

CLARE BAPTIST CHURCH

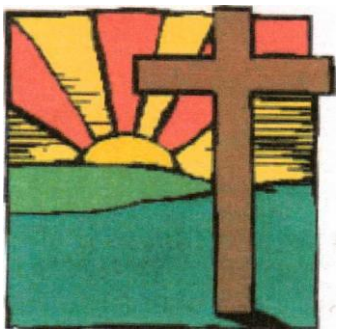
Annual Report and Accounts

Year ended 31st December 2025

Secretary:	**Minister:**	**Treasurer:**
Vivien Sargeant	Revd. Simon Mattholie	Colin Barrable
☎ 01787 278554	☎ 07932 467655	☎ 01787 278373
secretary@ clarebaptistchurch.org,uk	minister@ clarebaptistchurch.org,uk	treasurer@ clarebaptistchurch.org,uk

Deacons: John Baillie – Rita Curtis-Bateman - Tim Hayes - Gillian Johnson – Geoff Snowling - Cheryl Trundle

He is Risen!



Our Mission Statement:

TO FOLLOW AND

WORSHIP JESUS

AND

MAKE HIM KNOWN

MINISTER'S REPORT



As this is my first full year reporting as minister of Clare Baptist Church, it feels important to begin with gratitude. I formally began in post in July last year, having had the privilege of moderating the church for the preceding year. Stepping into the role officially has only deepened my appreciation for this fellowship and for the faithfulness that has shaped it over many years.

I reflect on this year with both deep thankfulness and a growing sense of holy urgency.

Signs of Hope

There are many reasons to give thanks. Our Christmas services were a genuine encouragement. The building was packed, the singing strong, and the welcome tangible. More importantly, conversations flowed easily. People lingered longer. There was openness throughout. It reminded us that, even in a secular age, there remains spiritual curiosity and a willingness to engage when the invitation feels warm and genuine.

It has been especially encouraging to see individuals express their faith more openly and begin to explore baptism. When someone begins to ask serious questions about following Jesus — or takes steps toward publicly declaring faith — we are witnessing the quiet work of the Spirit. These moments are deeply significant. They remind us that the gospel is not simply heritage; it is present reality.

Allsorts toddler group continues to be a quiet but powerful expression of the kingdom of God. Week by week, relationships are forming. Trust is growing. Parents and carers are finding connection in what can often be an isolating season of life. What looks like simple play and conversation is, in truth, incarnational ministry.

Likewise, "**Together We Can**", our Friday SEND group, has become a safe and compassionate space for families navigating additional needs and the complexities of school non-attendance. Here, church is not theory but presence. Not fixing but listening. Not programmes but compassion. This ministry reflects something deeply aligned with the heart of Christ.

Our Monday night **Bible Study** continues to be a particularly significant space. This group is intentionally shaped for those who are newer to faith or still exploring. In a culture where many have little biblical background, the simple act of opening Scripture together, asking honest questions, and learning without pressure is quietly radical. It is foundational discipleship.
Alongside this, we are grateful for the other **homegroups** of the church that meet regularly. These gatherings are essential to the health of our church — places where friendships deepen, Scripture is wrestled with, and prayer becomes personal. In a larger gathering we worship together; in smaller groups we grow together.

We are also thankful for the steady and compassionate ministry of the **Moving On Bereavement Group**, which continues to offer gentle support to those navigating grief.

In a society that often struggles to sit with loss, this group embodies patience, listening, and hope. It is a quiet but deeply significant ministry of presence.

Similarly, the **Ladies' Fellowship** remains an important thread in the fabric of our church life. For many, it provides friendship, faith, laughter, and mutual encouragement. Its faithfulness over many years is not something to be overlooked; it continues to nurture belonging and spiritual growth in ways that are both relational and enduring.

Even our church sales and clean-up days have been highlights. There is something deeply formative about working side by side — clearing, organising, serving tea, tidying corners that have been neglected. These moments build more than funds or order; they build shared ownership and shared joy. They remind us that church is not a performance to attend, but a community to belong to. These are faithful signs of life. And faithfulness matters.

Gratitude for Leadership and Service

I want to express particular thanks to our deacons — **Geoff, Rita, Colin, Tim, John, Cheryl, Viviene and Gillian** — for their service and support over the past year. Their wisdom, prayerfulness, and willingness to shoulder responsibility quietly and consistently have been a gift to this church and to me personally. Leadership in a local church is rarely glamorous; it is often hidden, sacrificial, and steady. I am deeply grateful for the way they serve.

