

# SANDON ROAD BAPTIST CHURCH STAFFORD

England & Wales · Charity number 1116868

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2006-11-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 22 Gladstone Way  
Stafford  
ST16 3JT

**Phone** 01785253074

**Email** [biggin.gh@ntlworld.com](mailto:biggin.gh@ntlworld.com)

**Website** [beaconinternationalcentre.org](http://beaconinternationalcentre.org)

## Activities

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**Objects:** THE CHURCH IS A CHARITY AND ITS PRINCIPAL PURPOSE IS THE ADVANCEMENT OF THE CHRISTIAN FAITH.

**Activities:** Advance the Christian faith through worship & prayer; evangelism and mission, locally, regionally, nationally and internationally; expressing God's love to the community through the mission of the church; nurture and growth of Christian disciples; pastoral care; supporting charitable social action at home and abroad

## Classification

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- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Staffordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£130,788	£118,725	-	-
2023-12-31	£100,483	£101,053	-	-
2022-12-31	£119,834	£152,674	-	-
2021-12-31	£259,935	£302,846	-	-
2020-12-31	£356,878	£290,058	-	-

## Trustees

Name	Role	Appointed
CHRISTOPHER KNIGHT		
Christina Lynn Remsberg		2021-09-02
Patricia Carol Horsnall		2021-09-02
RUTH CONCAR		
Sally Cox		2018-05-03

**SANDON ROAD BAPTIST CHURCH STAFFORD**

England & Wales - Charity number 1116868

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# Accounts

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## SANDON ROAD BAPTIST CHURCH

### Report of the Trustees from January to December 2024

The Trustees present their report and independently examined financial statements for the year ended 31 December 2024

#### Reference and Administrative Information

Charity Name: Sandon Road Baptist Church  
Charity registration number: 1116868  
Address: 317 Sandon Road, Stafford. ST16 3HW  
Correspondence address: 22 Gladstone Way, Stafford, ST16 3JT

#### Trustees:

Revd. Chrissy Remsberg (Minister)  
Chris Knight (Volunteer Church Co-Leader, Chair of Trustees)  
Sally Cox (Secretary)  
Mark Datson (Treasurer)  
Ruth Concar  
John Edwards  
Patricia Horsnall  
Peter Barrow

**Bankers:** HSBC, Market Square, Stafford  
Santander Bank, Market Square, Stafford (till 23<sup>rd</sup> December 2024)  
Unity Trust Bank, Nine Brindleyplace, Birmingham

**Independent Examiner:** Tim Herriott, 15 Briarsleigh, Stafford, ST17 4QP

#### Structure, Governance and Management

The organisation is an Unincorporated Association and was registered as a charity on 17<sup>th</sup> November 2006.

The charity's Governing Document is its constitution adopted on 15<sup>th</sup> April 2024. Members of the church are accepted on profession of faith following attendance at a Church Members' course. The members' meeting normally takes place at least 8 times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the trustees are appointed by the members, and are responsible for the day-to-day running of the church's work and witness and the financial and legal aspect of the charity. All members of the church are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the church meeting by the Trustees for consideration or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Ministers are a vocational calling; all other Trustees are elected for three years and may serve a second term before standing down for 12 months. Their election is by the whole membership, usually at the AGM.

The trustees meet approximately ten times during the year.

The Secretary and Treasurer are appointed by the church meeting.

## **Objectives and Activities**

The principal purpose of the charity is to proclaim, advance, practice and teach the Christian faith through engaging in a range of activities including:

- The provision of space for public worship and prayer;
- Evangelism and Mission, locally, regionally, nationally and internationally;
- Expressing God's love to the community through the provision of youth activities, toddler and older friends' groups, family focused activities and a community space, which are open to all sections of the community;
- Nurture and growth of Christian disciples;
- Training and equipping the congregation for Christian service;
- Giving pastoral care;
- Supporting charitable social action at home and abroad;
- Relating in support and fellowship to Baptists and other Christians;
- The provision of meeting space for community activities such as children's parties and adult education activities.
- Raising finance to further the purpose by receiving grants, donations and loans.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of its worship services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

## **Achievements and Performance during the year**

In 2024 Beacon was able to celebrate a year of growth. Beacon is an umbrella name we use to cover all of our congregations and micro-churches. We've seen our Sunday morning services growing as well as growth in the services that we hold in the week. We have been particularly appreciated for the work members have been doing in the community providing care and support as well as a church service for residents at the Limewood residence and the Brookside Care Home. We've continued to be invited back into these spaces with much positive feedback about the care and worship we are able to bring into those communities.

We have been encouraged that we have seen an increase in financial giving this year which meant that we were able to finish the year with a significant surplus. Because of

this the Leadership Team and church members have begun to discuss the appointment of a children and youth ministry leader who would work in the community around the church on Sandon Road as well as in the community on Marston Grange where the church owns a home. We are considering how we might appoint a part-time staff member to reach out to and engage with children, young people and families to share about Jesus with them and build relationships within the community.

There's a lot of work that Beacon already does with Stay & Play groups, youth clubs, holiday club, messy church, and the First Friday family events. We've seen great community engagement with these activities and have had great opportunity to share faith as well as provide support and encouragement to families through these activities. We hope to appoint someone that might build on these initiatives and continue to grow that work. The leadership team and church members expect to explore this further and come to a decision early in 2025.

Alongside the many activities we do throughout the year for children and families, this year we were also invited again to perform our Christmas Panto at the Oxleathers pub as well as Doxey Primary School and Walton Hall Academy. The panto was well received by all and the schools were particularly appreciative of the church coming to share it with them.

Other activities that have continued to grow and thrive allowing us to connect with people who would not usually come to church have included:

- Monthly women's walks

- Community Space

- Various community events throughout the year: quizzes, Christmas parties, Easter and Christmas services

- Community building events on both the Marston Grange and Burleyfields estates

- Weekly Bible studies both in person and online

- Beacon Friendship Group: a weekly gathering for retired and semi-retired folk to build friendships. This group includes a monthly Bitesize Church service that is well attended.

- Monthly midweek service in Elmwood (accommodation for over 55s), as well as many social events hosted by church volunteers for residents

- We host two monthly youth groups: one for kids aged 8-11 and one for kids aged 12+

Our Leadership Team gained two new members this year in Peter Barrow and Mark Datson. Both have brought experience and wisdom to our monthly discussions. Mark has a background in finance and has also stepped into our treasurer role on our finance team.

As a church we are filled with joy at God's provision and blessing for our church and we continue to be filled with eagerness to serve the Lord and to see his kingdom grow in us.

## Financial Review

The Church has continued to raise the funds which it needs to carry on its activities from within its own membership and congregations. No wider public appeal was made for funds during the year.

The Church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The church was a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The recovery plan reached fruition in November 2024 with all liabilities being taken on by an insurance company called Just. Our church does not have to make any more deficit contributions to the DB pension scheme.

### Statement of policy on reserves:

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £30,000 to enable it to retain sufficient funds to pay 6 months' salary to cover notice to any minister in post and 1 month's pay for any other employees of the church.

As at 31<sup>st</sup> December 2024 the church held reserves of £30,000 which meets our commitment.

**This report has been prepared in accordance with the Statement of Recommended Practice: Charity Reporting and Accounting: the essentials – November 2016 CC15d last updated 14<sup>th</sup> June 2023.**

**The Trustees declare that they have approved the Trustees' report above.**

**Signed on behalf of the Charity's Trustees:**

Signature   
Name CHRIS KNIGHT  
Date 15th May 2025



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of Sandon Road Baptist Church

On accounts for the year ended 31 December 2024 Charity no (if any) 1116868

Set out on pages 3,4,5,6 and 7

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

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

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date: 8/3/25

Name: Mr Tim Hennessy

Relevant professional qualification(s) or body (if any): ACA BA(Hons)

Address: 15 BLANSLEIGH

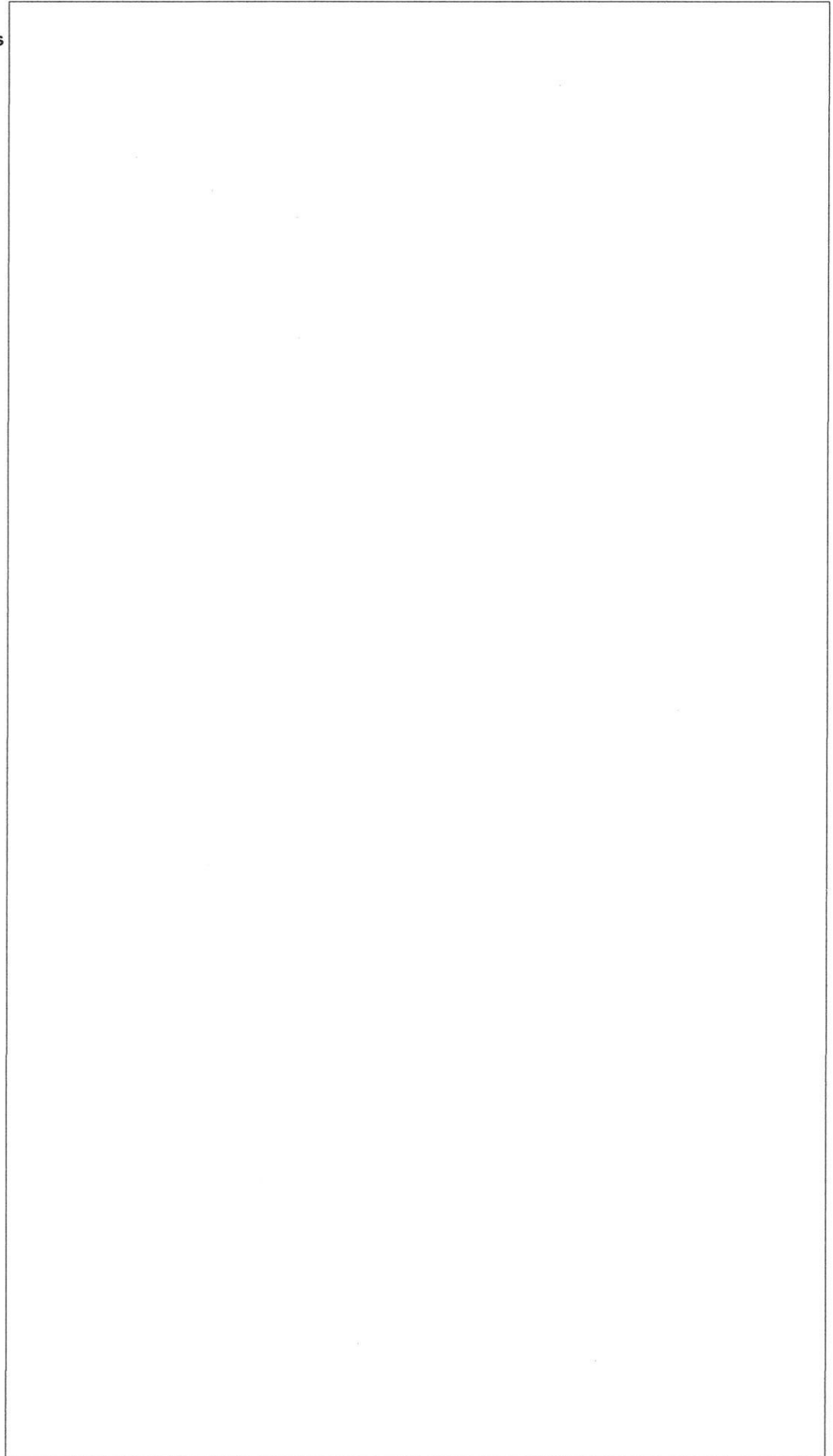
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STAFFORD

