Littleover Baptist Church

Year ending 31st December 2024

Treasurer: Mrs J Aukett
16, Lawnswood Close
Littleover
Derby
DE23 6JE

Annual Accounts 2024

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Schedule 2 Detailed Statement of Financial Activities
Income
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Supporting Analysis Café accounts
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Summary
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Accounts prepared by C M Martindale

Littleover Baptist Church

Balance Sheet

Year ending 31st December		2024	2023
Float		5.73	8.13
Cash not banked		137.58	173.30
Café Kitty		25.48	21.02
Co-op A/C 65012949		78,400.48	51,588.25
Baptist Together a/c		53,551.82	51,279.86
	Total Current Assets	***132,121.09***	***103,070.56***
Liabilities			
Donations to be sent		357.27	392.13
Other cheques & debts		498.60	686.80
	Total liabilities	**855.87**	***1,078.93***
Net assets in accounts		**131,265.22**	***101,991.63***
Net Assets for each Fund			
General Fund		*73,507.19*	*47,145.14*
Matthews Fund		2,476.47	2,439.70
Reserve Fund		17,500.00	17,500.00
Special Projects Fund		37,781.46	34,906.79
	Assets in Funds	***131,265.12***	***101,991.63***
Church premises		*160,000.00*	*150,000.00*
Manse		*340,000.00*	*300,000.00*
BU Pension Fund			
Funding Liability		0.00	*-39,000.00*
Net fixed assets		***500,000.00***	***411,000.00***
Net Total assets		**631,265.12**	***512,991.63***

Accounts for Littleover Baptist

The accounts for the year 2024 are the totals from January to December .
The figures for 2023 are given for comparison. They are shown in italics

The accounts contains several sheets

Balance sheet	This shows the amounts in each account, the amounts owed to us or by us at the end of the year The amounts in each Fund The fixed assets - i.e. the value of the property owned by the church The liability to the pension fund The total income and expenditure for the year All income, including that to external charities
Income	All expenditure, including that to external charities
Expenditure	Details of the income and expenditure for each fund
Fund changes	Income, expenditure and surplus for each fund
Summary	Details of the liabilities at the end of the year
Liabilities	i.e. Money owed to us or by us
Details	A breakdwon of some of the income and exependiture

BALANCE SHEET

Bank and other accounts

Float	Cash kept by treasurer
Cash not banked	The collection on Christmas day was not banked until January
Café float	The café needs small amounts of cash
Co-op account	This is the current account.
Baptists Together	This is a deposit account with good interest. It requires 3 months notoce for withdrawals
Liabilities	Details on later sheet
Net assets for each fund	Details on later sheet The Baptist Union ask for the value of property to be included in the accounts. This was due to the problems with the pension fund, so we could show that we could cover our liability. The Church estimate is from 5 years ago but with an allowance for property price rises in the area. Based on the estimate for the manse using Zoopla 2021 and the proce rises since them in the Pavilion Road area There is no longer a problem with pension liability so exact figures are not needed.

Littleover Baptist Church

Income details

Year ending 31st December 2024

		2023	*2023*
	Regular Collections		
C002A	Collections - above GASDS	5.00	*238.50*
C009A	Collections GASDS	1,414.45	*1,225.50*
C003A	Collections Envelopes	6,960.50	*7,293.00*
C004A	Collections - Bank Transfer	18,045.00	*17,064.00*
C006A	Collections - Lump Sum	250.00	*1,748.00*
		26,674.95	***27,569.00***
	Gift Aid Tax Relief		
C005A	Gift Aid	6,191.90	*6,090.76*
C005A	GA Small Donations Scheme	316.23	*431.53*
		6,508.13	***6,522.29***
	Donations Received		
D001A	General	140.99	*90.00*
D004A	Donations to Projects Fund	1,987.40	*1,371.50*
		2,128.39	***1,461.50***
	Café Funding		
A001A	Asda Foundation Donation		*1,000.00*
D010A	Derby Community Action 22-23		*1,200.00*
D011A	Derby Community Action 23-24	2,500.02	*1,999.98*
D012A	Donations for Café	1,000.00	
D013A	Derby Community Action 24-25	2,900.00	
		6,400.02	***4,199.98***
	Special Collections		
O001A	Operation Agri	501.00	
S002A	Other appeals	662.02	*717.13*
		1,163.02	***717.13***
T002A	**Thank Offering**	**150.00**	***150.00***
M013A	Manse Rents	11,390.40	*11,390.40*
U002A	Room rental	1,253.00	*584.00*
	Manse & Room Rental	***12,643.40***	***11,974.40***
I003A	**Interest Received**		
	EMB Trust Fund		*5,906.33*
	Virgin a/c		*48.14*
	Virgin a/c correction 2021		*-61.12*
	Baptists Together Deposit a/c	2,271.96	*1,108.85*
		2,271.96	***7,002.20***
	Fund Raising & Donations for Mission		
B002A	Donations to BMS	524.50	*650.00*
H001A	Donations to HM	32.50	*43.00*
F001A	Fund Raising	423.50	*327.00*
		980.50	***1,020.00***
	Miscellaneous Income		
C012A	Church Initiatives	376.51	*45.00*
D008A	Daniel's Den Income	230.00	*327.70*
M021A	Misc. Income		
P004A	Photocopier Income	6.32	*31.34*
G001A	Gift Income		*332.50*
		612.83	***736.54***
	TOTAL INCOME	***59,533.20***	***61,353.04***