I am also thankful that **Tom Culpin has been appointed as our Church Administrator**. This is an important development in the life of Clare Baptist Church. In a context where governance, safeguarding, communication and organisation are increasingly complex, having dedicated administrative support strengthens both our compliance and our capacity for mission. It enables us not simply to maintain what we have, but to steward it well.

A Church Marked by Love

One of Clare Baptist Church's greatest strengths is its genuine love and care for one another. There is pastoral attentiveness here. Practical help is offered quietly. Prayer is natural. When someone is unwell or burdened, others notice. When someone rejoices, others celebrate. This church feels like family. In a fragmented and often lonely society, that is a precious gift. Many churches would long for this depth of warmth and belonging.

But we must also be honest: family warmth, while precious, is not the same as missional fruitfulness. A church can feel deeply caring internally and yet slowly shrink externally. Love must not only circulate within; it must overflow outward.

A Changed and Changing World

We are no longer living in a culture where church attendance is assumed, where Christian literacy is widespread, or where faith holds social privilege.

Clare is not immune to the wider shifts taking place across the country:

- Younger generations do not carry inherited habits of Sunday worship.
- Institutional trust continues to decline.
- Time is fragmented and pressured.
- Digital life reshapes belonging.
- Moral and spiritual assumptions are shifting.

The world in which many of us first came to faith no longer exists.
We cannot simply preserve what once worked and assume it will bear the same fruit.
Nor can we rely on heritage or familiarity to sustain us. The gospel does not change, but the context always does.
The question before us is not whether we are faithful to our past, but whether we are faithful to Christ in the present.

A Necessary Examination

There are questions we must be willing as a church family to ask:

- Are we structured for a world that has gone?
- Are we equating faithfulness with familiarity?
- Have we confused comfort with obedience?
- Are we prepared to try new things, even if not all of them succeed?

At times in church life, certain idols can subtly shape us — control, predictability, numbers, technique, nostalgia. These are not evil in themselves, but they can quietly become ultimate. The Spirit exposes these not to condemn us, but to free us.
Repentance in this context does not mean despair. It means reorientation. It means loosening our grip on what feels secure so that we can hold more tightly to Christ.

The Call to Faithful Imagination

The signs of hope already present among us — people exploring baptism, families finding support, Scripture being opened with honesty, genuine community life — suggest that the Spirit is not finished with Clare Baptist Church.
But hope requires response.

If we are to flourish in this season, it will likely require:

- Experimenting with new rhythms of gathering and engagement.
- Equipping more people to serve and lead.
- Deepening discipleship beyond Sunday worship.
- Strengthening pathways for those exploring faith.
- Being prepared to release activities that no longer serve our calling.

Change is rarely comfortable. Yet the New Testament church was marked by movement, adaptation, and Spirit-led courage. We are not being asked to abandon who we are. We are being asked to discern who we are becoming.

Confidence for the Future

My confidence does not rest in strategy or innovation. It rests in Christ. Jesus continues to call people. He continues to form disciples. He continues to build his church.

We are not starting from decline; we are starting from grace.
There is real love here.
There is authentic faith.
There are tangible signs of kingdom life.
But love must widen.
Faith must deepen.
Courage must grow.

The invitation before us is not to anxiety, but to attentiveness. Not to frantic reinvention, but to Spirit-led obedience.

If we remain rooted in Christ, open to change, and willing to be shaped, I believe we will not simply preserve what has been — we will become a more faithful, outward-looking, and courageous expression of the body of Christ in Clare and the surrounding communities.

The future will not be secured by nostalgia. It will be shaped by prayer, repentance where needed, imagination, and shared resolve.

With gratitude, hope, and expectation,
Revd Simon Mattholie
Minister, Clare Baptist Church

SECRETARY'S REPORT



Writing an annual report—my fourth one this year—always brings the same challenge, deciding what to include and when to stop. I hope that this overview of the year, from January through to December, reflects God's faithfulness to us and our desire to follow Him where that may lead.

We began the year with the completion of the Church Profile, prepared by Simon and the Deacons, ready for church discussion at the February Q&A shared lunch. Shortly afterwards, the Deacons met with David Mayne to explore Simon's sense of calling to serve as Minister at Clare.