ST17 4QP

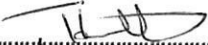
Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



**SANDON RD BAPTIST CHURCH**  
**INCOME & EXPENDITURE UNITY/HSBC ACCOUNTS 2024**

INCOME RELATING TO CHURCH	EXPENDITURE RELATING TO CHURCH
<b>GIVING:</b>	<b>81,038.02</b>
Unity Trust Cash Offering	2,044.02 ✓
HSBC Regular Monthly Tithing	73,244.00
One Off Gifts	5,750.00
	<b>15,808.97</b> ✓
Gift Aid General [Rec Jan to Dec 2024]	15,269.68
GASDS Apr 2023 - Mar 2024	134.73
Misc. Income	404.56
 <b>BCH - MARSTON GRANGE</b>	 <b>4,661.00</b>
Rent	✓ 4,661.00
	 <b>BCH - MARSTON GRANGE</b>
	 <b>✓ 5,235.74</b>
	Utilities 4,205.51
	Maintenance 434.75
	Mission 111.76
	Insurance 483.72
	 <b>BCH - BURLEYFIELDS</b>
	 <b>✓ 4,113.05</b>
	Utilities 2,941.73
	Maintenance 358.37
	Mission 19.16
	Insurance 793.79
 <b>SANDON ROAD SITE:</b>	 <b>17,639.20</b>
Room Hire	✓ 17,639.20
	 <b>SANDON ROAD SITE:</b>
	 <b>✓ 10,725.16</b>
	Electricity 1,437.78
	Gas 4,365.21
	Sundries/Consumables 572.90
	Insurance 1,552.16
	Maintenance 2,797.11
	 <b>GENERAL CHURCH:</b>
	 <b>✓ 20,215.69</b>
	Pastoral 89.34
	Admin 2,804.95
	Support Staff 15,658.43
	Sundries/Consumables 386.78
	Capital 0.00
	Bank Charges 205.20
	Membership & Subscriptions 1,070.99
	 <b>TRAINING:</b>
	 <b>✓ 1,426.60</b>
	Materials 0.00
	Travel 263.78
	Courses 1,162.82
 <b>MISSION &amp; MINISTRY:</b>	 <b>46.14</b>
General Mission	46.14 ✓
	 <b>MISSION &amp; MINISTRY:</b>
	 <b>✓ 1,636.86</b>
	General Mission 1,636.86

SIGNED  .....

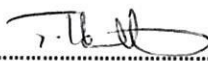
DATED 8/3/25 .....

		<b>CHILDREN&amp;YOUTH WORK:</b>	<b>783.21</b>
		Childrens Church	472.55
		Older Youth	82.04
		General Spend	228.63
		<b>CHARITABLE GIVING:</b>	<b>11,508.00</b>
		Youth Net	1,200.00
		BMS	5,154.00
		HMF	5,154.00
<b>TOTAL CHURCH INCOME:</b>	<b><u>119,193.33</u></b>	<b>TOTAL CHURCH EXPENDITURE:</b>	<b><u>107,484.82</u></b>
		<b>EXCESS INCOME OVER EXPENDITURE</b>	<b>11,708.51</b>
		<b>[Non Restricted Income]</b>	

**RESTRICTED INCOME/EXPENDITURE NOT FOR CHURCH BUT ACTIONED THROUGH UNITY/HSBC**

NEPAL FUND GIFT AID 2024:	2,198.75	TRANSFERRED TO SANTANDER/UNITY A/C:	2,198.75
STAY & PLAY:	165.00	GENERAL SPEND:	61.23
BFG:	1,205.00	COACH HIRE:	475.00
BMS BIRTHDAY:	245.00	TRANSFER TO BMS [INC RESIDUE FROM 2024]:	265.00
SRBC SHED:	1,000.00	SPEND TO REPLACE SHED:	886.66
WORSHIP GROUP:	1,000.00	GENERAL SPEND:	2,085.22
FIRE STARTERS:	2,000.00	EVENTS & ADMIN COSTS:	1,487.76
TRANSFER FROM FELLOWSHIP FUND:	371.00	TRANSFER TO FELLOWSHIP FUND RECIPIENT:	371.00
UNEXPECTED CREDIT:	3,410.00	CREDIT RETURNED:	3,410.00
<b>TOTAL RESTRICTED INCOME:</b>	<b><u>11,594.75</u></b>	<b>TOTAL RESTRICTED EXPENDITURE:</b>	<b><u>11,240.62</u></b>

<b>INCOME UNITY &amp; HSBC CASH BOOK:</b>	<b><u>130,788.08</u></b>	<b>EXPENDITURE UNITY &amp; HSBC CASH BOOK:</b>	<b><u>118,725.44</u></b>
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SIGNED 

DATED 8/3/25

**SANDON ROAD BAPTIST CHURCH  
CASH FLOW & BALANCES ALL ACCOUNTS 2024**

<b>OPENING BALANCE HSBC BANK 1st JANUARY 2024:</b>	<b>8,609.71</b>
Regular Monthly Tithing:	73,244.00
One Off Gifts:	2,650.00
Rent:	4,661.00
Other Income:	4,567.00
Bank Charges:	60.00
Transfer to Unity Trust:	89,000.00

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2024:** 4,671.71

**HSBC CLOSING BALANCE AS PER STATEMENT:** 4,671.71

Income not cleared 0.00

**HSBC STATEMENT BALANCE TO CASH BOOK:** 4,671.71

**OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2024:** 22,644.28

General Income:	40,580.08
One off Gifts:	3,100.00
Transfer in from HSBC Current:	89,000.00
Transfer in from Fellowship Fund:	371.00
Restricted Funds Income:	1,615.00
Expenditure:	113,404.57
Restricted Funds Expenditure:	5,260.87

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2024:** 38,644.92

**UNITY CLOSING BALANCE AS PER STATEMENT:** 39,033.50

Payments made not yet cleared 388.58

**UNITY STATEMENT BALANCE TO CASH BOOK:** 38,644.92

**RESTRICTED ACCOUNTS**

**CHURCH FELLOWSHIP FUND OPENING BALANCE 1st JANUARY 2024:** 133.49

Gifts:	✓1,280.70
Interest:	✓ 4.05
Transfer to General Account:	371.00
Transfer to Recipient:	✓1,010.00

**CLOSING BALANCE AS AT 31st DECEMBER 2024:** 37.24

**SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2024:** 22,890.45

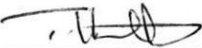
Interest: ✓528.74

**CLOSING BALANCE AS AT 31st DECEMBER 2024:** 23,419.19

**NEPAL FUND OPENING BALANCE 1ST JANUARY 2024:** 24,148.22

Smile Child Sponsors:	✓11,340.00
Gimdi Child Sponsors:	✓ 7,019.00
Church Pastor:	275.00
Account Adjustment:	235.00
Transfer from Unity-Gift Aid:	2,198.75
Transfer to Nepal - Smile:	✓10,233.00
Transfer to Nepal - Gimdi Sponsors:	✓9,510.00

**CLOSING BALANCE AS AT 31 DECEMBER 2024:** 25,472.97

SIGNED 

DATED 8/3/25

Independent Examination £125 Paid to Independent Examiner - recorded under General Church/Admin

Trustees No Trustee expenses have been incurred

The legal authority for making a payment to a Trustee appointed by our Church is our constitution para 10:2:8

The remunerated Trustee is Christina Remsberg

She was paid a stipend as our full time minister

Remuneration paid in 2024 was £28,600

Employers Pension contributions were £1038

Other benefits are a housing allowance and payment of her phone expenses £6408

Balances Unity/HSBC Funds:	£43,316.63
Less agreed reserves:	£30,000.00
Less Restricted Funds:	£2,320.34
Available Funds:	£10,996.29

## **ASSETS**

Insured value of a church building owned on the Sandon Road site to the value of :	<b>£942,364.00</b>
Insured value of a manse at Marston Grange site 50% owned by the church to the value of :	<b>£201,625.00</b>
The Church owns fixtures, fittings and furniture to the insured value of:	<b>£73,849.00</b>
	<b><u>£1,217,838.00</u></b>

## **LIABILITIES**

The church has outstanding loans to the value of :	<b>£13,000.00</b>
There are debtors outstanding as at 31st December 2024 :	<b>£1,883.39</b>
There are creditors outstanding as at 31st December 2024 :	<b>£0.00</b>
	<b><u>£14,883.39</u></b>

**SANDON ROAD BAPTIST CHURCH STAFFORD**

England & Wales - Charity number 1116868

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# Accounts

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## SANDON ROAD BAPTIST CHURCH

### Report of the Trustees from January to December 2023

The Trustees present their report and independently examined financial statements for the year ended 31 December 2023

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Charity registration number: 1116868  
Address: 317 Sandon Road, Stafford. ST16 3HW  
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#### Trustees:

Revd. Chrissy Remsberg (Minister)  
Chris Knight (Volunteer Church Co-Leader, Chair of Trustees)  
Stuart Wray (Treasurer)  
Ruth Concar  
Sally Cox  
Gill Farrell (until May 2023)  
Patricia Horsnall  
John Edwards (from May 2023)

**Bankers:** HSBC, Market Square, Stafford;  
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**Independent Examiner:** Tim Herriott, 15 Briarsleigh, Stafford, ST17 4QP

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- Evangelism and Mission, locally, regionally, nationally and internationally;
- Expressing God's love to the community through the provision of youth activities, toddler and older friends' groups, family focused activities and a community space, which are open to all sections of the community;
- Nurture and growth of Christian disciples;
- Training and equipping the congregation for Christian service;
- Giving pastoral care;
- Supporting charitable social action at home and abroad;
- Relating in support and fellowship to Baptists and other Christians;
- The provision of meeting space for community activities such as children's parties and adult education activities.
- Raising finance to further the purpose by receiving grants, donations and loans.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of its worship services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

### **Achievements and Performance during the year**

As a church, we continued to find stability in 2023, which allowed us to begin proactively serving and reaching out in our community more than we had been able since Covid. We have remained clear that we are called to be One Church, Many Beacons, Growing Disciples. Whilst we continue to support and seek to grow congregations/microchurches we were able to lean into being one church by sharing in quarterly worship and prayer nights where folk from every setting were able to join together. We also shared in joint trainings of our congregational leadership teams and gathered for church meetings always as one church body.

