



East Midland Baptist Association

**ANNUAL REVIEW AND FINANCIAL
STATEMENTS FOR THE YEAR ENDED
31ST DECEMBER 2024**

A review of our life together as an Association
of Baptist Churches in the East Midlands

East Midland Baptist Association

Registered Charity Number: 1094457 Registered Company Number: 4302466

Registered Office: EMBA Office, c/o West Bridgford Baptist Church, Melton Road,
West Bridgford, Nottingham NG2 7NF

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EMBA Staff Team *(to 31 December 2024)*

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Revd Dr Nick Ashton

Revd Pete Leveson *(Appointed February 2024)*

Mrs Becky Nicholls – Admin Lead and PA to Regional Team Leader

Mrs Gill McNab – Admin Assistant

Mr Kenny Henry – Safeguarding Lead

Revd Sarah Fegredo – Comms Lead *(Appointed May 2024)*

EMBA Board of Directors *(to 31 December 2024)*

EX-OFFICIO MEMBERS

Regional Team Leader:	Revd Mark Clay	
Treasurer:	Mr Andy Smallridge	Melton Mowbray BC, Leics

ELECTED MEMBERS

Moderator:	Revd David Harvey	Belper BC, Derbys
	Revd Hannah Colk	Robert Hall Memorial BC, Leics
	Mrs Ellie Cox	Oadby BC, Leics
	Revd Martin Hills	Oundle BC, Peterborough
	Revd Matt Jones	Westdale Lane BC, Notts
	Mrs Kay McManus	New Day BC, Morton, Lincs
	VACANCY	
	VACANCY	

CO-OPTED MEMBERS

NONE

NON-VOTING MEMBER

Company Secretary:	Mrs Becky Nicholls
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At the General Meeting as part of the 2025 EMBA Gathering there will be six vacancies on the EMBA board of Directors.

Report of the EMBA Directors



Objectives and Activities

The objects of this charitable company are the advancement of the Christian faith, particularly across the East Midlands and especially by the means of and in accordance with the principles of the Baptist denomination as set out for the time being in the Declaration of Principle of the Baptist Union of Great Britain (BUGB).

The charitable company exists as a network of churches seeking to serve God's kingdom, led by the Holy Spirit, enabling all to do everything possible to fulfil God's apostolic mission and ministry within the communities in which they are placed. The charitable company believe that the local church is the primary way in which God's apostolic mission is fulfilled and as such, healthy churches are crucial to seeing God at work across the region. The trustees of the charitable company are committed to growing healthy churches through inspiring, equipping, pioneering, caring and partnering. These five priorities guide the work of the charitable company.

The principle activities of the charitable company are the employment of a Regional Ministry and administrative staff team and the organisation of a number of volunteers, working in groups or individually, to offer support and guidance, training and financial resources to advance the Christian faith in a way which benefits Baptist churches and the communities they serve.

The charitable company is part of the family of Baptist organisations serving the needs of many of the Baptist churches in Great Britain, working particularly closely with the Baptist Union of Great Britain and BMS World Mission.

Achievements and Performance

The EMBA Directors continue to work closely with the Staff Team on a range of significant issues which impact on the whole Baptist family. Together we have developed an Action Plan to take forward the relevant recommendations for change emerging from the Project Violet Research and Report. As part of this, four women ministers of churches in the Association will be participating in the relaunched "Magnify You" programme which is designed to encourage and coach women ministers for more high-profile roles within the Baptist family.

Churches may or not be aware that the current financial model which supports both Associations and BU Specialist Teams is not sustainable unless there is a significant increase in Home Mission giving and other income streams. We are therefore heavily invested in the outcome of the Baptist Union Financial Review currently being undertaken. We invite our local churches to pray that those engaged in the review and considering its outcomes will have God's wisdom as to the best way forward to grow healthy churches. We are extremely

grateful for all the current giving to Home Mission which happens alongside many other financial pressures on churches. We invite you to consider whether you might be able to offer more.

The Regional Ministers continue to build relationships with churches and are available to offer support and encouragement to Ministers and Leadership Teams. Kenny Henry is our Safeguarding Lead and is organising a range of training courses as well as advising on specific issues. The Directors have approved a new "Resourcing Grant" aimed at churches that are growing quickly and need interim financial support to sustain and continue that growth.

Following its acceptance by the BU Council as a Baptist College in March 2024, Revd Dr Nick Allan has been appointed Director of the St Hild Centre for Baptist Ministry. We invite churches to discern whether there are people within their fellowships who God might be calling to ministry or leadership roles who could take advantage of the range of opportunities the college has to offer. Have a word with your Regional Minister.

Following a period of helping us on a freelance basis, Sarah Fegredo has been appointed to the permanent post of Communications Lead. We trust that churches are appreciating the significant improvements in our communications.

At the Annual Gathering in June 2024, Revd Hannah Colk, Mrs Ellie Cox, Revd Martin Hills, and Revd Matt Jones were re-elected for a second term of office. In the current year they have served alongside Mrs Kay McManus (eligible for re-nomination this year), Revd Mark Clay, Andy Smallridge (Treasurer), and me. Some of our work has been strategic, challenging and exciting. There has also been the trustee type background work of producing a document setting out Governance Principles, a Risk Register, and reviewing how we deal with Data Protection issues. My thanks to all the Directors serving faithfully and bringing wise counsel to our conversations.

