS				
Unrestricted funds	6	81,413.40		79,236.57
Restricted funds	7	699,000.00		699,000.00
		780,413.40		**778,236.57**

Approved at the Church AGM on 23 April 2026 and signed on behalf of the Church by:

Chairman

Treasurer

1. ACCOUNTING POLICIES

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) '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 (FRS 102) (effective 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The charity constitutes public benefit entity as defined by FRS 102.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

The charity is exempt from tax on its charitable activities.

1.1 Funds

The unrestricted funds are available for the use of the Church as they feel fit and are not subject to any legal restriction as to their use. The Church has designated certain funds as set aside for particular purposes but these are legally available for the general use of Beccles Baptist Church.

Restricted funds have been received to be used for specific objectives. The funds may only be expended on the specific object for which they are given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Church does not usually invest separately for each fund. If there is no separate investment, interest is apportioned to individual funds on an average balance basis.

1.2 Incoming resources

Voluntary income and capital sources

Income from collections, covenanted planned giving and donations is recognised when received by or on behalf of the church. Income tax recoverable from Gift Aid declarations, etc is brought in when received. The income from fund raising events is shown gross before expenses incurred so far as these are attainable. For legacies, entitlement is taken as the earlier of the date on which the estate is finalized or when a distribution is received from the estate.

Funds raised for grant purposes

The funds raised and grants made include only those amounts passing through the accounts of the Church.

Investment income

All investment income is received without deduction of income tax and is accounted for when receivable.

1.3 Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants and donations

Grants and donations are accounted for as being due to the recipients when the funds are received by the church or when the Church has agreed the expenditure.

1.4 Current assets

Amounts owed to the Church at 31 December 2025 are shown at the estimated collectable amounts. Prepayments are the proportion of expenses incurred in the year but partly relating to 2026. Short term deposits held at banks and repayable within three months are shown as cash at bank.

1.5 Fixed assets

transferred from Grace Baptist Trust Corporation to the CIO. The Church building was valued by Durrants in January 2023 but adjusted following market contraction to £313,000 on 1 October 2023. 31 All Saints Green was valued using the amount that similar properties in that location had recently sold for as shown on Zoopla in January 2023 but adjusted following market contraction to £386,000 on 1 October 2023.

Fixed Assets Total £699,000.

2. PEOPLE COSTS

		2025	2024
		£	£
Wages and salaries		73,331.89	67,715.49
Pension costs	(Employers Contributions)	6,880.19	6,570.82
		80,212.08	74,286.31

During the current year the Church employed 4 individuals across 4 different church roles, the Pastor, Assistant Pastor, Intern and one Caretaker.

With the exception of the Pastor's and Assistant Pastor's expenses as per note 20, no expenses were paid to trustees during the current or prior year. As an employer the church received an Employment allowance on employers NI contributions of £6727.05 in 2025.

Pension costs above cover contributions to the Pastors' private pension scheme and to the NEST scheme, required under auto enrolment for one employee.

3. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
HMRC	20,688.08	19,375.81
Money to be banked from JAM	20.00	20.00
Merge Sleepover 2026	-35.00	-
TOTAL debtors	20,673.08	19,395.81

3.1 PREPAYMENTS RELATING TO 2025

	2025	2024
	£	£
Anglian Water Business	186.18	279.84
2025 Zimbabwe Trip	-	456.13
Expenses - Bible Reading Plans	-	178.19
DBS Courses 2025	-	158.16
Conference 2025	-	150.00
2026 US Trip	484.22	-
Verse of the year board	42.91	-
Coffee 10 boxes for 2026	513.00	-
TOTAL prepayments	1,226.31	1,222.32

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Utilities	972.89	944.57
Accounts Examination	425.00	425.00
Payroll Services	90.00	90.00
Expenses	181.04	244.27
NEST Pension	208.11	110.83
Bank Charge	7.92	15.25
Electrical Works	3,837.05	6,171.12
DBS Check	-	8.50
Photocopier	-	600.00
Subscriptions	17.28	-
Refreshments	112.35	-
Together Christmas Meal	102.65	-
Men's Breakfast Food	15.50	-
TOTAL creditors	5,969.79	8,609.54

5. ANALYSIS OF NET ASSETS BY FUND

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Current assets	87,383.19	-	87,383.19	87,846.11	-	87,846.11
Current liabilities	-5,969.79	-	-5,969.79	-8,609.54	-	-8,609.54
	81,413.40	-	81,413.40	79,236.57	-	79,236.57

6. UNRESTRICTED FUNDS

These are the funds of the Church that are not subject to any restriction regarding their use and are available for application to the general purposes of the Church.