This led to a special church meeting in March, where members voted unanimously to call Simon as our Minister. Simon gave notice to his then-current role, and we agreed that his Induction would take place on 26th July. A day filled with praising God, joy, laughter, excitement and, of course, food. Our prayers and thoughts were with Simon and Kristy as they prepared for significant changes in their daily lives and for us as a fellowship as we continue to follow God's leading.

The year also saw the completion of the Quinquennial Report, which remained a regular item on both Deacons' and Church Meeting agendas. Alongside this, we continued to address a range of practical matters—electrical, technological, and structural—ensuring our buildings and systems remain safe, functional, and fit for purpose.

Under Simon's guidance, we held two excellent Prayer Weekends as we sought God's will for CBC and our wider community. We also shared a very different but deeply moving Maundy Thursday Communion service.

Throughout the year, Simon introduced a number of teaching themes on Sunday mornings, including Pressure Points, Jonah, and the Alpha Course. The Alpha Away Day at Clare Priory was a particular highlight, giving us space to reflect on the work of the Holy Spirit in our lives and in the life of the church.

Two new initiatives joined the church's weekly activities: Cook & Connect, our partnership with H.Y.F.C., and Together We Can, an offshoot of Allsorts.

We also enjoyed shared lunches, held a Spring and Christmas Sale, supported Ride & Stride, Link to Hope, and hosted a morning collection for TWAM and ReCycle. None of these would have been possible without the generosity, willingness, and hard work of so many people across the fellowship.
In fact, each one of you has contributed in one way or another to ensure our church building is not only "fit for use", but it shines out the Love of God in all it does.

During the year, we gave thanks for the lives of Howard Marshall and Jenny Watt—two faithful servants of God who contributed to the life of the church in very different but deeply valued ways.

As one year closes and another begins, we are reminded that we serve a faithful God—one who delights in our praise and worship and continues to lead, equip, and shape us into His people as we move into 2026.

Vivien Sargeant

Some years ago, I shared on a Sunday morning from Deuteronomy ch.1 the fear of the spies returning from Canaan, who thought the challenge of entering the land of Canaan was too great. The challenge then and still is for us is to encourage families into our fellowship. This last year for everyone involved with Allsorts has certainly been a challenge, but we look to God as he leads the way.

During the year, we said "Goodbye" to several Mums/Carers as their children started Primary school. Several of these Mums had joined during the Covid restrictions. We also said "Goodbye" to Julie and Sarah, who decided it was time to move on as their children became older. We welcomed Meghan to the team, who came filled with ideas and offers of help. We also welcomed Simon, who quickly settled in, whether sitting on the floor playing with the children or chatting with parents/carers. Following Simon's suggestions, we introduced a weekly craft activity in September, loosely based on the themes from the toddler book Tiddlywinks. Both children and parent/carers join in with sticking and colouring. These pieces of art are on our new News Board in the back hall.

One of the Mums suggested introducing a clothes swap, which we have planned for 2026.

Each week brings countless conversations with parents and carers—conversations that often end with the offer of prayer. The Prayer Team, led by Jenny, continues to pray faithfully for the needs shared from these conversations as well as the ongoing challenges we face week by week. Alongside the prayer team, there is a wonderful team of volunteers who willingly adjust to a continually "moving fest" with no two weeks being the same.

Our ongoing prayer and aim is that Allsorts will be seen as more than just a baby and toddler group, but through our welcome, conversations, prayer and simple acts of love, all who attend may sense something of God's kingdom at work.

Monday Young Mums Bible Study Group

This continued throughout the year, meeting at different houses, with Sarah, Julie, Rita and Helen continuing to share, leading the group. A range of different teaching aids were used, from handbooks and video clips to studying the gospels.

Although numbers fluctuated and at times mums came who had no contact with Allsorts, there remained a small core who continued asking difficult questions and shared very personal experiences.

Rita and Vivien

Tech Desk Report 2025



The operation of the Tech Desk through 2025 continued to run smoothly, and once again, my thanks go out to Tim Hayes and Cheryl Trundle for their support in operating the Tech Desk during the Sunday morning services throughout the year.

There was, however, a major technical issue that became apparent throughout 2025 with respect to 2 display monitors in the church – the large front-left main monitor mounted to the left of the cross and the smaller monitor on the right side of the church – intermittently going blank. This led to the unexpected cost of replacing faulty interface plates, not for the first time. Both monitors have been fine ever since.