The Directors express sincere thanks to the Staff Team. Becky, Gill, Kenny, Mark, Mike, Nick, Pete, and Sarah together with Andy our Treasurer and Irene our bookkeeper serve the Association and our churches so very well. The Directors and Staff Team continue to look for innovative ways to engage with and draw on the skills and experience of Regional Associates, ministers, church leaders, and the many retired ministers in our region. We are grateful for all the work done on a voluntary basis by so many.

This is my final report as Moderator of Directors. It has been a privilege to serve the Association for the best part of 10 years. I take this opportunity to express my thanks to all who have served as Directors and members of the Staff Team during this time.

I encourage you to pray for the Directors and Staff Team on a regular basis. We are always keen to hear from those who have a passion to see God's Kingdom grow and have some skills and time available. Please contact any of the Directors or Regional Ministers.



Revd David Harvey
Moderator of the EMBA board of Directors



East Midland Baptist Trust Company (EMBTC)

Purpose Statement

The East Midland Baptist Trust Company (EMBTC) primarily acts as 'Custodian Trustee' for many EMBA churches. In addition, it has responsibility for advising congregations on property related matters; the maintenance of burial grounds arising from 'closed' churches and supporting churches in applying for loans to the Baptist Union Loan Fund; the majority of the work is undertaken for us by the Support Services Team of the Baptist Union Corporation (BUC).

Achievements and Performance

2024 has seen a number of changes related to the work of the EMBTC. We bid farewell to Mike Fegredo and Tim Jackson, the latter handing over the reins as treasurer to Andy Smallridge. We were delighted to welcome David Harvey to the Board. We thank all these friends for their service. We are grateful to our own Becky Nicholls and Sally Spicer and Tim Chowns of the Baptist Union Corporation (BUC) for their support in preparing the agenda.

We have continued to seek to simplify the work of the EMBTC. The transfer of funds held for EMBTC churches to the BUC was completed and some long standing property and bank account matters were finally cleared off our agenda.

The Board has continued to support the churches of the Association with regard to property and legal matters related to Trust deeds and to applications for BUC loans, as well as assisting those churches which are closing to resolve legal and financial matters, a sad but necessary task. It would greatly facilitate our work if those churches considering closure would speak to their Regional Minister so that all the necessary legal work can be completed in a timely manner. We are grateful to the BUC staff at Didcot, in particular Tim Chowns for their support. The Support Services team have been through some difficult times but, under Chris Jones' able leadership, has achieved some stability. Listed church buildings present challenges from time to time and we have been well supported by the augmented BU Listed Buildings team.

As EMBTC Moderator, I sit on the BUC Board and continue as Moderator. I also participate in meetings with other Trust company secretaries. Both these activities are invaluable in providing early warning on changes in the law relevant to our churches.

Churches should be aware that there are a number of issues relating to the new Charities Law as well as Equality and Housing Acts. Churches that hire their premises to outside organisations are strongly advised to adopt an Ethos Statement. Please see documents [L09C](#) on the BU website for details where you can also find advice on these other matters. These leaflets are regularly reviewed and updated and church secretaries should ensure they are familiar with them.

The EMBTC remains on a firm financial foundation and we look forward to supporting the churches in 2025-6. Our prayer is that the resources we hold and the expertise available may be used by the churches of the East Midlands to grow the Kingdom in new and imaginative ways to God's glory.

Dr Chris Hanning (EMBTC Moderator)

Rooted

Rooted is the EMBA's commitment to equip ministers and leaders for contemporary ministry and to help churches engage in mission and ministry in our ever-changing world.



Themed days (usually two or three) are held each year that provide an opportunity to reflect theologically and practically on a particular aspect of ministry. The day is broadly aimed at either Ministers and Pastors (Rooted for Ministers), wider church leadership teams, including ministers and pastors (Rooted for Leaders), or open to everyone (Rooted for Everyone). We aim to make the days as practical as possible with subjects covered that stimulate our thinking in mission and ministry.



In April 2024, Rev Dr Linda Hopkins helped us explore where and how the voices of children and young people are being heard in our Baptist communities today and how we can encourage their participation in church life together. In early June 2024, we were joined by the Rev Prof Philip McCormack, Principal of Spurgeon's College in London, who led a day for our ministers on resilience in ministry. Then in November, Rev Mark Clay, Regional Team Leader for the EMBA, led some sessions based on his experience of leading churches into growth.

All sessions are delivered free of charge to EMBA churches, and we are always happy to receive suggestions for topics or themes to be explored.

EMBA Children, Young People and Families (CYF)

Key activities in 2024

- Delivering the Youthscape Essentials Course to 23 youth workers from 11 churches across the EMBA in two cohorts. We are planning to run at least two more cohorts in Autumn 2025 and Spring 2026.
- Organising the Rooted event featuring Linda Hopkins sharing her research on "Hearing the Voice of the Child"
- Representing the EMBA on the National CYF Round table in March and October
- Conversations with church teams and individual workers and volunteers about their work.
- Producing occasional newsletters and social media



Revd Sarah Fegredo, EMBA CYF Associate

Project Violet

On 2nd May 2024 the Project Violet report was launched. This huge piece of work had sought to celebrate the centenary of ordained women minister by inviting women in ministry to share their experiences and the challenges they face.