	2025	2024
	£	£
	81,413.40	79,236.57

7. RESTRICTED FUNDS

The restricted funds are those funds that have been received for a specific purpose and cannot be used for any other purpose. The restricted funds are as follows:

	2025	2024
Church Building and 31 All Saints Green	699,000.00	699,000.00
	-	-
	699,000.00	699,000.00

The restricted funds were received from church members for the provision of church activities or raised for a specific cause as described above.

8. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

	2025	2024
	£	£
Trustees' salaries	51,792.24	50,528.59

Trustees are paid in accordance with their contract of employment for the work they do on behalf of the church.

	2025	2024
	£	£
Trustees' expenses	2,250.89	2,289.62

There have been no related party transactions in the reporting period.

Beccles Baptist Church

YEAR ENDED 31 DECEMBER 2025
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
INCOMING RESOURCES

INCOMING RESOURCES	Code	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
9. Donations, legacies and similar incoming resources						
Offerings (non-Gift Aid)		20,137.24	-	-	20,137.24	20,351.77
Offerings (Gift Aid)		81,742.32	-	-	81,742.32	76,163.22
Gift Aid - HMRC		20,715.95	-	-	20,715.95	19,472.22
Gift in memory of/One-off gifts		10,400.00	-	-	10,400.00	5,500.00
		132,995.51	-	-	132,995.51	121,487.21
10. Income in furtherance of the charity's objects (FCO)						
Church Days	FCO1	-	-	-	-	-
Church Family Meals/Prayer Breakfasts etc.	FCO2	2,279.34	-	-	2,279.34	1,977.70
Books	FCO4	722.23	-	-	722.23	720.93
Outreach Events	FCO7	1,778.10	-	-	1,778.10	2,883.01
Care and Support	FCO9	-	-	-	-	315.00
JAM and Young People's Work	FCO10	834.00	-	-	834.00	443.70
Babies and Toddlers	FCO11	987.11	-	-	987.11	968.81
		6,600.78	-	-	6,600.78	7,309.15
11. Raised for Mission (MISSION)						
Caring for Life	MIS3	-	1,225.40	-	1,225.40	1,721.30
Zimbabwe Partnership Trust	MIS8	-	2,893.08	-	2,893.08	2,160.00
		-	4,118.48	-	4,118.48	3,881.30
12. Investment income						
Bank interest		350.89	-	-	350.89	622.39
High interest account		1,946.02	-	-	1,946.02	2,219.20
		2,296.91	-	-	2,296.91	2,841.59
TOTAL INCOMING RESOURCES		141,893.20	4,118.48	-	146,011.68	135,519.25

Beccles Baptist Church

YEAR ENDED 31 DECEMBER 2025
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
RESOURCES USED