INCOME

Regular Collections		
	Cash/GASDS	Gift Aid Small Donations Scheme. This allows charities to claim the equivalent of Gift Aid on small cash donations. "Small" is donations of £50 or less. The cash put into the plate has gone down a lot, Some Sundays there is nothing in it.
Gift Aid Tax Relief		Gift Aid is claimed on the previous year's collections and Thankoffering. This is the total of the claims for Tax Year 2023-2024
Donations	General	Miscellaneous donations
	To Projects Fund	From memorials to Maybelle, Marjorie White and Joyce Hamilton
Café Funding	Asda Foundation	Dishwasher last year
	Derby Community Action	The donation was from Derby CityCouncil
Special Collections	Op Agri	from Envelopes and Harvest breakfast
	Other appeals	Details on Donations sheet
Thankoffering		As in 2023, there was a donation for the Thankoffering, even though we didn't have one.
Manse & Room rental	Manse	This is the rent less the letting agents fees.
	Room rental	This includes some donations from the cafe
Interest		During 2023, the Virgin and EMB Trust Fund were closed and money moved to Baptist Together a/c No interest is paid on Co-op account
	Baptists Together a/c	Interest October 23 to October 24 The interest is split to Projects Fund & Matthews Fund.
Fundraising & Mission	Fundraising	Pancake Day £55, Strawberry tea £153, Breakfasts £150 plus £35 in vouchers from café. Birthday Scheme and envelopes. In addition, some people
	BMS direct giving	gave direcctly via the BMS website
	HM direct giving	Sock at Christmas £140 from Christmas dinner 2023, £59 from 2024, Breakfast and Anniversary lunch. Thismincluded vouchers
Misc income	Church Initiatives	from café.
	Daniels Den	
	Photocopier income	Use of the copier for private use.

Littleover Baptist Church

Expenditure details

Year ending 31st December 2024

		2024	*2023*
	Minsterial Stipend Expenses		
M001C	Stipend - Community pastor	4,461.60	*5,271.50*
N002C	National Insurance		*0.00*
S007C	Pension Payments (Minister)		*560.56*
	Totals	**4,461.60**	***5,832.06***
	Ministerial and Administration Expenses		
S005C	Pension Payments (Deficit)	10.00	*12.00*
M003C	Minister's Other Exp		*29.80*
M002C	Minister's Travel Exp		*0.00*
P003C	Pulpit Supply	1,447.50	*1,145.00*
S001C	Sec/Treas' Expenses		*8.05*
T001C	Telephone Exps	590.60	*555.88*
	Totals	**2,048.10**	***1,750.73***
	Manse Expenses		
B005C	Bungalow/House rental		*1,627.80*
M006C	Bungalow Gas & Electricity		*243.00*
M007C	Manse Insurance	326.73	*311.50*
M008C	Bungalow Council Tax		*-568.27*
M009C	Bungalow Water Rates		*371.63*
M010C	Manse Repairs/Maint		*648.00*
M013C	Manse rental expenditure	260.00	*50.00*
	Totals	**586.73**	***2,683.66***
	Church Expenses		
C009C	Church Gas/Elec.	6,869.63	*2,505.80*
C008C	Church Repair/Renew	3,000.98	*2,847.99*
C011C	Church water	308.34	*336.77*
C001C	Cleaner payments	1,300.80	*1,300.80*
I002C	Insurance - Church	1,625.70	*1,535.61*
O002C	Organ/Piano Maint.	115.20	*115.20*
	Totals	**13,220.65**	***8,642.17***