All the reports and other information can be found here:
https://www.baptist.org.uk/Groups/363245/Project_Violet.aspx

The key outcome of the report was a list of fifty seven Requests for Change, covering all aspects of women's ministry life. Some of these apply to the local church, some to Associations, and some to colleges and other national bodies.



The EMBA held a Women's Gathering hosted by Rev Dianne Tidball later in May to give an opportunity for women ministers to reflect together on the findings.

Various groups across Baptist life were invited to respond and the EMBA staff and directors considered those requests which were applicable. An action plan was drawn up and this is regularly reviewed and progress monitored. The team were pleased to note that the EMBA was already ahead of the game on some of the requests. For example, Request 17 asked that trans-local funding be made available to women wishing to train for ministry. The EMBA offers grants to Ministers in Training and this is available to women and men. In 2024 one of the two grants was to a woman.

The staff team and directors will continue to monitor the action plan and to respond to further information and developments from colleges and the Ministries team.

EMBA Ministry Recognition Committee (MRC)

The Ministerial Recognition Committee primarily works with those who are exploring a call to ministry across the EMBA.

In 2024 we had the privilege of meeting with four individuals who were exploring a call to accredited ministry in one form or another. One candidate was concluding the exploration of being called as an accredited lay pastor, and three were exploring a call to be a fully accredited minister with the Baptist Union of Great Britain. Of these three, one was commended and began their theological education at St Hild College in September of 2024, one was a reinstatement to the accredited list following a return to the United Kingdom after a number of years of ministering abroad, and one was commended to go to the Baptist Union's national Residential Selection Committee in March 2025. The EMBA's MRC were delighted to commend all four to the Baptist Union.

The Regional Team are in regular conversation with those who are exploring a possible call to ministry, and we have a number of people preparing to come to our regional MRC over the next 12 months.

The EMBA's MRC is comprised of representatives from the regional team, EMBA ministers, and others who have been appointed by our churches. We are grateful for the work and time that they give to this group. A number have stood back after serving on the MRC for a number of years and we are thankful for them, as a result we have recruited a number of new members to join the group.

Grants Group

We are incredibly grateful to all our churches who, despite challenging times, continue to support the work of our Baptist Family through Home Mission. Your generosity has enabled the EMBA to fund four Mission Grants and one Pioneer Mission Grant to support church ministries during 2024. Two new EMBA ministers-in-training are being supported with Minister-in-Training Training Grants (MITTG) and a further three Equipping Grants were awarded to support theological training.

Having launched our new Mission Partnership Grants and the MAP process last year, many churches are now actively engaging in the process, seeking to become healthy, mission minded, growing churches, and the Team are being assisted in this work by Revd Karl Relton (Mission Accompanier Co-ordinator).

Our thanks go to all members of the EMBA Grants Group who have served in this role over the years. The Regional Team are appreciative of the time commitment given and for the insights and reflections of the wider group. At the end of 2024 the decision was taken to disband the group in its current format, grant decisions becoming an in-house process with independent oversight being sought as and where needed.

If as a church you are considering a new mission opportunity but finance is an issue, we would strongly encourage you to take a look at the different grants available on the [EMBA website](#) or have a conversation with your Regional Minister.

Safeguarding

There remains a healthy demand for Safeguarding Training across the Region. In 2024 we delivered 15 Level 2 and 12, Level 3 training sessions. This amounted to 466 delegates trained. We continue to be blessed with a good cadre of trainers which is reflected in the positive feedback we receive. Whilst other Regions are struggling to resource training we are fortunate in the EMBA to have a healthy and committed cadre and we are extremely grateful for all their support.



After the positive feedback around the DPS training day delivered by the BU in 2023 we designed and delivered our own training day in 2024. A huge thanks to Revd Paul Muir for the time and effort he put into this training day. The training package that we designed has now been shared with the BU in order that they can look to roll this out Nationally.

Our Safeguarding Lead, Kenny Henry, has been involved in a National working group designing and delivering a 'Guidance for Safeguarding Trustees' document and is also now working on a new online Level 2 training package.

Our DPS colleagues now have access to Kenny monthly via his 'Drop in Safeguarding Surgeries' on Zoom.

For help and support with safeguarding in your church please contact [Mr Kenny Henry](#) (EMBA Safeguarding Lead).

EMBA Ministers' Conference



The Minister's Conference is held in February of each year and in February 2024 we were delighted to welcome Revd Dr Steve Holmes who explored how our Baptist heritage might equip us for the tasks of mission and ministry in the twenty first century.

We were led in worship by a talented worship team consisting of some of our own ministers. There were opportunities to share with one another, to build friendships, to pray together and also to have fun together.

Those who attend really appreciate the opportunity to meet and share with Baptist ministers working in the same area and the team think that adds a richness to this gathering that blesses all those who attend. We would encourage ministers who haven't been to the conference

before (or haven't been for a while) to give it a try. We would also like to ask churches to make sure that their minister is able to attend if they want to.