We have been privileged to see new services and activities emerging as leaders have felt inspired and called to step forward and use their talents and passions. We began a family friendly evening of fun, food and games for the community on the First Friday of each month, beginning in September. We saw volunteers taking the opportunity to provide a regular Community Space on Thursdays each week during term time, providing a warm space with a hot meal and a chance for a chat or to play games and relax. And we have had a new service develop at the request of staff at Brookside Care Home. Volunteers were able to go in to provide a carol service this year with plans to continue future services in 2024.

Other activities that have continued to grow and thrive allowing us to connect with people who would not usually come to church have included:

- A men's and women's group
- Community Space
- Messy Church: fun, faith-based activities and crafts for children and parents to engage in
- Pub Christmas pantomime, which this year was shared with over 600 people through First Friday, Oxleathers Light Switch On party, Doxey Primary School, Walton Hall Academy and Christmas day service
- Events on the Marston Grange estate: Movie nights, community bake-off, community walking group, Bible study, and more
- Events at Burleyfields: Sunday brunches, Remembrance activities, Stay & Play over the summer
- Bitesize church: a monthly Christian service at the Beacon Friendship Group for older friends
- Monthly midweek service in Elmwood (accommodation for over 55s), as well as many social events hosted by church volunteers for residents
- A monthly youth group that has continued to grow

We also had the privilege of baptising four people in 2023.

The leadership team for the church, which was new in 2022, has settled into their roles well. They saw a new member join the team and have continued to reaffirm our vision and passion to serve our scattered approach to church as Many Beacons. As a team, they have guided the church to a focus in 2023 to particularly reach out to children, youth and families to better serve them in our church and reach out missionally to this group in our community. The Leadership team have also been faithful in working with our finance team to steward our resources and have positioned us to come into 2024 with confidence that as a church we can continue to pursue the mission God has called us to.

All of these moments in the spiritual journey of our Beacon family should fill us with joy to know that we are a part of a thriving, growing church family that is eager to serve the Lord.

### **Financial Review**

The Church has continued to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its

employees within the scheme under a recovery plan. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

**Statement of policy on reserves:**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £30,000 to enable it to retain sufficient funds to pay 6 months' salary to cover notice to any minister in post and 1 month's pay for any other employees of the church.

As at 31<sup>st</sup> December 2023 the church held reserves of £30000 which meets our commitment.

**This report has been prepared in accordance with the Statement of Recommended Practice: Charity Reporting and Accounting: the essentials – November 2016 CC15d**

**The Trustees declare that they have approved the Trustees' report above.**

**Signed on behalf of the Charity's Trustees:**

Signature



Name

Christina Remsburg Pastor

Date

9th May 2024



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/  
members of

Sandon Road Baptist Church

On accounts for the year  
ended

31 December 2023

Charity no (if any)

1116868

Set out on pages

3,4,5,6 and 7

Respective responsibilities of  
trustees and examiner

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

It is my responsibility to:

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

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's  
statement

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*T. H. Elliott*

Date:

1/3/24

Name:

MR TIM HELLIOTT

Relevant professional  
qualification(s) or body (if  
any):

ACA

Address:

15 BLAIRSLEIGH

STAFFORD

ST17 4QP

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



**SANDON RD BAPTIST CHURCH**  
**INCOME & EXPENDITURE UNITY/HSBC ACCOUNTS 2023**

**INCOME RELATING TO CHURCH**

<b>GIVING:</b>	<b>71,591.69</b>
Unity Trust Cash Offering	191.19
HSBC Regular Monthly Tithing	65,400.50
One Off Gifts	6,000.00
	<b>15,113.69</b>
Gift Aid General [Received Jan to Dec 2	14,892.50
GASDS Apr 2022 - Mar 2023	73.99
Misc. Income	147.20

<b>SANDON ROAD SITE:</b>	<b>13,778.05</b>
Room Hire	13,778.05

**EXPENDITURE RELATING TO CHURCH**

<b>MINISTERIAL:</b>	<b>48,601.93</b>
Salary/Tax/NI/Pension/Housing Expense	46,708.43
Employers Pension	1,881.50
Baptist Ministers Pension Deficit	12.00

<b>BCH - MARSTON GRANGE</b>	<b>5,835.58</b>
Utilities	4,833.28
Maintenance	509.02
Mission	30.25
Insurance	463.03

<b>BCH - BURLEYFIELDS</b>	<b>3,950.29</b>
Utilities	2,789.04
Maintenance	360.00
Mission	33.08
Insurance	768.17

<b>SANDON ROAD SITE:</b>	<b>6,769.97</b>
Electricity	1,332.74
Gas	1,683.16
Sundries/Consumables	699.32
Insurance	1,515.59
Maintenance	1,539.16

<b>GENERAL CHURCH:</b>	<b>21,285.58</b>
Pastoral	18.58
Admin	4,883.36
Support Staff	14,509.10
Sundries/Consumables	211.59
Capital	400.00
Bank Charges	198.25
Membership & Subscriptions	1,064.70

<b>TRAINING:</b>	<b>1,010.31</b>
Materials	48.85
Travel	183.60
Courses	777.86

<b>MISSION &amp; MINISTRY:</b>	<b>1,887.71</b>
General Mission	1,887.71

SIGNED .....

DATED .....

CHILDREN&YOUTH WORK: 252.00

Childrens Church 252.00

Older Youth 0.00

Messy Church 0.00

CHARITABLE GIVING: 11,460.00

Youth Net 1,200.00

BMS 5,130.00

HMF 5,130.00

TOTAL CHURCH INCOME: 100,483.43

TOTAL CHURCH EXPENDITURE: 101,053.37

*EXCESS EXPENDITURE OVER INCOME -569.94  
[Non Restricted Income]*

**RESTRICTED INCOME/EXPENDITURE NOT FOR CHURCH BUT ACTIONED THROUGH UNITY/HSBC**

CHARITABLE GIVING: 350.00

Birthday Monies to Nov 2023 330.00

Birthday Monies Dec 2023 20.00

SRBC REDEVELOPMENT: 3,780.00

Transfer from Santancer 3,780.00

MISSION & MINISTRY: 6,535.37

Nepal Gift Aid [to Dec 2023] 2,313.50

Music Group 4,221.87

CHARITABLE GIVING: 330.00

Birthday Monies 2023 330.00

SRBC REDEVELOPMENT: 3780.00

Stafford Carpets & Flooring 3,780.00

MISSION & MINISTRY: 3,177.30

Music Goup 3,177.30

TRANSFER TO SANTANDER 2313.50

TOTAL RESTRICTED INCOME: 10,665.37

TOTAL RESTRICTED EXPENDITURE: 9,600.80

**INCOME UNITY & HSBC CASH BOOK: 111,148.80**

**EXPENDITURE UNITY & HSBC CASH BOOK: 110,654.17**

SIGNED .....

DATED .....

**SANDON ROAD BAPTIST CHURCH  
CASH FLOW & BALANCES ALL ACCOUNTS 2023**

<b>OPENING BALANCE HSBC BANK 1st JANUARY 2023:</b>	<b>6,269.21</b>
Regular Monthly Tithing:	65,400.50
One Off Gifts:	4,000.00
Other Income:	4,371.87
Bank Charges:	60.00
Transfer to Unity Trust:	71,371.87
<b>CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2023:</b>	<b><u>8,609.71</u></b>
<b>HSBC CLOSING BALANCE AS PER STATEMENT:</b>	<b>8,299.71</b>
Income not cleared	310.00
<b>HSBC STATEMENT BALANCE TO CASH BOOK:</b>	<b><u>8,609.71</u></b>
<b>OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2023:</b>	<b>24,490.15</b>
General Income:	29,082.93
One off Gifts:	2,000.00
Transfer in from HSBC Current:	71,371.87
Restricted Funds Income:	6,293.50
Expenditure:	100,993.37
Restricted Funds Expenditure:	9,600.80
<b>CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2023:</b>	<b><u>22,644.28</u></b>
<b>UNITY CLOSING BALANCE AS PER STATEMENT:</b>	<b>23,849.86</b>
Payments made not cleared	1,205.58
<b>UNITY STATEMENT BALANCE TO CASH BOOK:</b>	<b><u>22,644.28</u></b>

<b>RESTRICTED ACCOUNTS</b>	
<b>MISSION FUND OPENING BALANCE 1st JANUARY 2023:</b>	<b>166.38</b>
Gifts	5,260.00
Interest	2.11
Transfer to IM	5,295.00
<b>CLOSING BALANCE AS AT 31st DECEMBER 2023:</b>	<b><u>133.49</u></b>
<b>SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2023:</b>	<b>27,539.64</b>
Interest	75.81
Payment to Stafford Carpets	945.00
Transfer to Unity	3,780.00
<b>CLOSING BALANCE AS AT 31st DECEMBER 2023:</b>	<b><u>22,890.45</u></b>
<b>NEPAL FUND OPENING BALANCE 1ST JANUARY 2023:</b>	<b>24,700.72</b>
Smile Child Sponsors	6,758.00
Gimdi Child Sponsors	7,476.00
Transfer from Unity-Gift Aid	2,313.50
Other income	0.00
Transfer to Nepal - Smile	7,565.00
Transfer to Nepal - Gimdi Sponsors	9,535.00
<b>CLOSING BALANCE AS AT 31 DECEMBER 2023:</b>	<b><u>24,148.22</u></b>

SIGNED \_\_\_\_\_

DATED \_\_\_\_\_

Independent Examination £125 Paid to Independent Examiner - recorded under General Church/Admin

Trustees No Trustee expenses have been incurred

The legal authority for making a payment to a Trustee appointed by our Church is our constitution para 10:2:8

The remunerated Trustee is Christina Remsberg

She was paid a stipend as our full time minister

Remuneration paid in 2023 was £26,500

Employers Pension contributions were £975

Other benefits are a housing allowance and payment of her phone expenses £6408

Balances Unity/HSBC Funds:	£31,253.99
Less agreed reserves:	£30,000.00
Less Restricted Funds:	£2,018.56
Available Funds:	-£764.57

## ASSETS

Insured value of a church building owned on the Sandon Road site to the value of :	£912,250.00
Insured value of a manse at Marston Grange site 50% owned by the church to the value of :	£194,240.00
The Church owns fixtures, fittings and furniture to the value of:	£48,376.00
	<u>£1,154,866.00</u>

## LIABILITIES

The church has outstanding loans to the value of :	£13,000.00
There are debtors outstanding as at 31st December 2023 :	£0.00
There are creditors outstanding as at 31st December 2023 :	£0.00
	<u>£13,000.00</u>



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Sandon Road Baptist Church		Charity No (if any)	1116868
<b>Annual accounts for the period</b>			
Period start date	01/01/2023	To	Period end date 31/12/2023