	General Expenses		
A001C	Affiliation Fees	634.72	*612.00*
C016C	Caring Comm. Exps	67.87	*43.12*
C012C	Outreach - Church Initiatives		*116.95*
C017C	Consumables	152.15	*97.40*
J001C	Junior Church Exps.		
D007C	Daniel's Den Expenditure		
O001C	Organists Fees & Exp	150.00	*150.00*
P002C	Print., Post & Stat.		*94.47*
I006C	Interregnum Expenses	1,247.50	*252.50*
I004C	PAYE Arrears	-26.80	
	Totals	**2,225.44**	***1,366.44***
	Miscellaneous Expenses		
C007C	Coffee Expenses	59.17	*81.51*
M022C	Misc Exp under £10 - £20	50.12	
M023C	Misc Exp over £10 - £20	302.50	*261.59*
P004C	Photocopier Costs	276.22	*166.31*
P001C	Posters and Adverts		
G001C	Gift Expenditure		*350.00*
	Totals	**688.01**	***859.41***
	Project Expenses		
S010C	Special Project Expenses		
	Totals	**0.00**	***0.00***
	Donations Made		
B001C	BMS - Donations from Church	1,500.00	*1,500.00*
B006C	BMS - Direct donations	524.50	*650.00*
P005C	Postage for BMS	27.45	*12.40*
H001C	HM Donations from church	1,500.00	*1,500.00*
H002C	HM Direct donations	36.50	*43.00*
D002C	Donations from Ch Funds	800.00	*925.00*
O003C	Operation Agri Exp	501.00	*0.00*
S002C	Special Appeals Exp.	662.02	*717.13*
	Totals	**5,551.47**	***5,347.53***
	Café Expenses		
A002C	Asda Foundation		*966.62*
D008C	Derby Community Action 22-23		*1,200.00*
D009C	Derby Community Action 23-24	403.77	*894.90*
D010C	Derby Community Action 23-25	1,073.84	
	Totals	**1,477.61**	***3,061.52***
	TOTAL EXPENDITURE	***30,259.61***	***29,543.52***

Littleover Baptist Church

Café accounts

Year ending 31st December 2024			2024		2023

Asda Foundation

Income	Donation May 23			*700*	
	Donation - July 23			*300*	
		Total			***1,000.00***
Expenditure	Dishwasher			*234.00*	
	Plumbing & Fitting			*732.62*	
		Total			***966.62***
		Amount not spent			***33.38***

Derby Community Action 2022-23

Income	Donations 2 x £600			*1,200.00*	***1,200.00***
Expenditure	Fridge Freezer			*568.98*	
	Mugs, Aboard, relay			*340.00*	
	Craft materials			*101.80*	
	Wooden Cross			*128.51*	
	Misc			*60.71*	
		Total			***1,200.00***

Derby Community Action 2023-24

Income	Donations 6 x £333.33				***1,999.98***
Expenditure	Church Utilities	100.00		*600.00*	
	Mugs			*131.76*	
	Banner			*54.19*	
	Other expenses	223.77		*83.95*	
	Breakfast vouchers	50.00		*25.00*	
	Christmas Dinner vouchers	60.00			
	Total		**433.77**		***894.90***
	Total for tax year 23-24		1,328.67		

Derby Community Action 2024-25

Income			**2,900.00**
Expenditure	Church room & Utilities	600.00	
	Leaflets & flyers	40.94	
	Other expenses	332.90	
	Breakfast vouchers	50.00	
	Christmas Dinner vouchers	50.00	
	Total		**1,073.84**
	Available for 2025		1,826.16