Refresh Women's Conference

April 2024 saw the women's conference in two locations because of numbers. It was a delight to meet in Grantham Baptist and at Burton New Baptist. Our speaker was Helen Jarvis from the LBC network of churches which has grown from its first congregation to around 25 in just 8 years.



Helen spoke powerfully on seeing God's Kingdom come. She was witty, vulnerable and shared from the Word of God deep truths from her own experience and discipleship journey. She has faced tough times but always seen prayer and fasting as the door to encountering God in his grace and love.

November 2024 our venue was Whetstone, Leicestershire and Ronia Jamera from Gas Street Church Birmingham spoke about God's faithfulness from Hebrews 11:11. She challenged us all with a deep call to let God be Lord of our lives and follow only Him. To trust him in the dark places and to support each other.

At all our events we have a blend of worship and testimonies, questions and answers, Bible study, laughter and tears, response, prayer and ministry. We are honored that our loving God gives us the privilege of serving him in this way.

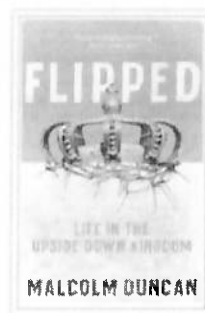


Revd Dianne Tidball (Refresh Coordinator)

EMBA Retired Baptist Ministers' Network (RBMN)

Around 90 Baptist Ministers have "retired" in the East Midlands with many decades of ministry experience and service between us. In 2024 we continued a pattern of both Zoom and in-person gatherings, locally and regionally. Our Lent ZOOM Gathering was guided by incoming Baptists Together President Stephen Finamore who reflected with us on the connections between Jesus' baptism, wilderness testing and ordeal in Gethsemane. At this year's in person Summer Gathering, we welcomed back to the EMBA former General

Secretary Jonathan Edwards who looked over his decades of leadership and ministry with refreshing candour and self deprecating humour. Another fine buffet lunch added to the pleasure of the occasion. For Advent, a copy of a recently published book – this time Malcolm Duncan's Flipped – was made available on request to around 40 of us. This refreshingly brief introduction to Matthew's gospel was well received in plenary and small group discussions. Complementing these whole Network gatherings, a number of more local opt-in meetings were organised, often with a meal together.



In 2024 the RBMN also contributed to the Project Violet consultation. Those of us who ministered in, say, the 1960s-90s shared anecdotes and responses, recorded experiences of chauvinism or worse, and also acknowledged times when we had failed to be to be "allies in private and public". This Network would not be happening at all without the continuing affirmation and support of Mark Clay, his PA Becky Nicholls, and the EMBA Team. We remain grateful to them all for this.

Revd Michael I Bochenski (EMBA – RBMN Coordinator)

Welcome to new EMBA ministers

Those in ministry who we have welcomed into the Association during 2024 are:

Elaine Blundell (Greenhill Community Church, Coalville, Leics)

Alexis Brooks (Prison Chaplain – HMP Stocken)

Elsie Fraser (Littleover BC, Derbys)

Neil Henson (Bretton BC, Peterborough – Minister in Training)

Gareth Hides (Pioneer Minister)

Henry Ohakah (Mountsorrel BC, Leics)

Clare Stones (West Hucknall BC, Notts – Minister in Training)

Ministerial Recognition

Fully Accredited Baptist Minister (FAM)

Having successfully completed their Newly Accredited Minister (NAM) studies the following ministers transferred to the Fully Accredited Baptist Minister list in 2024 and will receive their handshake at the 2025 BU Assembly:

Tom Bowring (Oakham BC, Leics)

Sue Hensby (Retired Baptist Pioneer Minister)

Graham Hill (Ibstock BC, Leics)

Fiona Kirby-Smith (Crosby, Connect Church, Scunthorpe)

Paul Muir (New Life BC, West Bridgford, Notts)

Claire Roberts (Queensberry BC, Notts)

Joe Smith (Fleckney BC, Leics)



National Recognition as a Pastor (NRPa)

Robert Holmes (Cross Hills BC, Bagworth, Leics)

Finance review

We are really appreciative of those churches who give generously to Home Mission as this is the principal source of income from the Association. We know finances are tight in many churches, but many are contributing to the Baptist family through Home Mission at the 5% of income expectation.

Giving from churches in the Association to Home Mission was 14% above target and an increase of just over £78,000 on 2023. This is well above the national figure of 2% above target. Under the current funding formula, the Association received £260,951 in 2024.

However, this alone doesn't cover our operating costs, and we continue to be reliant on property sales. Despite this, the Directors have continued with their policy of investing in the work of the Association and using our reserves as necessary. We consider the reserves to be more than strong enough to support this approach for many years.

The work on the national Financial Review continues. Modelling suggests some Associations will gain and others lose under the proposed new Home Mission funding arrangements. The impact on the Association, however, appears neutral.

Reserves policy

The Directors have determined that the minimum Reserves required to be maintained are equivalent to three months' pay in lieu of notice for all paid staff plus an equal amount for contingencies.

Risk review

A review of the major risk which impact on the work of the Association has been undertaken and procedures have been established to manage the risks identified.