## Section A Statement of financial activities

Recommended categories by activity	Guidance Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
<b>Incoming resources</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	86,705	26,379	-	113,084	120,658
Charitable activities	S02	-	78	-	78	198
Other trading activities	S03	13,778	-	-	13,778	14,721
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
<b>Total</b>	S07	<b>100,483</b>	<b>26,457</b>	<b>-</b>	<b>126,940</b>	<b>135,577</b>
<b>Resources expended</b>						
<b>Expenditure on:</b>						
Raising funds	S08	13,617	-	-	13,617	54,536
Charitable activities	S09	87,437	30,627	-	118,064	109,493
Separate material item of expense	S10					
Other	S11	-	-	-	-	-
<b>Total</b>	S12	<b>101,054</b>	<b>30,627</b>	<b>-</b>	<b>131,681</b>	<b>164,029</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>						
	S13	(571)	(4,170)	0	(4,741)	(28,452)
Net gains/(losses) on investments	S14	0	0	0	0	0
<b>Net income/(expenditure)</b>	S15	<b>(571)</b>	<b>(4,170)</b>	<b>0</b>	<b>(4,741)</b>	<b>(28,452)</b>
<b>Extraordinary items</b>	S16	0	0	0	0	
<b>Transfers between funds</b>	S17	10,271	(10,271)	0	0	0
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	0	0	0	0	0
Other gains/(losses)	S19	0	0	0	0	0
<b>Net movement in funds</b>	S20	<b>9,700</b>	<b>(14,441)</b>	<b>0</b>	<b>(4,741)</b>	<b>(28,452)</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	891,534	93,632	0	985,186	1,013,638
<b>Total funds carried forward</b>	S22	<b>901,234</b>	<b>79,191</b>	<b>0</b>	<b>980,445</b>	<b>985,186</b>

**Section B**

**Balance sheet**

		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Fixed assets</b>							
Intangible assets		B01	-	-	-	-	-
Tangible assets		B02	915,000	-	-	915,000	915,000
Heritage assets		B03	-	-	-	-	-
Investments		B04	-	-	-	-	-
	<i>Total fixed assets</i>	B05	915,000	-	-	915,000	915,000
<b>Current assets</b>							
Stocks		B06	-	-	-	-	-
Debtors		B07	-	-	-	-	-
Investments		B08	-	-	-	-	-
Cash at bank and in hand		B09	- 766	79,191	-	78,425	83,166
	<i>Total current assets</i>	B10	- 766	79,191	-	78,425	83,166
<b>Creditors: amounts falling due within one year</b>		B11	-	-	-	-	-
	<i>Net current assets/(liabilities)</i>	B12	- 766	79,191	-	78,425	83,166
	<i>Total assets less current liabilities</i>	B13	914,234	79,191	-	993,425	998,166
<b>Creditors: amounts falling due after one year</b>		B14	13,000	-	-	13,000	13,000
Provisions for liabilities		B15	-	-	-	-	-
	<i>Total net assets or liabilities</i>	B16	901,234	79,191	-	980,425	985,166
<b>Funds of the Charity</b>							
Endowment funds		B17	-	-	-	-	-
Restricted income funds		B18	-	79,191	-	79,191	93,632
Unrestricted funds		B19	901,234	-	-	901,234	891,534
Revaluation reserve		B20	-	-	-	-	-
	<i>Total funds</i>	B21	901,234	79,191	-	980,425	985,166

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy

**SANDON ROAD BAPTIST CHURCH STAFFORD**

England & Wales - Charity number 1116868

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# Accounts

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## SANDON ROAD BAPTIST CHURCH

### Report of the Trustees from January to December 2022

The Trustees present their report and independently examined financial statements for the year ended 31 December 2022

#### Reference and Administrative Information

Charity Name: Sandon Road Baptist Church  
Charity registration number: 1116868  
Address: 317 Sandon Road, Stafford. ST16 3HW  
Correspondence address: 22 Gladstone Way, Stafford, ST16 3JT

#### Trustees:

Chrissy Remsberg (Associate Minister)  
Chris Knight (Volunteer Church Co-Leader)  
Stuart Wray (Treasurer)  
Sandra Bunn (until 31/10/22)  
Ruth Concar  
Sally Cox  
Gill Farrell  
Patricia Horsnall

**Bankers:** HSBC, Market Square, Stafford;  
Santander Bank, Market Square, Stafford;  
Unity Trust Bank, Nine Brindleyplace, Birmingham

**Independent Examiner:** Tim Herriott, 15 Briarsleigh, Stafford, ST17 4QP

#### Structure, Governance and Management

The organisation is an Unincorporated Association and was registered as a charity on 17<sup>th</sup> November 2006.

The charity's Governing Document is its constitution adopted on 4<sup>th</sup> February 2010. Members of the church are accepted on profession of faith following attendance at a Church Members' course. The members' meeting normally takes place at least 8 times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the trustees are appointed by the members, and are responsible for the day to day running of the church's work and witness and the financial and legal aspect of the charity. All members of the church are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the church meeting by the Trustees for consideration or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Ministers are a vocational calling; all other Trustees are elected for three years and may serve a second term before standing down for 12 months. Their election is by the whole membership, usually at the AGM.

The trustees meet approximately ten times during the year.  
The Secretary and Treasurer are appointed by the church meeting.

### **Objectives and Activities**

The principal purpose of the charity is to proclaim, advance, practice and teach the Christian faith through engaging in a range of activities including:

- The provision of space for public worship and prayer;
- Evangelism and Mission, locally, regionally, nationally and internationally;
- Expressing God's love to the community through the provision of youth activities, toddler and older friends groups which are open to all sections of the community
- Nurture and growth of Christian disciples;
- Training and equipping the congregation for Christian service;
- Giving pastoral care;
- Supporting charitable social action at home and abroad;
- Relating in support and fellowship to Baptists and other Christians;
- The provision of meeting space for community activities such as children's parties and adult education activities
- Raising finance to further the purpose by receiving grants donations and loans.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of its worship services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

### **Achievements and Performance during the year**

As a church, 2022 brought us increased focus and stability. We ended our lease at the Beacon International Centre and moved back to our church building on Sandon Rd. We have remained clear that we are called to be One Church, Many Beacons, Growing Disciples. Whilst we continue to support and seek to grow congregations/microchurches we were able to lean into being one church by sharing in quarterly worship and prayer nights where folk from every setting were able to join together. We also shared in joint trainings of our congregational leadership teams and gathered for church meetings always as one church body.

We have been privileged to see new leaders joining our leadership teams and taking opportunities to use their gifts to serve, teach, and offer hospitality to others. These evidences of growth in discipleship leave us stronger and thriving as a church community.

We have undertaken a number of outreach activities with a view to building relationships and sharing the good news of Jesus Christ with those who wouldn't normally attend church. These have included:

- A new men's group

- Warm Space, to continue as Community Space: inviting folk from the local community to come together in our building for company, food and games
- Messy Church: fun, faith-based activities and crafts for children and parents to engage in
- Pub Christmas pantomime, regular quizzes and beer and bible
- Events on the Marston Grange estate: Easter egg hunt, Jubilee celebration, Christmas carols
- Events at Burleyfields: Sunday brunches, Jubilee party, live nativity at Christmas
- A new monthly Christian service at Limewood (a dementia care home)
- Bitesize church: a monthly Christian service at the Beacon Friendship Group for older friends
- Monthly midweek service in Elmwood (accommodation for over 55s)
- A new monthly youth group

We also had the privilege of baptising four people in 2022.

2022 also saw the first full year for our newly formed leadership team (trustees) to step into a somewhat new role in leadership. This team has reaffirmed our vision and their passion to serve our scattered approach to church as Many Beacons. As a team, they brought forward a new constitution that was agreed by the church and is awaiting confirmation by the Charity Commission. They affirmed the continued co-leadership of Chrissy Remsberg and Chris Knight. The Leadership team have also been faithful in working with our finance team to steward our resources and have positioned us to come into 2023 with confidence that as a church we can continue to pursue the mission God has called us to.

All of these moments in the spiritual journey of our Beacon family should fill us with joy to know that we are a part of a thriving, growing church family that is eager to serve the Lord. In addition, we were pleased to welcome a new Administrator and Associate Pastor to our staff team. They each have brought skill and passion to their respective roles and have greatly supported the work of the church.

### **Financial Review**

The Church has continued to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church terminated the lease on the Beacon International Centre, as planned, in May 2022, and made an agreed payment to the landlord for dilapidations. This has relieved the church of an ongoing financial burden which before Covid was previously supported by income from a Bistro and Conference Centre.

The Church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its

employees within the scheme under a recovery plan. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

**Statement of policy on reserves:**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £30,000 to enable it to retain sufficient funds to pay 6 months' salary to cover notice to any minister in post and 1 month's pay for any other employees of the church.

As at 31<sup>st</sup> December 2022 the church held reserves of £30000 which meets our commitment.

**This report has been prepared in accordance with the Statement of Recommended Practice: Charity Reporting and Accounting: the essentials – March 2015 (CC15c)**

**The Trustees declare that they have approved the Trustees' report above.**

**Signed on behalf of the Charity's Trustees:**

Signature



Name

CHRIS KNIGHT

Date

11/5/23



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of Sandon Road Baptist Church

On accounts for the year ended 31 December 2022 Charity no (if any) 1116868

Set out on pages 3,4,5,6 and 7

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

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

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed: T.Herriott

Date: 3 March 2023

Name: Mr Tim Herriott

Relevant professional qualification(s) or body (if any): ACA

Address: 15 Briarsleigh  
Wildwood  
Stafford ST17 4QP

Only complete if the examiner needs to highlight material problems.

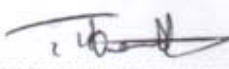
Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]

THE BEACON - INCORPORATING SANDON RD BAPTIST CHURCH AND THE BEACON INTERNATIONAL CENTRE

INCOME & EXPENDITURE 2022

INCOME RELATING TO CHURCH		EXPENDITURE RELATING TO CHURCH	
<b>BEACON INTERNATIONAL CENTRE:</b>	<b>0.00</b>	<b>BEACON INTERNATIONAL CENTRE:</b>	<b>39,581.75</b>
<b>GIVING:</b>	<b>77,942.70</b>	<b>MINISTERIAL:</b>	<b>48,939.38</b>
Unity Trust Cash Offering	275.95	Salary/Tax/NI/Pension/Housing Expenses	44,983.14
HSBC Regular Monthly Tithing	71,638.00	Employers Pension	1,763.88
Pledges	4,995.00	Baptist Ministers Pension Deficit	2,192.36
Gift Aid On Pledges [Received to Dec 2022]	1,033.75		
<b>GENERAL CHURCH:</b>	<b>17,012.42</b>	<b>GENERAL CHURCH:</b>	<b>18,883.71</b>
Gift Aid General [Received to Dec 2022]	16,000.25	Pastoral	46.94
Misc. Income	1,012.17	Admin	3,723.09
		Support Staff	13,775.18
		Bank Charges	203.80
		Membership & Subscriptions	1,134.70
<b>SANDON ROAD SITE:</b>	<b>12,620.79</b>	<b>SANDON ROAD SITE:</b>	<b>9,204.28</b>
Room Hire	12,620.79	Heat & Light	1,922.36
		Insurance	1,522.27
		Maintenance	5,759.65
<b>BCH - MARSTON GRANGE</b>	<b>2,100.00</b>	<b>BCH - MARSTON GRANGE</b>	<b>5,231.76</b>
Rent	2,100.00	Utilities	4,538.95
		Maintenance	250.28
		Insurance	394.67
		Mission	47.86
		<b>BCH - BURLEYFIELDS</b>	<b>3,895.74</b>
		Utilities	2,652.04
		Maintenance	593.17
		Insurance	650.53
<b>TRAINING:</b>	<b>0.00</b>	<b>TRAINING:</b>	<b>518.00</b>
		Materials	0.00
		Travel	300.00
		Courses	218.00
<b>MISSION &amp; MINISTRY:</b>	<b>198.47</b>	<b>MISSION &amp; MINISTRY:</b>	<b>1,264.33</b>
General Mission	198.47	General Mission	1,264.33

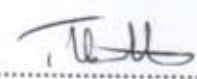
SIGNED  .....