RESOURCES USED	Code	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
13. Expenditure Furtherance of charity objectives (FCO)						
Church Days	FCO1	731.50	-	-	731.50	587.30
Church Family Meals/Prayer Breakfasts etc.	FCO2	1,666.46	-	-	1,666.46	1,603.04
Books	FCO4	758.56	-	-	758.56	917.41
Overseas Mission	FCO6	646.71	-	-	646.71	-
Outreach Events	FCO7	2,423.00	-	-	2,423.00	2,854.66
Care and Support	FCO9	79.90	-	-	79.90	970.04
JAM and Young People's Work	FCO10	1,160.73	-	-	1,160.73	705.03
Babies and Toddlers	FCO11	144.24	-	-	144.24	300.47
		7,611.10	-	-	7,611.10	7,937.95
14. Mission (donations to) (MISSION)						
GBM	MIS1	2,451.35	-	-	2,451.35	2,318.01
Caring for Life	MIS3	2,478.86	1,225.40	-	3,704.26	4,269.31
Turkey Street Church Plant	MIS4	2,451.35	-	-	2,451.35	2,318.02
Theological College of Zimbabwe	MIS5	2,451.35	-	-	2,451.35	2,318.02
Zimbabwe Partnership Trust	MIS8	220.00	2,893.08	-	3,113.08	2,517.50
Daniel Cabellero	MIS10	2,451.35	-	-	2,451.35	2,318.02
		12,504.26	4,118.48	-	16,622.74	16,058.88
15. Subscriptions (SUBSCRIPTIONS)						
FIEC Donation	SUBS1	3,836.00	-	-	3,836.00	3,208.00
CCLI License Fee	SUBS2	1,284.44	-	-	1,284.44	1,249.48
Safeguarding	SUBS3	150.00	-	-	150.00	120.00
Grace Magazine Trust	SUBS4	20.00	-	-	20.00	20.00
Google Cloud Storage	SUBS5	15.99	-	-	15.99	15.99
Microsoft 365	SUBS6	66.72	-	-	66.72	45.29
SongPro	SUBS7	90.00	-	-	90.00	70.00
AGBCEA Donation	SUBS8	640.00	-	-	640.00	640.00
Website Hosting	SUBS9	72.00	-	-	72.00	144.00
Sunday School Material	SUBS10	100.00	-	-	100.00	100.00
Google Domain	SUBS11	30.24	-	-	30.24	-
Shutterstock	SUBS12	34.80	-	-	34.80	39.59
Churchsuite	SUBS13	318.00	-	-	318.00	318.00
GBWAEA Donation	SUBS14	20.00	-	-	20.00	20.00
Give A Little	SUBS15	90.00	-	-	90.00	-
		6,768.19	-	-	6,768.19	5,990.35
16. Support (equipment purchases) SUPPORT EQUIPMENT	SE1					
Computer Hardware and Peripherals		398.58	-	-	398.58	29.90
Mirror		-	-	-	-	15.99
Sound Equipment		25.25	-	-	25.25	44.00
Freezer		-	-	-	-	145.00
Poster Case		-	-	-	-	159.75
Donation Station Equipment		-	-	-	-	226.09
Tables		-	-	-	-	107.96
Photocopier		-100.00	-	-	-100.00	600.00
Laminator		20.03	-	-	20.03	-
Lighting Equipment		336.00	-	-	336.00	-
Clock		11.99	-	-	11.99	-
Chair Trolley		119.99	-	-	119.99	-
Poster Box Fittings Etc		22.14	-	-	22.14	-
		833.98	-	-	833.98	1,328.69

Beccles Baptist Church

YEAR ENDED 31 DECEMBER 2025
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
RESOURCES USED (CONTINUED)

RESOURCES USED	Code	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
17. People Costs (PAY EXP)						
Wages	PC1	59,615.83	-	-	59,615.83	55,712.96
PAYE	PC2	8,865.40	-	-	8,865.40	7,697.20
Employers NI	PC3	1,046.38	-	-	1,046.38	650.83
Employees NI	PC4	3,013.80	-	-	3,013.80	3,071.97
Employers Pension Contributions	PC5	6,880.19	-	-	6,880.19	6,570.82
Employees Pension Contributions	PC6	790.48	-	-	790.48	582.53
Expenses	PC7	2,250.89	-	-	2,250.89	2,289.62
		82,462.97	-	-	82,462.97	76,575.93
18. Manse Upkeep (PROPERTY COSTS)						
Manse Utilities and Council Tax	PROP1	3,191.65	-	-	3,191.65	2,937.36
Manse Insurance	PROP2	496.07	-	-	496.07	467.54
Manse Maintenance	PROP3	96.00	-	-	96.00	1,469.46
		3,783.72	-	-	3,783.72	4,874.36
19. Church Upkeep (PROPERTY COSTS)						
Church Utilities	PROP4	5,658.44	-	-	5,658.44	6,459.57
Church Insurance	PROP5	2,844.97	-	-	2,844.97	2,865.55
Church Repairs and maintenance	PROP6	6,473.89	-	-	6,473.89	10,149.34
		14,977.30	-	-	14,977.30	19,474.46
20. General Ministry Costs (GEN EXP AND SUNDRY ADMIN)						
General expenses	GEN1	7,377.50	-	-	7,377.50	5,782.29
Stationery and Printing	GEN2	2,066.25	-	-	2,066.25	1,586.27
		9,443.75	-	-	9,443.75	7,368.56
21. Sundry Admin Expenditure (GEN EXP AND SUNDRY ADMIN)						
Accountancy fees - independent examination	GEN3	438.69	-	-	438.69	450.40
Accountancy fees - payroll	GEN4	360.00	-	-	360.00	360.00
Website Design and Development	GEN5	330.00	-	-	330.00	450.00
Solicitors Fees	GEN6	-	-	-	-	666.03
Bank Charges	GEN7	202.41	-	-	202.41	213.24
		1,331.10	-	-	1,331.10	2,139.67
TOTAL RESOURCES USED		139,716.37	4,118.48	-	143,834.85	141,748.85