Statement of trustees' responsibilities

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Association and of its excess or deficiency of income over expenditure for the period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make adjustments and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements: and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable us to ensure that the financial statements comply with the Company Act 2006. We are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of public benefit

Our main activities and who we are and the objectives of the charitable company are described above. All our charitable activities focus on the promotion of the Evangelical Christian Religion and the support of its Ministers, Lay pastors and Churches connected with the Baptist denomination and are undertaken to further our charitable purpose for the public benefit.

This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice and Reporting by Charities SORP 2019 (FRSS102) in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small entities.

SIGNED ON BEHALF OF THE TRUSTEES

.....
Revd M Clay

DATED.....



EMBA Working Groups *(to 31 December 2024)*

East Midland Baptist Trust Company (EMBTC)

Chris Hanning (Moderator), Andy Smallridge (EMBTC Treasurer), Gary Anderson

Grants Group

David Howe, Sue Hensby, Graham Watkins

Ministerial Recognition Committee (MRC)

Colin Bowden, Ellie Cockbill, Christine Cook, Jon Grant, Chandra Morbey, Richard Nicholls, Ruth Tiso

Ministers' Conference Planning Group

Sam Dunn (Coordinator), Sarah Fegredo (Administrator), Tom Cox (Treasurer), Rashell Beya, Christopher Brown, Rachel Malyk

Refresh Women's Conference

Dianne Tidball (Coordinator), Vivienne Edwards, Margaret Hanning, Sarah Liquorish, Linda Patel

Retired Baptist Ministers' Network (RBMN) Planning Team

Michael Bochenski (Coordinator), Ron Day, Clive Doubleday, Nic Hasnip, David Luce, Dick Prior, Jane Webb

Safeguarding Team

Dave Bedford, Clare Blain, Elaine Burrows, Sarah Fegredo, Sarah Jones, Kenny Henry, Paul Muir, Helen Parker, Amanda Tasker

**And to all who support
the work of the Association**

THANK YOU



Contacting the Association Team

EMBA Staff Team

Admin Lead and PA to RTL

Mrs Becky Nicholls Tel: 07763 401 793 Email: becky.nicholls@embaptists.org.uk

Admin Assistant

Mrs Gill McNab Tel: 07483 119 627 Email: gill.mcnab@embaptists.org.uk

Comms Lead

Revd Sarah Fegredo Tel: 07926 456 765 Email: sarah.fegredo@embaptists.org.uk

Safeguarding Lead

Mr Kenny Henry Tel: 07498 189 205 Email: kenny.henry@embaptists.org.uk

Regional Ministers

Revd Mark Clay – Regional Team Leader (RTL)

Tel: 07975 863 772 Email: mark.clay@embaptists.org.uk

Revd Dr Nick Ashton

Tel: 07399 660 047 Email: nick.ashton@embaptists.org.uk

Revd Pete Leveson

Tel: 07950 768 332 Email: pete.leveson@embaptists.org.uk

Wider EMBA Team

EMBA & EMBTC Treasurer: Mr Andy Smallridge

Email: andy.smallridge@embaptists.org.uk

Bookkeeper: Ms Irene Milburn

Email: irene.milburn@embaptists.org.uk

Data Protection Officer: Mrs Becky Nicholls

Email: dpo@embaptists.org.uk

Home Mission Administrator: Mr Jack Liquorish

Email: jack.liquorish@embaptists.org.uk

EMBA Associates

People recognised and endorsed by the Association in offering specific skills and experience to the churches of the EMBA (largely in a voluntary capacity) thereby expanding the capacity of the Regional Team.

Children, Young People and Families (CYF): Revd Sarah Fegredo

Church Development: Revd Graham Dunn

Ministerial Development: Revd Nick Swanson

Pioneering Support: Revd Sue Steer

Spiritual Accompaniment: Revd Stephen Ibbotson

Training: Revd Elaine Burrows and Revd Nick Swanson

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST MIDLANDS BAPTIST ASSOCIATION

I report on the accounts of the company for the year ended 31st December 2024 which are set out on pages 20 to 28.

This report is made solely to the Charity's Trustees as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the Charities Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my Independent examination work, for this report, or for the opinions I have found.

Responsibilities and basis of the report

As the charity's Trustees of the company (and also its Directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act: or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination: or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Name: A R R PRICE FCA Chartered Accountant

**For and on behalf of ARR Price Limited
17 Newstead Grove
NOTTINGHAM
NG1 4GZ**

Date:.....

**EAST MIDLAND BAPTIST ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

(Including Income and Expenditure Account)