DATED 3/3/23 .....

CHILDREN&YOUTH WORK:	0.00	CHILDREN&YOUTH WORK:	297.53
		Childrens Church	260.00
		Messy Church	37.53
		CHARITABLE GIVING:	12,540.00
		Youth Net	1,200.00
		BMS	5,670.00
		HMF	5,670.00
TOTAL CHURCH INCOME:	<u>109,874.38</u>	TOTAL CHURCH EXPENDITURE:	<u>140,356.48</u>
		<b>EXCESS EXPENDITURE OVER INCOME</b>	<b>-30,482.10</b>
		<i>[Non Restricted Income only]</i>	

**RESTRICTED INCOME/EXPENDITURE NOT FOR CHURCH BUT ACTIONED THROUGH UNITY/HSBC**

CHARITABLE GIVING:	240.00	CHARITABLE GIVING:	240.00
Birthday Monies to Dec 2022	240.00	Birthday Monies 2022	240.00
SRBC REDEVELOPMENT:	7,154.50	SRBC REDEVELOPMENT:	0.00
SRBC Redevelopment-Storage Facility	7,092.00	SRBC Redevelopment-Storage Facility	0.00
SRBC Redevelopment Gift Aid [to May 2022]	62.50		
MISSION & MINISTRY:	2,566.00	MISSION & MINISTRY:	2,357.99
Nepal Gift Aid [to Dec 2022]	2,566.00	Firestarter	2,357.99
		TRANSFERS:	9,720.50
		Santander - SRBC Redevelopment	7,154.50
		Santander - Nepal Fund	2,566.00
TOTAL RESTRICTED INCOME:	<u>9,960.50</u>	TOTAL RESTRICTED EXPENDITURE:	<u>12,318.49</u>
INCOME UNITY & HSBC CASH BOOK:	<u>119,834.88</u>	EXPENDITURE UNITY & HSBC CASH BOOK:	<u>152,674.97</u>

SIGNED 

DATED 3/3/23

**THE BEACON - INCORPORATING THE BEACON INTERNATIONAL CENTRE & SANDON RD BAPTIST CHURCH**  
**CASH FLOW & BALANCES 2022**

**OPENING BALANCE HSBC BANK 1st JANUARY 2022:**

Regular Monthly Tithing:	11,696.21
Pledges:	71,638.00
Bank Charges:	4,995.00
Transfer to Unity Trust:	60.00
	<b>82,000.00</b>

**RESTRICTED ACCOUNTS**

<b>UNUSED FUND OPENING BALANCE 1st JANUARY 2022:</b>	<b>36.38</b>
Deposit :	130.00

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2022:** 6,269.21

**CLOSING BALANCE AS AT 31st DECEMBER 2022:** 166.38

**HSBC CLOSING BALANCE AS PER STATEMENT:** 6,269.21

Income not cleared 0.00

**HSBC STATEMENT BALANCE TO CASH BOOK:** 6,269.21

**SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2022:** 20,181.72

Regular Credit 200.00  
 Transfer Gift Aid from Unity 62.50  
 Transfer From Unity-Gift from Sandon Rd Playschool-Storage Facility 7,092.00  
 Interest 3.42

**OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2022:** 51,903.24

**CLOSING BALANCE AS AT 31st DECEMBER 2022:** 27,539.64

General Income: 43,201.88  
 Transfer in from HSBC Current: 82,000.00  
 Transfer to Nepal Fund-Gift Aid 2,566.00  
 Transfer to SRBC Redevelopment-Gift Aid 62.50  
 Transfer to SRBC Redevelopment-Other 7,092.00  
 General Expenditure: 140,296.48  
 Transfer of Firestarter Residue: 2,357.99  
 Transfer of Birthday monies to BMS: 240.00

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2022:** 24,490.15

**NEPAL FUND OPENING BALANCE 1ST JANUARY 2022:** 27,800.72

Smile Child Sponsors 7,285.00  
 Gimdi Child Sponsors 8,124.00  
 Transfer from Unity-Gift Aid 2,566.00  
 Other Income 0.00  
 Transfer to Nepal - Smile 11,540.00  
 Transfer to Nepal - Gimdi Sponsors 9,360.00  
 Transfer Charges - Allocated to Gimdi Sponsors 175.00

**UNITY CLOSING BALANCE AS PER STATEMENT:** 26,122.16

**CLOSING BALANCE AS AT 31 DECEMBER 2022:** 24,700.72

**UNITY STATEMENT BALANCE TO CASH BOOK:** 24,490.15

SIGNED .....  .....

DATED ..... 31/12/23 .....



## ASSETS

Insured value of a church building owned on the Sandon Road site to the value of :

**£785,029.00**

Insured value of a manse 50% owned by the church to the value of :

**£163,779.00**

**£948,808.00**

## LIABILITIES

The church has outstanding loans to the value of :

**£13,000.00**

There are debtors outstanding as at 31st December 2022 :

**£0.00**

There are creditors outstanding as at 31st December 2022 :

**£0.00**

The Baptist Pension Scheme amount outstanding as at the 20th June 2022 :

**£8,500.00**

*[This is the latest information available as at 31st December 2022]*

**£21,500.00**



Sandon Road Baptist Church			Charity No (if any)	1116868
<b>Annual accounts for the period</b>				
Period start date	<b>01/01/2022</b>	To	Period end date	<b>31/12/2022</b>

## Section A Statement of financial activities

Recommended categories by activity	Guidance Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
<b>Incoming resources</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	95,288	25,370	-	120,658	192,245
Charitable activities	S02	198	-	-	198	188
Other trading activities	S03	14,721	-	-	14,721	17,250
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
<b>Total</b>	S07	<b>110,207</b>	<b>25,370</b>	<b>-</b>	<b>135,577</b>	<b>209,683</b>
<b>Resources expended</b>						
<b>Expenditure on:</b>						
Raising funds	S08	54,536	-	-	54,536	99,583
Charitable activities	S09	85,820	23,673	-	109,493	199,820
Separate material item of expense	S10					
Other	S11	-	-	-	-	-
<b>Total</b>	S12	<b>140,356</b>	<b>23,673</b>	<b>-</b>	<b>164,029</b>	<b>299,403</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	(30,149)	1,697	0	(28,452)	(89,720)
	S14	0	0	0	0	0
<b>Net income/(expenditure)</b>	S15	<b>(30,149)</b>	<b>1,697</b>	<b>0</b>	<b>(28,452)</b>	<b>(89,720)</b>
<b>Extraordinary items</b>						
	S16	0	0	0	0	
<b>Transfers between funds</b>						
	S17	4,054	(4,054)	0	0	0
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	0	0	0	0	0
Other gains/(losses)	S19	0	0	0	0	0
<b>Net movement in funds</b>	S20	<b>(26,095)</b>	<b>(2,357)</b>	<b>0</b>	<b>(28,452)</b>	<b>(89,720)</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	917,629	95,989	0	1,013,618	1,103,338
<b>Total funds carried forward</b>	S22	<b>891,534</b>	<b>93,632</b>	<b>0</b>	<b>985,166</b>	<b>1,013,618</b>

## Section B

## Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>							
Intangible assets		B01	-	-	-	-	-
Tangible assets		B02	915,000	-	-	915,000	915,000
Heritage assets		B03	-	-	-	-	-
Investments		B04	-	-	-	-	-
	<b>Total fixed assets</b>	B05	915,000	-	-	915,000	915,000
<b>Current assets</b>							
Stocks		B06	-	-	-	-	-
Debtors		B07	-	-	-	-	-
Investments		B08	-	-	-	-	-
Cash at bank and in hand		B09	- 10,466	93,632	-	83,166	111,618
	<b>Total current assets</b>	B10	- 10,466	93,632	-	83,166	111,618
<b>Creditors: amounts falling due within one year</b>		B11	-	-	-	-	-
	<b>Net current assets/(liabilities)</b>	B12	- 10,466	93,632	-	83,166	111,618
	<b>Total assets less current liabilities</b>	B13	904,534	93,632	-	998,166	1,026,618
<b>Creditors: amounts falling due after one year</b>		B14	13,000	-	-	13,000	13,000
Provisions for liabilities		B15	-	-	-	-	-
	<b>Total net assets or liabilities</b>	B16	891,534	93,632	-	985,166	1,013,618
<b>Funds of the Charity</b>							
Endowment funds		B17	-	-	-	-	-
Restricted income funds		B18	-	93,632	-	93,632	95,989
Unrestricted funds		B19	891,534	-	-	891,534	917,629
Revaluation reserve		B20	-	-	-	-	-
	<b>Total funds</b>	B21	891,534	93,632	-	985,166	1,013,618

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy

**SANDON ROAD BAPTIST CHURCH STAFFORD**

England & Wales - Charity number 1116868

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# Accounts

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## SANDON ROAD BAPTIST CHURCH

### Report of the Trustees from January to December 2021

The Trustees present their report and independently examined financial statements for the year ended 31 December 2021

#### Reference and Administrative Information

Charity Name: Sandon Road Baptist Church  
Charity registration number: 1116868  
Address: 317 Sandon Road, Stafford. ST16 3HW  
Correspondence address: 22 Gladstone Way, Stafford, ST16 3JT

#### Trustees:

##### 1<sup>st</sup> January – 2<sup>nd</sup> September 2021

Alex Harris (Senior Minister)  
Duncan Leake (Elder)  
Lawrence Larbi (Elder)  
Geoff Biggin (Secretary)  
Stuart Wray (Deacon & Treasurer)  
Simon Acaster (Deacon)  
Sandra Bunn (Deacon)  
Ruth Concar (Deacon)  
Sally Cox (Deacon)  
Steven Cranston (Deacon)  
Geoff Markham (Deacon)

##### 2<sup>nd</sup> September – 31<sup>st</sup> December 2021

Chrissy Remsberg (Associate Minister) – from 14.10.21  
Chris Knight (Volunteer Church Co-Leader)  
Stuart Wray (Treasurer)  
Sandra Bunn  
Ruth Concar  
Sally Cox  
Gill Farrell  
Patricia Horsnall

**Bankers:** HSBC, Market Square, Stafford;  
Santander Bank, Market Square, Stafford;  
Unity Trust Bank, Nine Brindleyplace, Birmingham

**Independent Examiner:** Tim Herriott, 15 Briarsleigh, Stafford, ST17 4QP

#### Structure, Governance and Management

The organisation is an Unincorporated Association and was registered as a charity on 17<sup>th</sup> November 2006.