In August, we had a "health check" visit from Clarity Sound and Vision, an organisation that specialises in the installation of sound, lighting and audio-visual systems for schools and churches. They spent a morning with me in the church checking over our audio and video installation and did make adjustments that did improve the quality of sound and video quality we now have. They also provided a report, detailing recommendations that we could make to further improve our installation. Some of these recommendations have now been put in place.

A new "touchscreen" monitor was purchase for the Tech Desk back in October to allow the digital audio mixing console sliders to be operated by finger touch and so work independently from the computer mouse.

To improve the quality of the audio that the music group hear while playing in the service, a new foldback speaker system was installed back in December. These new speakers, which have individual volume and tone controls, are designed to project audio directly towards the musicians and singers, allowing them to hear themselves and their music group colleagues more clearly.

As we move into 2026, we are looking to upgrade the Tech infrastructure once again by purchasing a high definition PTZ camera so as to improve the video quality that is presented over Zoom and to the in-church monitors.

Tom Culpin

Youth Work



Editor's Note: There are currently no young people attending church regularly. Cook & Connect meets on Wednesdays after school. This joint venture with Haverhill Youth for Christ currently attracts some 11 – 14's from Stour Valley school.

SUNDAY CLUB



Sunday Club continues to meet every Sunday (except for the 1st Sunday of the month, which is communion.)

There is currently only one child within Sunday Club (occasionally augmented by visitors), and the team of leaders are working hard to ensure that he has an interactive session and learns more about the stories in the bible which assist us in how to live.

You will see changes during the year as we showcase the stories we are looking at on the board in the hall. You will have seen our Harvest themes work that included stories from the bible that included food and harvest such as Ruth, wedding in Canna and the parable of the mustard seed. We have moved on to cover Joseph, Joshua and Caleb prior to looking at the Easter story.

We continue to utilise 'Superbook' resources, which is a CBN production, which comes with memory verses, bible videos and activities to support the learning for 5–11-year-old children with pre-prepared 3 sessions per overall topic. We adapt the activities to support the number of children who are present, but the resources provide some great resources for children.

Thank you to the team for their effort and commitment to assisting L's spiritual growth over the year, and we look forward to where this next year takes us.

Lorna Hayes & Rhona Bruce

Storytellers



I finished last year's annual report by announcing that I would retire in July 2025, yet here I am 6 months later, writing a report for Storytellers that is full of excitement and developments ..... maybe God hasn't yet seen my age as a barrier!

We have had another great year in Clare Primary school, with the 3 most recent stories on the theme "respect" eliciting very positive follow-ups to the whole school after assembly from Mrs McIvor, and an invitation to do the Easter story in this next half term, the very first time we have been asked to cover Easter.

We also had an urgent need to increase the faithful little team, following a request from Cavendish Primary school to restart Storytellers there. We recently acted out "Waiting For a Friend" during the morning service at church with an appeal for new members, and I am thrilled to report that both Sally B and Sarah B have asked to join the team. We are now waiting for the wheels of Safeguarding and DBS checks to hopefully turn quickly so that our two keen newest volunteers can get started.

Continued……

Storytellers continued……..

The church members may not be aware that I have been trying to get a link with The Priory for several years. I finally managed to talk with Father George before and after Christmas and that has resulted in an invitation for the team to deliver a sample story at the 3 masses one weekend in April, to demonstrate Storytellers---- it would be so amazing if this development resulted in one or more in the congregations at the Priory joining our team so that we really are Churches Together. I would ask for that weekend to be covered in special prayer please once the date is confirmed.

So that is a snapshot of the positive happenings with Storytellers, committed to sharing Bible stories with many children who may never hear them anywhere else.

Nena Harding

Prayer Chain



The Prayer Chain is a confidential service, with prayer requests from beyond the fellowship, as well as those from our own folk, sent to 27 Prayer Chain participants.

Many prayer requests were sent out during the year by email.

We often post updates following a first message, either for ongoing support, or with the results of the prayers – and God has answered prayer throughout the year!

Please let me know if you would like to be added to the list of people willing to pray. Any prayer requests can either be phoned through, or emailed via

pray@clarebaptistchurch.org.uk

and they will be forwarded. Each request is dealt with sensitively and, to repeat, all information is held confidentially by people on the prayer chain.

One thing to remember; on receiving a prayer chain message, if you want to respond personally, do not 'reply' via pray@. You need to send your reply by separate email to the person concerned.