	Note	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£
INCOME from					
Charitable activities					
BU Operational Funding		260,951	-	260,951	182,651
Donations and legacies	2	360	-	360	-
Ministers Conference		16,820	-	16,820	12,953
Preaching Contributions		4,321	-	4,321	3,184
Sundry income		7,139	580	7,719	16,894
Investment Income		36,231	6,060	42,291	41,970
Rental Income		5,029	-	5,029	9,308
TOTAL INCOME		330,851	6,640	337,491	266,960
EXPENDITURE ON CHARITABLE ACTIVITIES					
Employment Costs	3	206,469	-	206,469	154,044
Manse Costs	3	34,213	-	34,213	26,098
Travel Costs		12,208	-	12,208	11,181
Minsters Sabbatical		3,000	-	3,000	-
Training		6,756	-	6,756	11,077
Ministers Conference		16,373	-	16,373	11,745
Other Conferences, Committees and Meetings		5,935	-	5,935	4,314
Home Mission Grants	4	76,267	-	76,267	88,317
Grants and Donations	4	17,589	6,050	23,639	11,930
Church Relations		1,135	-	1,135	908
Office Costs Inc. Printing and Photocopying		4,726	-	4,726	4,665
Technology and Telephone		11,538	-	11,538	7,277
Insurance		2,589	-	2,589	1,868
Depreciation		3,958	-	3,958	9,345
Profit on disposal of fixed assets		(129)	-	(129)	-
Legal and Professional		10,641	-	10,641	12,249
Sundry Expenses		8,044	3,130	11,174	11,414
Subscriptions		1,176	-	1,176	2,244
Closed Church costs		4,001	-	4,001	1,615
Governance Costs					
Independent Examiner's Fee		1,584	-	1,584	1,644
TOTAL EXPENDITURE		428,073	9,180	437,253	371,935
Net Income/(Expenditure) for the year before other recognised gains		(97,222)	(2,540)	(99,762)	(104,975)
Transfers between funds		-	-	-	-
Other Recognised Losses on Investments		-	-	-	21,701
Net Income/(Expenditure) for the year and Net Movement in Funds	5	(97,222)	(2,540)	(99,762)	(83,274)
Balances at 1st January 2024		1,470,832	213,326	1,684,158	1,767,432
Balances at 31st December 2024	11-12	1,373,610	210,786	1,584,396	1,684,158

All of the Charity's activities are derived from continuing activities.

EAST MIDLAND BAPTIST ASSOCIATION
BALANCE SHEET AT 31ST DECEMBER 2024
Company Number 4302466

	Note	2024 £	2023 £
Fixed Assets: Tangible Assets	6	5,207	5,334
Current Assets			
Debtors	7	685,443	623,038
Cash on Deposit		919,258	1,007,365
Cash at Bank		<u>18,215</u>	<u>82,417</u>
		1,622,916	1,712,820
Creditors			
Falling due within one year	8	<u>(43,727)</u>	<u>(33,966)</u>
Net Current Assets		<u>1,579,189</u>	<u>1,678,854</u>
Total Assets Less Current Liabilities		1,584,396	1,684,188
Provisions for liabilities			
Defined Benefit Pension Scheme Deficit Liability	9	-	(30)
Net Assets		<u><u>1,584,396</u></u>	<u><u>1,684,158</u></u>
Funds			
Unrestricted:			
General	11	1,373,610	1,470,832
Restricted:	12	127,964	129,801
Endowed:	12	<u>82,822</u>	<u>83,525</u>
TOTAL CHARITY FUNDS		<u><u>1,584,396</u></u>	<u><u>1,684,158</u></u>

For the year ended 31st December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476: and

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts:-

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

These accounts were approved by the Directors and authorised for issue on and are signed on their behalf by:-

Revd M Clay
Director

A D Smallridge
Treasurer

The notes on pages 22 to 28 form part of these accounts.

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES

Constitution

The Charity is a company limited by guarantee, incorporated in England and Wales company number 4302466 and a registered Charity number 1094457. The registered office is West Bridgford Baptist Church, Melton Road, West Bridgford, Nottingham NG2 7NF.

Accounting Convention

The financial statements have been prepared under the historical cost convention 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 SORP 2019 (FRS102) and the Companies Act 2006.

The East Midlands Baptist Association meets the definition of a public benefit entity under FRS (102).

The presentation currency is £ Sterling.

Preparation of the Accounts on a Going Concern Basis

The Trustees consider that the Charity can continue as a going concern for at least the next 12 months and accordingly the accounts are prepared on a going concern basis.

Key assumptions and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Multi-employer defined benefit plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan.

The time to complete the exercise of setting up individual pension arrangements is anticipated to complete over the next couple of years. Until the buy-out and wind up are complete not all risks relating to the DB plan are removed. The uncertainties include:

- the sale values that will be achieved on disposal of residual investments.
- the costs of operating the DB plan until completion of the buy-out process.
- the costs of the buy-out process; and
- the cost of making any amendments to the DB plan to enable the buyout to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain.

The Trustees and the Baptist Union currently, they do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future, but cannot rule this out at this stage.

Consolidation

In the opinion of the Trustees, the company and its subsidiary undertaking comprise a small group. The company has taken advantage of the exemption provided by Section 398 of the Companies Act 2006 not to prepare group accounts.

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES continued

Income Recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met and it is probable that the income will be received and the amount can be measured reliably.

Grants are recognised when the charity has entitlement to the funds, any performance conditions attached have been met and it is probable that the income will be received and the amount can be measured reliably.

Investment income is included when receivable and can be measured reliably

Proceeds from the sale of closed churches is recognised when notified of entitlement to the funds has been established.

Expenditure on Charitable Activities

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be made and the amount of the obligation can be measured reliably.

Expenditure is inclusive of any VAT as the charity's activities are exempt.

Expenditure primarily relates to staffing and support costs to enable the Charity to support Baptist Church Communities in the East Midlands. The support is wide ranging and involves pastoral care of ministers and churches, support for outreach, youth work, training, payroll service and finance. The Charity also makes a number of grant payments through its Home Mission Grants to support ministries across the region.