EXPENDITURE

Ministerial Stipend	Stipend	2024:psrt tim from July. 2023: fulltime to mid-March
	National Insurance	The church as an employer, does not have to pay the first £2000.
	Pension payments	No pension payments for Les.
Ministerial & Admin	Pension payments - deficit	Nominal and stopped at end of October
	Minister's other expenses	
	Pulpit Supply	Now £50 plus travel expenses, but some preachers prefer not to be paid
	Telephone	Church phone & share of Manse phone
Manse	Insurance	For the Manse in Pavilion Road as a rental property
	Manse rental expenditure	Gas checks for Pavilion road
Church expenses	Gas & Electricity	The cafe has paid towards Gas & electricity out of the grants. The final bill was very high
	Repair/renewals	Roofing £975 Tree Surgery £540 Fence repairs £400 Decorating £830 Microwave replacement £65 Fire extinguisher checks £77 Keys £15
	Organ Maintenance	Two visits
General Expenses	Affiliation fees	BU subscriptions £196, CCLI music licence £437
	Caring Committee	Plants at Christmas
	Outreach	2023 :Café expenses & warm spaces
	Consumables	Blue towels, bought in bulk
	Inter-regnum expenses	Travel & preachig fees
	PAYE Arrears	We took PAYE out of Ellie's final salary but realised this was not right, so did not deduct it and put in in the 2023 accounts as Minister's expenses. It had been sent to HMRC and it was allowed for when PAYE was sent for Les.
Misc expenses	Misc expenses	I changed the split of Misc expenses from under £10 to under £20
	Under £20	IT security, Christmas decorations, flowers for church for Geoff and Joyce's funerals
	Over £20	EMBA Safeguarding training & travel
Donations	BMS from the church	£125 per month
	BMS direct	Birthday Scheme £405, Envelopes £119.5 There was also direct giving via the website
	HM from the church	£125 a month.
	HM direct donations	Sock at Christmas

Donations from Church	£200 each to Tear Fund Flood appeal, Stockwood,Treetops Hospice and Salvation Army.
Operation Agri	Donations and Harvest Breafast
Special Appeals	Details of Donations sheet

CAFÉ ACCOUNTS

Funding has been given to the church specifically for use by the Tranquility Café . The money is combined with the church accounts, but the details are shown separately. The café has contributed to utility payments and expenses for the church.
When there have breakfasts and the Christmas lunch at church, vouchers have been given out in the café. When the vouchers have been used, the money has been transferred from Café to Church Funds.

Derby Community Action The donation within the tax year, given in instalments.

Littleover Baptist Church

Fund Changes

			2024	*2023*
	SPECIAL PROJECTS FUND			
Opening Balance			**34,906.79**	***30,556.30***
Income	Thankoffering		150.00	*150.00*
	Interest		737.27	*2,828.99*
	Donations			*1,000.00*
	In memory of Shirley Coulton			*371.50*
	In memory of Maybelle Anderson		217.40	
	In memory of Marjorie White		770.00	
	In memory of Joyce Hamilton		1,000.00	
		Total	**2,874.67**	***4,350.49***
Expenditure				
		Total	**0.00**	***0.00***
Closing Balance			***37,781.46***	***34,906.79***
	Designated		37,581.46	*34,706.79*
	Restricted		200.00	*200.00*
	RESERVE FUND			
Opening Balance			**17,500.00**	***17,500.00***
Closing Balance			**17,500.00**	***17,500.00***
	MATTHEWS FUND			
Opening Balance			**2,439.70**	***2,233.09***
Income	Interest		36.77	*206.61*
Expenditure	Junior Church exp			*0.00*
Closing Balance			**2,476.47**	***2,439.70***
	GENERAL FUND			
Opening Balance			**47,145.04**	***19,892.62***
Income			56,621.76	*56,795.94*
Expenditure			30,259.61	*29,543.52*
Closing Balance			***73,507.19***	***47,145.04***
Total in Funds			**131,265.12**	***101,991.53***

Funds

Funds are a feature of charity accounts.
The accounts for the year 2024 are the totals from January to December .
The figures for 2023 are given for comparison. They are shown in italics
The funds we have at present are

Projects Fund	This is where money from the Thankoffering or legacies goes. It is given to be used for a purpose, not the every day running of the church. The building fund was similar and is now incorporated into the Projects Fund.
Reserve Fund	We have to ensure that we can cover our commitment to our minister, so we hold in reserve enough to pay the costs of the minister for the 6 months' notice period. It is also there for emergencies such as major work on the church building.
Matthews Fund	Some money was given in legacies to be used for the work with children and young people. It used to be kept separately but is now held with the rest of the church money but in a separate fund
General Fund	Everything else - the day to day running of the church.