Colin Barrable

Pastoral Care



Team: Rita Curtis Curtis-Bateman, Elvena Dew, Janet Shaw, Jenny Catton and Jacqui Taylor.

The purpose of the team is to see that no-one is forgotten and that a crisis is not missed.

We aim to visit when necessary, whether because of illness, loneliness or bereavement.

We are not a social service and are limited to how much we can do but we aim to show the love of Jesus where and when we can.

The Prayer Request emails provide information and indicate areas where help is needed. We depend on necessary information being passed on to the team if extra intervention is required.

On our Pastoral Team, we only have two reliable car drivers and our team all have their own health problems and are all of a certain age, but we give thanks to our Lord that we are still able to continue serving in this way.

We are blessed that so many of you continually offer pastoral care and friendship through ongoing personal relationships and in various groups within the church.

Rita Curtis-Bateman

HOUSE GROUPS



Five groups have continued to meet during the past year, studying a range of subjects:

- Video series of The Chosen
- Video series from The Bible Society
- Alpha
- Selection of verses from Ecclesiastes and from Revelation
- Notes from Simon that are linked to Sundays Sermon.

Housegroup Meetings:-			
Day	**Time**	**Host(s)**	**Leader(s)**
Monday	8pm fortnightly	Tim & Lorna	John
Tuesday	10.30am monthly	Anne	Vivien & Gillian
Wednesday	7.30pm fortnightly 7.30pm fortnightly 8pm fortnightly	Mark & Julie Tony & Susan David & Stella	Janet Stephanie & Sue4 Rita

Gillian Johnson

Moving on Group



We continue to meet once a fortnight in the church lounge on a Wednesday at 2.15pm. We also have Sunday lunches and regular visits to various eateries, plus bi-monthly trips to West Suffolk catering college and the Abbey in Bury St Edmunds. We have also planned a trip to Frinton on Sea in May.

We're delighted to have Jane Drinkwater from the URC church join us. However, our numbers have declined to nine due to the sad passing of two much missed friends Rod Chamberlain and Jenny Watt , two more have left due to other commitments.

We do believe that we meet a need from people going through the process of bereavement and gladly welcome anyone who would find this helpful.

John Regan & Jacqui Taylor



Ladies Fellowship

The beginning of the year did not start too well as both the January speakers had to cancel. Fortunately, from February onwards we welcomed speakers who broadened our understanding of the Christian faith:

Rev. Moses (Haverhill Methodist Church) shared his remarkable journey from India to Cliff College and into Methodist ministry, offering an insight into his calling. Jeanie Bloomfield (Bury St Edmunds Restore) spoke movingly about her life story and the transformative work of Restore in supporting those facing hardship. Rev. Mark Woodrow and Rev. Dr. Karen Smith reflected on their sabbaticals, giving us a glimpse into the learning, rest, and renewal that shape their ongoing ministry.

We learnt about local charities that care and seek to conserve our natural world and responsible living. Foxearth Meadows introduced us to their conservation work, especially their efforts to protect and encourage a wide variety of dragonfly species. Hundon Hedgehogs and the Suffolk Owl Sanctuary helped us appreciate the importance of local wildlife care and the dedication required to protect vulnerable species. West Suffolk Waste Services explained what happens to the rubbish collected from our dustbins, helping us understand the journey of our waste and the importance of responsible disposal. Daniel from Pear & Co shared his passion for reducing plastic use and outlined the aims and objectives of the High Street shop. We explored the fascinating world of antique dolls, discovering there history and craftsmanship

Our chosen charities for the year were T.W.A.M and C.H.E.S.S. (who provides support to homeless persons). These received £125 each; we also gave £50.00

Ladies' Fellowship continued.....

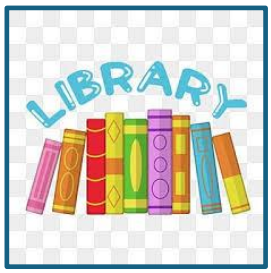
Ladies'Fellowship continued.....

to the church towards the cost of heating.

My thanks go to all those involved who ensure that a warm welcome is offered to those who may only come to listen to one particular speaker or on a more regular basis. Our prayer is that the love of God is seen in all that we do, Thanks also go to Anne for hosting the monthly bible study where we journey together as we share and seek to understand God's word.

God bless you all.

Vivien Sargeant



Church Library

I am disappointed to report that the library hasn't been used as much this year. If you haven't taken out a book recently perhaps it is worth a look. You will find reference books, testimonials and volumes that discuss many aspects of faith……books for teens and children too.