Included with charitable activities are governance costs that are associated with constitutional and statutory requirements and the strategic management of the Charities activities.

Tangible Fixed Assets

The Charity is not the owner of any properties. It has an interest in properties owned by the East Midlands Baptist Trust Company to the value of £408,250. Depreciation is provided at 33% on cost to write off office and IT equipment over its estimated useful life.

Debtors

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank

Cash at bank and in hand includes cash and short term highly liquid investments with a maturity within 3 months of the Balance Sheet date.

Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party at the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Fund Accounting

Unrestricted funds- are available to spend on activities that further any of the purposes of the Charity. Designated- funds are funds set aside by the Trustees out of unrestricted funds for specific purposes or projects.

Restricted funds – are funds that can only be used for a particular restricted purpose. The restriction may be declared by the donor when making the gift or may result from the terms of an appeal.

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1.ACCOUNTING POLICIES continued

Fund Accounting continued

Endowment funds- are resources received by the Charity that represent capital and that Charity law requires the Trustees to invest it or retain and use it for the Charity's purposes. In respect of permanent endowments, the Trustees have no power to convert it into income and apply it. Whereas expendable endowments the Trustees do have this power. Expenditure that meets these criteria is charged to the appropriate fund.

Voluntary Assistance

The Charity has not made any financial consideration for the voluntary help it has received during the year, nor is it able to quantify such assistance.

Taxation

The Association is a registered charity and is exempt from any liability to taxation on its income and capital gains

Pension Schemes

Defined contribution scheme

The Association operates a defined contribution scheme for employees. Contributions payable are recognized in the Statement of Financial Activities when due.

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

2 DONATIONS & LEGACIES

	Unrestricted Funds	Restricted Endowed Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donations	360	-	360	-
Legacies	-	-	-	-
	<u>360</u>	<u>-</u>	<u>360</u>	<u>-</u>

3 EMPLOYEES AND TRUSTEES

Staff Costs	2024	2023
	£	£
Salaries	177,216	131,577
Employers NI	10,723	6,768
Pension Costs: Defined Pension Scheme	18,530	14,783
Other Costs (Council tax, water and accommodation)	<u>34,213</u>	<u>26,326</u>
	<u>240,682</u>	<u>179,454</u>

No employees have emoluments above £60,000. The average number of employees is 7.

Five Trustees were reimbursed expenses for travelling conferences and other expenses of £1,070 (2023: £1,214 number of trustees reimbursed was 5)

Trustees receiving remuneration is the Regional Minister Revd M Clay consisting of:-

Remuneration	42,900
Employer Pension Contributions	5,061
Manse	<u>3,026</u>

The Memorandum of Association of the Charity provides for remuneration and benefits to be paid to those appointed as Regional Ministers of the Charity. Remuneration is paid to the Regional Ministers as fully accredited Baptist Ministers of the Baptist Union of Great Britain, to exchange information, provide advice and support to churches and to their ministers and leaders to enable the Charity to further its objects.

4 EXPENDITURE OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Home Mission Grants		
Home Mission Grants to Churches	<u>76,267</u>	<u>88,317</u>
Grant to St Hild College	15,000	-
Other Grants to Churches (restricted)	3,714	9,432
Other Grants to Individuals (designated)	<u>4,925</u>	<u>-</u>
	<u>23,639</u>	<u>9,432</u>

The grants to individuals are in support of theological training, spiritual courses and benevolent payments.

5 NET INCOME FOR THE YEAR IS STATED AFTER CHARGING

	2024	2023
	£	£
Independent Examiner's Fee	1,584	1,644
Depreciation	3,958	9,345
Profit on disposal of assets	<u>(129)</u>	<u>-</u>

EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

6 TANGIBLE FIXED ASSETS

Computer and Office Equipment	£	
At cost 01.01.24	50,349	
Additions	4,022	
Disposals	(1,144)	
Cost 31.12.24	53,227	
Depreciation - at 01.01.24	45,015	
- disposals	(953)	
- for year	3,958	
	48,020	
Net book value at 31.12.24	5,207	

7 DEBTORS

	2024	2023
	£	£
Amounts owed by group undertakings		
Inter-company Account (Note 13)	593,189	594,301
Prepayments and accrued income	92,254	28,737
	685,443	623,038

8 CREDITORS - Amounts falling due within one year

	2024	2023
	£	£
Accruals for grants payable	19,067	8,833
Other creditors and accruals	5,579	8,856
Income in advance	15,580	12,745
Taxation and Social security	3,501	3,532
	43,727	33,966

9 PROVISION FOR LIABILITIES

	2024	2023
	£	£
Defined Benefit Pension Scheme Deficit Liability		
Balance Sheet Liability at 1st January 2024	30	42
Deficiency Contributions paid	(7)	(12)
Interest Cost	-	-
Change in Liability	(23)	-
Balance as at 31st December 2024	-	30

10 ANALYSIS OF NET ASSETS BY FUNDS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
31st December 2024			
Fixed Assets	5,207	-	5,207
Current Assets	1,412,130	210,786	1,622,916
Current Liabilities	(43,727)	-	(43,727)
Provisions for Liabilities	-	-	-
	1,373,610	210,786	1,584,396
31st December 2023			
Fixed Assets	5,334	-	5,334
Current Assets	1,499,494	213,326	1,712,820
Current Liabilities	(33,996)	-	(33,996)
Provisions for Liabilities	(30)	-	(30)
	1,470,802	213,326	1,684,128

**EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024**

11 UNRESTRICTED FUNDS

	Balance at 01.01.24	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.24
Unrestricted Funds	1,470,832	330,851	(428,073)	-	-	1,373,610

12 RESTRICTED AND ENDOWMENT FUNDS

	Balance at 01.01.24	Incoming Resources	Outgoing Resources	Realised Gains	Transfers	Balance at 31.12.24
Restricted	£	£	£	£		£
a Benevolent Fund	86,873	2,260	(1,500)	-	-	87,633
b Hunt Legacy	10,750	829	(3,130)	-	-	8,449
c Thos Cooke Trust	13,133	330	(1,125)	-	-	12,338
d Sutton in Ashfield	5,492	144	-	-	-	5,636
e Leicester Ass	11,318	297	-	-	-	11,615
f Peterborough Chaplaincy	508	13	-	-	-	521
g Burton on Trent	1,727	45	-	-	-	1,772
	129,801	3,918	(5,755)	-	-	127,964
Endowments						
h Hart Foundation	45,476	1,148	(3,425)	-	-	43,199
i Midland/Pegg Fund	19,580	514	-	-	-	20,094
j Round/Keywood Trust	12,647	332	-	-	-	12,979
k Doric Trust	4,871	703	-	-	-	5,574
l Knipton Trust	951	25	-	-	-	976
	83,525	2,722	(3,425)	-	-	82,822
TOTAL	213,326	6,640	(9,180)	-	-	210,786

Explanatory Notes

- a The Benevolent Fund is used to relieve financial distress amongst Baptist Ministers and/or their dependants in the event of incapacity or death.
- b The Hunt Legacy is used to support work amongst women, with a preference for Derbyshire.
- c The Thomas Cooke Fund is a legacy supporting ministry within the Loughborough District.
- g The Sutton in Ashfield Fund is to be used for the advancement of Baptist work in Nottinghamshire.
- d Leicester Association Fund - This represents the residual funds of the Association to be used to support the ministry in Leicester.
- e The Peterborough Prison Chaplaincy Fund is a fund to support the ministry at Peterborough Prison.
- f The Burton on Trent Fund is to assist young people to attend Baptist events.
- g The income from the Hart Foundation supports the education of Baptist Association area.
- h The Midland/Pegg Trusts provide grants for those in theological training.
- j/k/l The income from the Round, Keywood, Doric and Knipton Trusts are distributed to various causes.

**EAST MIDLAND BAPTIST ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024**

13 RELATED PARTIES

a) East Midlands Baptist Trust Company

The East Midland Baptist Trust Company (limited by guarantee no 178555 incorporated in England and Wales, Charity Number 250068) is a wholly owned subsidiary. Directors are appointed by the board of its holding company.

The financial results of East Midland Baptist Trust Company are: -

Gross assets are £1,786,261 (2023: £1,757,668) liabilities are £594,439 (2023: £595,302) with total net funds £1,191,822 (2023: £1,162,366). Total income amounts to £39,845 (2023: £65,064) and expenditure of £10,389 (2023: £40,564) with net gains on investments of £Nil (2023: Gain £24,711) resulting in a surplus for the year of £29,456 (2023: Surplus £49,211).

Beneficial ownership of the property and investment assets of the holding company is vested in the Trust company and recognised through the balance on inter-company account which is shown in debtors. Assets which represent the balances are:-

	2024	2023
	£	£
Property at Cost	408,250	408,250
Deposits and Investments	<u>184,939</u>	<u>186,052</u>
	<u>593,189</u>	<u>594,302</u>

b) Baptist Union of Great Britain

The Association is a member of the Baptist Union of Great Britain (BUGB). During the year, it received grants from the BUGB as follows:

	2024	2023
	£	£
BUGB Operational Funding	<u>260,951</u>	<u>182,651</u>

c) Rent was paid to West Bridgford Baptist Church in respect of rent of the Association offices amounting to £2,160 (2023: £2,160)

d) During the year £15,000 was paid to St Hild College for Baptist Ministry, a charity with a trustee in common with the East Midlands Baptist Association, for the support of Baptist Ministry training

14 Pensions

Baptist Pension scheme - Defined Benefit Plan

On 1st July 2022 an agreement was signed with Just Group to secure DB plan member's pension benefits as a 'buy in policy', providing financial backing for all DB pensions provided through the Scheme's DB plan

The time to complete the exercise of setting up individual pension arrangements and the wind up of the scheme is expected to be fully completed in 2025. Until the wind up the scheme not risks are removed. These risks include:

the sale values that will be achieved on disposal of residual investments;

the costs of operating the DB plan until completion of the buy out process;

the cost of the buy-out process and making any amendments to the DB plan to enable the buy-out to proceed.

It is expected that the assets of the DB plan will be sufficient to cover all costs and liabilities that remain.

The Trustees and the Baptist Union currently, do not anticipate reinstating the requirement to pay the full deficit reduction contributions in the future, but cannot rule this out at this stage. The DB plan wind up is expected to be fully completed in 2025.