Understanding funds is not easy
They do not affect the actual money or Assets, just the accounts.

The interest is divided between the funds according to the proportion of money in each though the interest for the Reserve Fund goes into the General Fund.
This is approximate as the amount in the funds varies through the year.

LIABILITIES	Transactions that should be in the 2024 accounts but were not actioned until the next year.
DONATIONS	Details of Special Appeals and Donations.

Littleover Baptist Church

Income & Expenditure summary

Year ending 31st December 2023	**2024**	*2023*
Income	**59,533.20**	***61,353.04***
Expenditure	**30,259.61**	***29,543.52***
Surplus	**29,273.59**	***31,809.52***
INCOME		
Projects Fund	2,874.67	*4,350.49*
Reserve Fund	0.00	*0.00*
Matthews Fund	36.77	*206.61*
General Fund	56,621.76	*56,795.94*
Total	**59,533.20**	***61,353.04***
EXPENDITURE		
Projects Fund	0.00	*0.00*
Reserve Fund	0.00	*0.00*
Matthews Fund	0.00	*0.00*
General Fund	30,259.61	*29,543.52*
Total	**30,259.61**	***29,543.52***

Starting Balance	101,991.53	*70,182.01*
Income	59,533.20	*61,353.04*
Expenditure	30,259.61	*29,543.52*
Closing Balance	**131,265.12**	***101,991.53***

Details of Income are on sheet Income - Page 3
Details of Expenditure are on sheet Expenditure - Pages 4 & 5
Details of Fund changes are on sheet Fund Changes - Page 7

Littleover Baptist Church

Liabilities

Year ending 31st December 2023

Donations to be sent		
	Tear Fund Quiz night	115.00
	Padley jumper day & donations	96.00
	Spurgeons Xmas Day (100079)	113.77
	HM Sock	32.50
Cheques & payments to be made		
	Salvation Army (100077)	200.00
	Organist's Honorarium (100072)	150.00
	HMRC	148.60
	Total Liabilities	855.87
		705.87
		150.00

cnocode	cnodesc	ctrdesc		Income	Exp
S002A	Special Appeals Inc.	Christian Aid breakfast	12/05/2024	133.40	
S002A	Special Appeals Inc.	Christian Aid breakfast vouchers	12/05/2024	20.00	
S002A	Special Appeals Inc.	Padley donations	29/09/2024	60.00	
S002A	Special Appeals Inc.	Padley Jumper Day	15/12/2024	36.00	
S002A	Special Appeals Inc.	Quiz night (Tear Fund)	17/11/2024	115.00	
S002A	Special Appeals Inc.	Carol Service Dby City Mission	18/12/2024	183.85	
S002A	Special Appeals Inc.	Christmas Day - Spurgeons	25/12/2024	113.77	
		Total		**662.02**	
S002C	Special Appeals Exp	Christian Aid	30/06/2024		153.40
S002C	Special Appeals Exp	Derby City Mission - Carol Service	23/12/2024		183.85
S002C	Special Appeals Exp	Tear Fund Quiz night			115.00
S002C	Special Appeals Exp	Padley jumper & donations			96.00
S002C	Special Appeals Exp	Spurgeons Christmas Day			113.77
		Total			**662.02**
D002C	Donations - Specific	Tear Fund - Flood appeal	25/03/2024	200.00	
D002C	Donations - Specific	Stockbrook Donation	29/12/2024	200.00	
D002C	Donations - Specific	Treetops Hospice	30/12/2024	200.00	
D002C	Donations - Specific	Salvation Army	31/12/2024	200.00	
		Total			800.00
D004A	Donations projects fund	Paul White in mem of Marjorie	06/02/2024	750.00	
D004A	Donations projects fund	AM Amoah - in mem of M Anderson	03/05/2024	150.00	
D004A	Donations projects fund	M Anderson funeral	05/05/2024	67.40	
D004A	Donations projects fund	From Joyce Hamilton's family	01/11/2024	1,000.00	
D004A	Donations projects fund	In memory of Marjorie White	15/12/2024	20.00	