Please be assured that there is no pressure to return books quickly, and you are quite welcome to lend them to friends and family without concern.

I reiterate each year, for the benefit of those who have recently joined us, the ethos of the library is that it is far more important that books are read rather than worrying about the odd copy that may go astray.

So why not have a browse?

Elvena Dew



Refugees

Editor's Note: Deacons are discussing what our approach should be to supporting refugees.

We no longer have Julie Smith-Adams as a church member, and times are very different from when trips to France could be undertaken knowing that help could safely be undertaken. Some funds are available, however, when we have reached a conclusion.

Treasurer's Report



Mainly because we were without a minister for the first six months of 2025, we ended the year in a reassuringly comfortable position financially – not only with a General Fund balance in hand of £21,473, but also with a newly created Property Fund balance of £15,500.

The Property Fund was created in light of the Quinquennial Report, alongside our recognition that our ageing (and Listed) building is always likely to be in need of costly repairs and maintenance.

We now look forward to 2026, when we shall have a full year's costs but set off by the rental income from the manse – and by your generosity. Gift Aid continues to make a substantial contribution to income – our last quarter's claim amounted to £3,225.

Colin Barrable



CLARE BAPTIST CHURCH

Receipts and Payments Account

For the period 1st January 2025 to 31st December 2025

To follow and worship Jesus and make Him known

LEGAL & ADMINISTRATIVE DETAILS

CORRESPONDENCE ADDRESS	The New Barn, 16A High Street Clare, Sudbury, Suffolk, C010 8NY.		
GOVERNING DOCUMENT	Declaration of Trust		
STATUS	The church is a registered charity number 1212032, and a member of the Baptist Union of Great Britain.		
MINISTER	Rev'd S. Mattholie		
DEACONS (TRUSTEES)	John Baillie	G. Johnson	T. Hayes
	C. Trundle	G. Snowling	R. Curtis-Bateman
Secretary:	V. Sargeant		
Treasurer:	C. Barrable		
CUSTODIAN TRUSTEE	Baptist Union Corporation Ltd		
BANKERS	Lloyds Bank PLC, Chesham Branch.		
INDEPENDENT EXAMINER	James Potter, Treasurer, Sudbury Baptist Church		

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year.

They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively
2. Its assets are safeguarded against unauthorised use or disposition
3. Financial information used within the church or for publication is reliable
4. The church complies with relevant laws and regulations.

FINANCIAL COMMENTS ON THE 2025 ACCOUNTS

1. Accounting Policies The accounts have been prepared on the basis of Receipts and Payments, with a Statement of Assets and Liabilities

2. Interest Received Interest received is allocated to General Fund. There are no Restricted Funds which should share in such income.

3. Reserves Policy The deacons recognise that the church needs reserves to maintain its commitments for a given period of time should an unexpected eventuality reduce its income or increase its expenditure.

A reserve, designated “Contingency Fund” and shown separately in the annual accounts is therefore maintained at £20,000 for this purpose.

A second reserve, designated "Property Fund" has been created this year, following a Quinquennial Report and in recognition of the building's age. This currently stands at £15,500.



CLARE BAPTIST CHURCH

Receipts and Payments Account

For the period 1st January 2025 to 31st December 2025

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Receipts and payments

	General Fund			Last year
			to the nearest £	to the nearest £
Receipts				
Offerings			51,583	49,011
GA Tax			10,819	11,038
Fundraising			2,469	2,110
Donations Received			236	1,900
Manse Rent			18,000	0
Room Lettings			1,140	1,015
From Church Organisations			180	142
Interest			892	1,048
Misc.			0	212
Total receipts			85,319	66,476
Payments				
Stipend/Pension Costs		26,006		18,634
Manse Costs		3,097		3,749
Minister's Expenses		70		245
Training		0		0
Church Resources		292		680
Pulpit Supply		554		520
Donations etc (see next page)		10,984		9,721
Mission & Outreach		0		20
Youth etc		509		25
Printing & Stationery		806		666
Catering		953		216
Licenses		624		715
General Misc		553		384
			44,448	35,575
Property Maintenance		2,605		5,557
Manse Refurbishment				6,553
New Items		3,078		916
Cleaning		1,289		872
Utilities		8,607		5,690
Phone/Broadband		1,926		762
Insurance		2,474		2,229
Quinquennial Inspection		1,020		0
			20,999	22,579
Total payments			65,447	58,154
Net of receipts/(payments)			19,872	8,322
Transfer to/from designated funds			(15,500)	(2,075)
Brought forward from 2024			17,101	10,854
Balance in Hand 31.12.2025			21,473	17,101