The charity's Governing Document is its constitution adopted on 4<sup>th</sup> February 2010. Members of the church are accepted on profession of faith following attendance at a Church Members' course. The members' meeting normally takes place at least 8 times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the trustees are appointed by the members, and are responsible for the day to day running of the church's work and witness and the financial and legal aspect of the charity. All members of the church are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the church meeting by the Trustees for consideration or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions

to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Ministers are a vocational calling; all other Trustees are elected for three years and may serve a second term before standing down for 12 months. Their election is by the whole membership, usually at the AGM.

The trustees meet approximately ten times during the year.

The Secretary and Treasurer are appointed by the church meeting.

### **Objectives and Activities**

The principal purpose of the charity is to proclaim, advance, practice and teach the Christian faith through engaging in a range of activities including

- The provision of space for public worship and prayer;
- Evangelism and Mission, locally, regionally, nationally and internationally;
- Expressing God's love to the community through the provision of youth activities, toddler and older friends groups which are open to all sections of the community
- Nurture and growth of Christian disciples;
- Training and equipping the congregation for Christian service;
- Giving pastoral care;
- Supporting charitable social action at home and abroad;
- Relating in support and fellowship to Baptists and other Christians;
- The provision of meeting space for community activities such as children's parties and adult education activities
- Raising finance to further the purpose by receiving grants donations and loans.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of its worship services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

### **Achievements and Performance during the year**

2021 continued to be a challenging year as a result of the global pandemic and the requirements of moving our main location back to our original building on Sandon Road. However, we have continued to improve our ability to connect both in person and online to ensure that the care and development of those within the existing Church communities has continued and that wherever possible we continue to proclaim the Good News of Jesus Christ.

We also experienced a significant change within the leadership of the Church with our Senior Minister moving on to pursue another role outside of Beacon. This combined with a small change in the way our leadership teams functioned presented some challenges for the trustees. However, we have seen the Church unite behind the co-leadership of the Associate Minister and another volunteer Co-Leader and our Leadership Team has begun to build a good sense of unity and relationship that has provided stability for the Church.

Key moments in 2021 include the launching of a one to one discipleship opportunity going through Ephesians that engaged 30+ members to journey together through the course. We also hosted our first ever vision month in June, engaging with 75+ members over several weeks to discuss the vision and direction of the Church and discern together where God would continue to lead us in the next 10 years.

In line with our value of 'Loving People' we continued to provide many opportunities for online engagement and connection, including providing ways for small groups to continue to meet over Zoom. As we were able to begin meeting in homes or outdoors we worked hard to include meals and prayer together into each meeting to provide opportunity for members to reconnect with one another after much time apart.

To reinforce our value of 'Courageous in mission' we began hosting pop-up small groups at Easter and Christmas to allow those who might not usually attend church to join a small group to learn about the Easter or Christmas story. And we also began giving away Smile Boxes, small boxes filled with small gifts and treats and some messages of encouragement donated and contributed by church members to offer love and support to those both inside and outside the church. This initiative has proven to be very well received by many members and friends within the community and will be continued.

In support of our value of 'Spirit dependent' we hosted opportunities for online and overnight prayer, encouraged fasting, and lead the church in seeking guidance together over the summer in new leadership and reaffirming our vision. We have taken courageous steps of faith to see us through a challenging season in leadership and finances and have been rewarded as we have seen answers to prayer and steps forward that have continued to allow the church to flourish and grow.

By the end of 2021 we have been pleased to have had opportunity to begin meeting in person in some of our congregations and to see the benefits of meeting in homes and gardens more frequently. Many expressed great joy at the opportunities to sing and worship together again and have been looking forward to continued opportunities to freely worship and open the doors of the church to those who would join us.

### **Financial Review**

The Church has continued to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church's main expenditure is the rent for our second premises at the Beacon International Centre which we have had very little use of due to Covid regulations and we have received no income from the business which would have run there. Fortunately, members' pledged giving in addition to normal offertory has continued to be received enabling us to maintain our legal commitment to pay rent for the term of our lease.

The Church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past

service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £22900 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

**Statement of policy on reserves:**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £30,000 to enable it to retain sufficient funds to pay 6 months' salary to cover notice to any minister in post and 1 month's pay for any other employees of the church.

As at 31<sup>st</sup> December 2021 the church held reserves of £30000 which meets our new commitment.

**This report has been prepared in accordance with the Statement of Recommended Practice: Charity Reporting and Accounting: the essentials – March 2015 (CC15c)**

**The Trustees declare that they have approved the Trustees' report above.**

**Signed on behalf of the Charity's Trustees:**

**Signature**



**Name**

**Geoff Biggin**

**Date**

**5<sup>th</sup> October 2022**



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/  
members of Sandon Road Baptist Church

On accounts for the year ended 31 December 2021 Charity no (if any) 1116868

Set out on pages 3,4,5,6 and 7

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below \*)
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed: T. Herriott Date: 25/02/2022

Name: Mr Tim Herriott

Relevant professional qualification(s) or body (if any): ACA

Address: 15 Briarsleigh Stafford ST17 4QP

Only complete if the examiner needs to highlight material problems.

**Give here brief details of any items that the examiner wishes to disclose.**

[Empty box for disclosure details]

INCOME & EXPENDITURE 2021

INCOME RELATING TO CHURCH

EXPENDITURE RELATING TO CHURCH

<b>BEACON INTERNATIONAL CENTRE:</b>	<b>237.50</b>	<b>BEACON INTERNATIONAL CENTRE:</b>	<b>88,965.63</b>
<b>GIVING:</b>	<b>106,164.22</b>	<b>MINISTERIAL:</b>	<b>48,531.29</b>
Unity Trust Cash Offering	166.30	Salary/Tax/Ni/Pension/Housing Expenses	41,951.05
HSBC Regular Monthly Tithing	86,685.42	Employers Pension	2,884.84
HSBC One Off Gifts	0.00	Baptist Ministers Pension Deficit	3,695.40
Pledges	15,390.00	Travel	0.00
Gift Aid On Pledges [Received to Dec 2021]	3,922.50		
<b>GENERAL CHURCH:</b>	<b>36,533.28</b>	<b>GENERAL CHURCH:</b>	<b>19,517.11</b>
Gift Aid General [Received to Dec 2021]	19,787.50	Pastoral	111.19
Misc. Income	745.78	Admin	3,501.39
Transfer from Santander-SRBC Fund	16,000.00	Support Staff	14,600.49
		Capital	0.00
		Bank Charges	154.80
		Membership & Subscriptions	1,149.24
<b>SANDON ROAD SITE:</b>	<b>9,594.29</b>	<b>SANDON ROAD SITE:</b>	<b>4,640.69</b>
Room Hire	9,594.29	Heat & Light	1,606.48
		Insurance	1,397.02
		Maintenance	1,637.19
		Capital	0.00
<b>BCH - MARSTON GRANGE</b>	<b>7,418.00</b>	<b>BCH - MARSTON GRANGE</b>	<b>5,931.98</b>
Rent	6,700.00	Utilities	4,224.59
Utilities	718.00	Maintenance	388.00
		Insurance	364.17
		Rental Admin	955.22
<b>BCH - BURLEYFIELDS</b>	<b>0.00</b>	<b>BCH - BURLEYFIELDS</b>	<b>3,106.80</b>
		Utilities	2,438.81
		Maintenance	72.00
		Insurance	595.99
		Mission	0.00
<b>TRAINING:</b>	<b>0.00</b>	<b>TRAINING:</b>	<b>44.00</b>
Materials	0.00	Materials	0.00
Course	0.00	Travel	0.00
Travel	0.00	Courses	44.00
<b>MISSION &amp; MINISTRY:</b>	<b>187.82</b>	<b>MISSION &amp; MINISTRY:</b>	<b>1,179.72</b>
Resource Materials	46.64	Resource Materials	0.00
General Mission	141.18	General Mission	1,179.72

SIGNED ..... 

DATED ..... 5/2/22

<b>CHILDREN&amp;YOUTH WORK:</b>	<b>0.00</b>	<b>CHILDREN&amp;YOUTH WORK:</b>	<b>388.88</b>
Childrens Church	0.00	Childrens Church	381.89
Older Youth	0.00	Older Youth	6.99
Messy Church	0.00	Messy Church	0.00
		<b>CHARITABLE GIVING:</b>	<b>12,000.00</b>
		Youth Net	1,200.00
		BMS	5,400.00
		HMF	5,400.00
<b>TOTAL CHURCH INCOME:</b>	<b><u>160,135.11</u></b>	<b>TOTAL CHURCH EXPENDITURE:</b>	<b><u>184,306.10</u></b>
		<b>EXCESS EXPENDITURE OVER INCOME</b>	<b>-24,170.99</b>

**RESTRICTED INCOME/EXPENDITURE NOT FOR CHURCH BUT ACTIONED THROUGH UNITY/HSBC**

<b>DISCIPLESHIP PASTOR:</b>	<b>20,400.00</b>	<b>DISCIPLESHIP PASTOR:</b>	<b>37,250.19</b>
DLT POST [Gift Aid to Dec 2021]	6,200.00	Salary/ER's NI/ER's Pens etc	33,549.99
DLT POST [Pledges to Dec 2021]	14,200.00	Visa Costs	3,700.20
<b>CHARITABLE GIVING:</b>	<b>330.00</b>	<b>CHARITABLE GIVING:</b>	<b>405.88</b>
Birthday Monies	330.00	Birthday Monies	330.00
		BFG	75.88
<b>SRBC REDEVELOPMENT:</b>	<b>76,327.20</b>	<b>SRBC REDEVELOPMENT:</b>	<b>76177.20</b>
SRBC Redevelopment-Storage Facility	76,177.20	SRBC Redevelopment-Storage Facility	76,177.20
SRBC Redevelopment Gift Aid [to Dec 2021]	150.00		
<b>MISSION &amp; MINISTRY:</b>	<b>2,743.00</b>	<b>MISSION &amp; MINISTRY:</b>	<b>1,263.70</b>
Nepal Gift Aid [to Dec 2021]	2,743.00	Firestarters	1,263.70
		<b>TRANSFERS:</b>	<b>3,443.00</b>
		Santander - SRBC Redevelopment	150.00
		Santander - Nepal Fund	3,293.00
<b>TOTAL RESTRICTED INCOME:</b>	<b><u>99,800.20</u></b>	<b>TOTAL RESTRICTED EXPENDITURE:</b>	<b><u>118,539.97</u></b>
		<b>EXCESS EXPENDITURE OVER INCOME</b>	<b>-18739.77</b>

<b>INCOME UNITY &amp; HSBC CASH BOOK:</b>	<b><u>259,935.31</u></b>	<b>EXPENDITURE UNITY &amp; HSBC CASH BOOK:</b>	<b><u>302,846.07</u></b>
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SIGNED .....  .....

DATED ..... 5/2/22 .....

**THE BEACON - INCORPORATING THE BEACON INTERNATIONAL CENTRE & SANDON RD BAPTIST CHURCH  
CASH FLOW & BALANCES 2021**

<b>OPENING BALANCE HSBC BANK 1st JANUARY 2021:</b>	<b>35,425.79</b>
Regular Monthly Tithing:	86,685.42
DLT Pledges:	14,200.00
General Pledges:	15,390.00
Bank Charges:	5.00
Transfer to Unity Trust:	140,000.00

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2021:** 11,696.21

**HSBC CLOSING BALANCE AS PER STATEMENT:** 11,696.21

Income not cleared 0.00

**HSBC STATEMENT BALANCE TO CASH BOOK:** 11,696.21

**OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2021:** 71,089.42

Income:	127,659.89
Transfer in from HSBC Current:	140,000.00
Transfer in from Santander-SRBC Fund	16,000.00
Transfer to Nepal Fund-Gift Aid	3,293.00
Transfer to SRBC Redevelopment-Gift Aid	150.00
Expenditure:	299,403.07

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2021:** 51,903.24

**UNITY CLOSING BALANCE AS PER STATEMENT:** 53,065.15

Payments made not cleared 932.88  
3.00  
226.03

**UNITY STATEMENT BALANCE TO CASH BOOK:** 51,903.24

**RESTRICTED ACCOUNTS**

**UNUSED FUND OPENING BALANCE 1st JANUARY 2021:** 36.35

Interest 0.03

**CLOSING BALANCE AS AT 31st DECEMBER 2021:** 36.38

**SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2021:** 70,992.98


Regular Credit	600.00
Transfer Gift Aid from Unity	150.00
Gift from Sandon Rd Playschool-Storage Facility	40,000.00
Interest	65.94
Refund of Shed Purchase	550.00
Transfer to Unity	92,177.20

**CLOSING BALANCE AS AT 31st DECEMBER 2021:** 20,181.72

**NEPAL FUND OPENING BALANCE 1ST JANUARY 2021:** 23,793.72

Smile Child Sponsors	8,115.00
Gimdi Child Sponsors	8,964.00
Transfer from Unity-Gift Aid	2,743.00
Other income	0.00
Transfer to Nepal - Smile	6,305.00
Transfer to Nepal - Gimdi Sponsors	9,360.00
Transfer Charges - Allocated to Gimdi Sponsors	150.00

**CLOSING BALANCE AS AT 31 DECEMBER 2021:** 27,800.72

SIGNED .....  .....

DATED ..... 5/2/22 .....

## ASSETS

Insured value of a church building owned on the Sandon Road site to the value of:	773,741.00
Insured value of a manse 50 %owned by the church to the value of:	151,225.00

## LIABILITIES

The church owes monies on outstanding loans to the value of:	13,000.00
There are debtors outstanding as at the 31st December 2020 to the value of:	0.00
There are creditors outstanding as at the 31st December 2020 to the value of:	0.00
The Baptist Pension Scheme Deficit Amount at the 31st December 2020:	0.00
<i>Figure not available as at 31 December 2021</i>	
<i>November 2021 figure stands at</i>	22,900.00

Independent Examination £125 Paid to Independent Examiner - recorded under General Church/Admin

Trustees No Trustee expenses have been incurred

The legal authority for making a payment to a Trustee appointed by our Church is our constitution para 10:2:8

The remunerated Trustee is the Reverend Alex Harris

He was paid a stipend as our full time minister

[JAN - AUG]

Remuneration paid in 2021 was £22,753

[JAN - AUG]

Employers Pension contributions were £2,052

[JAN - AUG]

Other benefits are a housing allowance and payment of his utility bills £8,291

[JAN - AUG]

**Balances Unity/HSBC Funds:**

**£63,599.45**

**Less agreed reserves:**

**£30,000.00**

**Less Restricted Funds:**

**£3,312.00**

**Available Funds:**

**£30,287.45**

#### **RESTRICTED FUNDS**

#### **Pledged Income/Expenditure - Ministerial**

Income 2020/21 £37,700.00

Expend 2020/21 £37,250.19

**£449.81 Residue 2021**



Sandon Road Baptist Church			Charity No (if any)	1116868
<b>Annual accounts for the period</b>				
Period start date	<b>01/01/2021</b>	To	Period end date	<b>31/12/2021</b>

## Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
<b>Incoming resources</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	128,622	63,623	-	192,245	279,130
Charitable activities	S02	188	-	-	188	889
Other trading activities	S03	17,250	-	-	17,250	76,859
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
<b>Total</b>	S07	<b>146,060</b>	<b>63,623</b>	<b>-</b>	<b>209,683</b>	<b>356,878</b>
<b>Resources expended</b>						
<b>Expenditure on:</b>						
Raising funds	S08	99,583	-	-	99,583	132,622
Charitable activities	S09	84,723	115,097	-	199,820	158,661
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
<b>Total</b>	S12	<b>184,306</b>	<b>115,097</b>	<b>-</b>	<b>299,403</b>	<b>291,283</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	(38,246)	(51,474)	0	(89,720)	65,595
	S14	0	0	0	0	0
<b>Net income/(expenditure)</b>	S15	<b>(38,246)</b>	<b>(51,474)</b>	<b>0</b>	<b>(89,720)</b>	<b>65,595</b>
<b>Extraordinary items</b>						
	S16	0	0	0	0	0
<b>Transfers between funds</b>						
	S17	(36,177)	36,177	0	0	0
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	0	0	0	0	0
Other gains/(losses)	S19	0	0	0	0	0
<b>Net movement in funds</b>	S20	<b>(74,423)</b>	<b>(15,297)</b>	<b>0</b>	<b>(89,720)</b>	<b>65,595</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	992,052	111,286	0	1,103,338	1,037,743
<b>Total funds carried forward</b>	S22	<b>917,629</b>	<b>95,989</b>	<b>0</b>	<b>1,013,618</b>	<b>1,103,338</b>

## Section B Balance sheet

Guidance Notes

		Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>						
Intangible assets	B01	-	-	-	-	-
Tangible assets	B02	915,000	-	-	915,000	915,000
Heritage assets	B03	-	-	-	-	-
Investments	B04	-	-	-	-	-
<b>Total fixed assets</b>	B05	915,000	-	-	915,000	915,000
<b>Current assets</b>						
Stocks	B06	-	-	-	-	-
Debtors	B07	-	-	-	-	-
Investments	B08	-	-	-	-	-
Cash at bank and in hand	B09	15,629	95,989	-	111,618	201,338
<b>Total current assets</b>	B10	15,629	95,989	-	111,618	201,338
<b>Creditors: amounts falling due within one year</b>	B11	-	-	-	-	-
<b>Net current assets/(liabilities)</b>	B12	15,629	95,989	-	111,618	201,338
<b>Total assets less current liabilities</b>	B13	930,629	95,989	-	1,026,618	1,116,338
<b>Creditors: amounts falling due after one year</b>	B14	13,000	-	-	13,000	13,000
Provisions for liabilities	B15	-	-	-	-	-
<b>Total net assets or liabilities</b>	B16	917,629	95,989	-	1,013,618	1,103,338
<b>Funds of the Charity</b>						
Endowment funds	B17	-			-	-
Restricted income funds	B18		95,989		95,989	111,286
Unrestricted funds	B19	917,629	-	-	917,629	992,052
Revaluation reserve	B20				-	
<b>Total funds</b>	B21	917,629	95,989	-	1,013,618	1,103,338

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy

**SANDON ROAD BAPTIST CHURCH STAFFORD**

England & Wales - Charity number 1116868

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# Accounts

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## SANDON ROAD BAPTIST CHURCH

### Report of the Trustees from January to December 2020

The Trustees present their report and independently examined financial statements for the year ended 31 December 2020

#### Reference and Administrative Information

Charity Name: Sandon Road Baptist Church  
Charity registration number: 1116868  
Address: Sandon Road, Stafford. ST16 3HW  
Correspondence address: 22 Gladstone Way, Stafford, ST16 3JT

#### Trustees:

Alex Harris (Senior Minister)	Simon Acaster (Deacon)
Duncan Leake (Elder)	Sandra Bunn (Deacon)
Lawrence Larbi (Elder)	Sally Cox (Deacon)
Geoff Biggin (Secretary)	Steven Cranston (Deacon)
Stuart Wray (Deacon & Treasurer)	Ruth Concar (Deacon)
	Geoff Markham (Deacon)

**Bankers:** HSBC, Market Square, Stafford;  
Santander Bank, Market Square, Stafford;  
Unity Trust Bank, Nine Brindleyplace, Birmingham

**Independent Examiner:** Tim Herriott, 15 Briarsleigh, Stafford, ST17 4QP

#### Structure, Governance and Management

The organisation is an Unincorporated Association and was registered as a charity on 17<sup>th</sup> November 2006.

The charity's Governing Document is its constitution adopted on 4<sup>th</sup> February 2010. Members of the church are accepted on profession of faith following attendance at a Church Members' course. The members' meeting normally takes place at least 8 times a year and has responsibility for the overall policy of the church. In accordance with the Constitution, the trustees are appointed by the members, and together with the Senior Minister, Elders, Secretary and Treasurer are responsible for the day to day running of the church's work and witness and the financial and legal aspect of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the church meeting by the Trustees for consideration, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Ministers are a vocational calling, Elders are elected for five years and Deacons for three years. Each may serve a second term. Their election is by the whole membership, usually at the AGM. The trustees meet approximately ten times during the year.

The Secretary and Treasurer are appointed from the membership of the church and re-elected annually.

### **Objectives and Activities**

The principal purpose of the charity is to proclaim, advance, practice and teach the Christian faith through engaging in a range of activities including

- The provision of space for public worship and prayer;
- Evangelism and Mission, locally, regionally, nationally and internationally;
- Expressing God's love to the community through the provision of youth activities, toddler and older friends groups which are open to all sections of the community
- Nurture and growth of Christian disciples;
- Training and equipping the congregation for Christian service;
- Giving pastoral care;
- Supporting charitable social action at home and abroad;
- Relating in support and fellowship to Baptists and other Christians;
- The provision of meeting space for community activities such as children's parties and adult education activities
- Raising finance to further the purpose by receiving grants donations and loans.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of its worship services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

### **Achievements and Performance during the year**

2020 has been a challenging year as a result of the global pandemic and the limitations of our in person gatherings. However, we have substantially adapted our activities to ensure that the care and development of those within the existing Church communities has continued and that wherever possible we continue to proclaim the Good News of Jesus Christ.

Key moments in 2020 include the creation of 'Sunday Connection' and the opportunity to connect online via Zoom for two of our Sunday congregations; this then later evolved into a YouTube service and evolved again into a socially distanced physical gathering. We provided for the children of the Church through weekly videos and teaching as well as Zoom gatherings for games, and youth small groups moving online. Collectively these ensured that despite not meeting together in person we upheld our value of 'Bible saturated'.