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For the period 1st January 2025 to 31st December 2025

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Donations

	Amount Paid	Collected/ Received	Nett Cost	Paid Last year
Regular Monthly Donations				
Home Mission	3,720		**3,720**	**2,400**
World Mission	3,100		**3,100**	**2,400**
Youth For Christ Haverhill	2,400		**2,400**	**2,400**
Conroy Rendon (House of Joshua)	1,260		**1,260**	**1,260**
Retired Baptist Ministers Housing	240		**240**	**240**
	10,720	0	10,720	8,700
Other Donations				
Women's Aid	400	235	**165**	***69***
Home Mission (Christmas Cards)	218	217	**1**	**5**
Link to Hope (Boxes)	1,686	1,650	**36**	**142**
Alzheimers' Society	183	158	**25**	
BMS re Myanmar Earthquake	442	441	**1**	
Edens Project	400	364	**36**	
Walton Christian Science Church	0	0	**0**	**45**
UCCF for Alban Smith-Adams	0	0	**0**	**600**
Tear Fund	0	0	**0**	**160**
Total	**14,049**	**3,065**	**10,984**	**9,721**
Donations as a percentage of Total Receipts			**12.9%**	**14.6%**
Also sent from Church Bank:				
For Community Carols	**453**			**468**
Church Christmas Meal	**993**			**1,147**



CLARE BAPTIST CHURCH

Receipts and Payments Account

For the period 1st January 2025 to 31st December 2025

To follow and worship Jesus and make Him known

Summary of Funds

			to the nearest £	Last year to the nearest £
General Fund			21,473	17,101
Designated Funds				
Contingency Fund		20,000		20,000
Property Fund		15,500		0
Communion Fund		535		535
Refugee Fund		919		864
Allsorts		950		1,226
Ladies Fellowship		236		346
Transform Trade		205		168
In Trust for Town Council		545		160
			38,890	
Held for Missions				8
Manse Lease Deposit				1,730
				25,037
Total Funds			60,363	42,138

Represented By

Cash funds			to the nearest £	Last year to the nearest £
Lloyds Bank Current Account			5,731	3,576
Lloyds Bank Deposit Account			14,113	14,005
B.U. 7 Day Notice Account			17,289	2,181
B.U. 3 Months Notice Account			22,795	22,119
Cash in Hand (Ladies' Fellowship)			170	170
Cash in hand (Treasurer)			264	87
Total cash funds			60,363	42,138



CLARE BAPTIST CHURCH

Receipts and Payments Account

For the period 1st January 2025 to 31st December 2025

To follow and worship Jesus and make Him known

	Fund	Amount Due	Last Year
Unrealised assets		£	£
Gift Aid Repayment Due (estimate)	General	2,500	2,421
		2,500	2,421
Liabilities		£	£
For Transform Trade	Designated	205	168
December Electricity (estimate)	General	700	0
For Mission Funds	Designated	0	8
		905	176
		Insured Value	**Last Year**
Assets retained for the church's own use		£	£
Church Building		3,404,449	3,211,744
Manse Building		214,927	214,927
All church contents		215,485	226,499
8. Funds held by Church Organisations		£	£
Allsorts		0	20
		0	20

Signed on behalf of all the trustees

Signature	Print Name	Date of approval
	C. M. BARRABLE	06.01.2026



CLARE BAPTIST CHURCH	To follow and worship Jesus and make Him known
Receipts and Payments Account	
For the period 1st January 2025 to 31st December 2025	

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CLARE BAPTIST CHURCH

I report on the accounts of the church for the year ended 31st December 2024 set out on the preceeding 5 pages which have been prepared on the basis of the accounting policies defined in Note 1.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts; they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act), does not apply. 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 Commissioners made under section 145(5)(b) of the 2011 Act.
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church 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 I do not express an audit opinion on the view given by the accounts.

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
(a) to keep accounting records in accordance with s130 of the 2011 Act; or
(b) to prepare accounts, which accord with these accounting records, have 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.

James Potter
c/o Sudbury Baptist Church

JAMES POTTER

Date 12/2/2026.