In line with our value of 'Loving People' we created a network of 'care calls' to ensure that those within our community kept in touch, for the vulnerable adults within our community this still continues on a weekly basis. We encouraged those within the Church to join small groups so that they could stay in touch and grow together, this led to four new groups starting. We also helped the local school with its distribution of free school meals during the first lockdown.

To reinforce our value of 'Courageous in mission' we provided opportunities to support those outside the Church with webinars on Finance, Grief and Wellbeing as well as ideas about how to use social media to reach out to others. At Christmas we used resources from 'Advent Conspiracy' to create family activity packs to those in our surrounding communities and over 250 were given away.

In support of our value of 'Spirit dependent' mission huddles were also established as an opportunity for those looking to deepen their faith and understanding of mission with a significant focus on prayer and fasting.

We have been delighted to see significant growth in our ministry to those who are retired with the establishment of Bite-sized church, a paper service sheet delivered to 50 people who attend our Beacon Friendship Group. This group has also, when appropriate, met in person. Our evening service has also seen significant growth and gained new members over the past year and is anticipating remaining online for much of 2021. Finally, our Chinese congregation has also seen significant growth and has taken the opportunity to reach out to the wider Chinese community several times this past year, again aided through online resources which mean that this more geographically dispersed community can meet more easily together.

### **Financial Review**

During the Covid pandemic, the Church has been forced to close its mission outreach café and conference facility, which had previously been one of its main sources of funding.

The Church has continued to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church's main expenditure is the ministerial wages bill, followed by the rent for its mission project at the Beacon International Centre which provides a service to the community and a larger place of worship, both of which advance the Christian faith.

The Church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have had to make a one-off payment estimated to be £75,000 to meet its statutory obligations to the scheme. The church has no plans to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan

### **Statement of policy on reserves:**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £50,000 to enable it to retain sufficient

funds to pay 6 months' salary to cover notice to any minister in post and 1 month's pay for any other employees of the church.

As at 31<sup>st</sup> December 2020 the church held total reserves of £9541 due to lack of income from closure of its café project. We have received gifts from the members of £50,117 to support our work in 2021, with another £23,280 promised in 2021. With reduced staff commitments we have set a new reserves policy of £30,000 for 2021.

**This report has been prepared in accordance with the Statement of Recommended Practice: Charity Reporting and Accounting: the essentials – March 2015 (CC15c)**

**The Trustees declare that they have approved the Trustees' report above.**

**Signed on behalf of the Charity's Trustees:**

**Signature**



**Name**

Geoff Biggin

**Position**

Church Secretary

**Date**

**21<sup>st</sup> August 2021**



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

Sandon Road Baptist Church

On accounts for the year  
ended

31 December 2020

Charity no (if any)

1116868

Set out on pages

3,4,5,6 and 7

Respective responsibilities of  
trustees and examiner

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

It is my responsibility to:

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

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's  
statement

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

13/3/21

Name:

MR TIM HERRIOTT

Relevant professional  
qualification(s) or body (if  
any):

ACA BA

Address:

15 BRANSLEIGH

STAFFORD

ST17 4QP

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



**THE BEACON - INCORPORATING SANDON RD BAPTIST CHURCH AND THE BEACON INTERNATIONAL CENTRE  
INCOME & EXPENDITURE 2020**

**INCOME RELATING TO CHURCH & BUSINESS**

**EXPENDITURE RELATING TO CHURCH & BUSINESS**

<b>BEACON INTERNATIONAL CENTRE:</b>	<b>64,562.23</b>
<b>GIVING:</b>	<b>151,840.86</b>
Unity Trust Weekly Cash Offering	2,448.94
HSBC Regular Monthly Tithing	96,950.80
HSBC One Off Gifts	2,323.62
Pledges	45,920.00
Gift Aid On Pledges [Received to Dec 2020]	4,197.50

<b>GENERAL CHURCH:</b>	<b>70,272.92</b>
Gift Aid General [Jan-Dec 2019]	20,224.60
Gift Aid General [Apr-Nov 2020]	14,947.50
GASDS [Apr 2019-Mar 2020]	2,028.29
Gift Aid General [Jan-Mar 2020]	4,850.01
Misc. Income	28,222.52

<b>SANDON ROAD SITE:</b>	<b>12,297.08</b>
Room Hire	12,297.08

<b>TRAINING:</b>	<b>66.00</b>
Materials	0.00
Course	66.00
Travel	0.00

<b>MISSION &amp; MINISTRY:</b>	<b>322.93</b>
Mens Mission	0.00
Womens Mission	0.00
Resource Materials	0.00
General Mission	322.93

<b>BEACON INTERNATIONAL CENTRE:</b>	<b>126,689.44</b>
<b>MINISTERIAL:</b>	<b>73,403.73</b>
Salary/Tax/Ni/Pension/Housing Expenses	66,834.38
Employers Pension	3,800.84
Baptist Ministers Pension Deficit	2,723.58
Travel	44.93

<b>GENERAL CHURCH:</b>	<b>15,210.32</b>
Pastoral	3.20
Admin	2,415.32
Support Staff	11,019.72
Capital	0.00
Bank Charges	293.25
Membership & Subscriptions	1,478.83

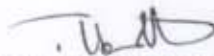
<b>SANDON ROAD SITE:</b>	<b>5,932.68</b>
Heat & Light	1,824.35
Insurance	2,114.10
Maintenance	1,994.23
Capital	0.00

<b>BCH MARSTON GRANGE:</b>	<b>3,290.80</b>
Utilities	2,429.54
Maintenance	470.99
Insurance	345.74
Mission	44.53

<b>BCH BURLEYFIELDS:</b>	<b>3,404.58</b>
Utilities	2,777.81
Maintenance	60.00
Insurance	566.77
Mission	0.00

<b>TRAINING:</b>	<b>0.00</b>
Materials	0.00
Travel	0.00
Courses	0.00

<b>MISSION &amp; MINISTRY:</b>	<b>1,190.88</b>
Mens Mission	0.00
Womens Mission	0.00
Resource Materials	378.59
General Mission	812.29


SIGNED ..... 

DATED ..... 13/3/21 .....

<b>CHILDREN&amp;YOUTH WORK:</b>	<b>500.00</b>	<b>CHILDREN&amp;YOUTH WORK:</b>	<b>721.34</b>
Childrens Church	500.00	Childrens Church	445.90
Older Youth	0.00	Older Youth	257.05
Messy Church	0.00	Messy Church	18.39
		<b>CHARITABLE GIVING:</b>	<b>14,280.00</b>
		Youth Net	1,200.00
		BMS	6,540.00
		HMF	6,540.00
<b>TOTAL CHURCH &amp; BUSINESS:</b>	<b><u>299,862.02</u></b>	<b>TOTAL CHURCH &amp; BUSINESS:</b>	<b><u>244,123.77</u></b>
<b>EXCESS INCOME OVER EXPENDITURE</b>	<b>55,738.25</b>		

**RESTRICTED INCOME/EXPENDITURE NOT FOR CHURCH & BUSINESS BUT ACTIONED THROUGH UNITY/HSBC**

<b>DISCIPLESHIP PASTOR:</b>	<b>46,566.64</b>	<b>DISCIPLESHIP PASTOR:</b>	<b>33,070.22</b>
Associate Minister [HEBA]	4,666.64	Salary/ER's NI/ER's Pens etc	33,070.22
Associate Minister [Other Funding]	24,600.00		
Associate Minister [Pledges for 2021]	17,300.00		
<b>CHARITABLE GIVING:</b>	<b>320.00</b>	<b>CHARITABLE GIVING:</b>	<b>358.00</b>
Birthday Monies	320.00	Birthday Monies	325.00
		BFG	33.00
<b>SRBC REDEVELOPMENT:</b>	<b>287.50</b>	<b>SRBC REDEVELOPMENT:</b>	<b>0.00</b>
SRBC Redevelopment Gift Aid 2019	150.00		
SRBC Redevelopment Gift Aid [Jan-Mar 2020]	37.50		
SRBC Redevelopment Gift Aid [Apr-Nov 2020]	100.00		
<b>MISSION &amp; MINISTRY:</b>	<b>9,842.05</b>	<b>MISSION &amp; MINISTRY:</b>	<b>6,783.17</b>
Church Weekend Gaines Youth	2,094.00	Church Weekend Gaines Youth	1,672.00
Firestarters	1,722.30	Firestarters	3,455.81
Stafford CAM	20.00	Stafford CAM	1,155.36
Nepal Gift Aid [2019]	2,807.75	Redundancy Support	500.00
Nepal Gift Aid [Jan-Mar 2020]	699.00		
Nepal Gift Aid [Apr 2020-Dec 2020]	1,929.00		
Redundancy Support	570.00		
		<b>TRANSFERS:</b>	<b>5,723.25</b>
		Santander - SRBC Redevelopment	287.50
		Santander - Nepal Fund	5,435.75
<b>TOTAL RESTRICTED INCOME:</b>	<b><u>57,016.19</u></b>	<b>TOTAL RESTRICTED EXPENDITURE:</b>	<b><u>45,934.64</u></b>
<b>INCOME UNITY &amp; HSBC CASH BOOK:</b>	<b><u>356,878.21</u></b>	<b>EXPENDITURE UNITY &amp; HSBC CASH BOOK:</b>	<b><u>290,058.41</u></b>

SIGNED .....  .....

DATED ..... 13/3/21 .....

**THE BEACON - INCORPORATING THE BEACON INTERNATIONAL CENTRE & SANDON RD BAPTIST CHURCH  
CASH FLOW & BALANCES 2020**

<b>OPENING BALANCE HSBC BANK 1st JANUARY 2020:</b>	<b>5,981.37</b>	<b>RESTRICTED ACCOUNTS</b>	
Regular Monthly Tithing:	96,950.80	<b>UNUSED FUND OPENING BALANCE 1st JANUARY 2020:</b>	<b>36.23</b>
One Off Gifts:	2,423.62		
Discipleship Sponsorship:	24,600.00		
Pledges:	60,470.00		
Transfer to Unity Trust:	155,000.00		
		<b>INTEREST</b>	<b>0.12</b>

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2020:** 35,425.79

**HSBC CLOSING BALANCE AS PER STATEMENT:** 35,425.79

Income not cleared 0.00

**HSBC STATEMENT BALANCE TO CASH BOOK:** 35,425.79

**OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2020:** 33,714.04

<b>Income:</b>	<b>172,433.79</b>
Transfer in from HSBC Current:	155,000.00
Transfer to Nepal Fund-Gift Aid	5,435.75
Transfer to SRBC Redevelopment-Gift Aid	287.50
<b>Expenditure:</b>	<b>284,335.16</b>

**CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2020:** 71,089.42

**UNITY CLOSING BALANCE AS PER STATEMENT:** 73,770.09

Payments made not cleared	2,090.86
	448.25
	141.56

**UNITY STATEMENT BALANCE TO CASH BOOK:** 71,089.42

SIGNED .....  .....

DATED ..... 13/12/21 .....

<b>SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2020:</b>	<b>70,408.84</b>
Direct Credit	600.00
Transfer from Unity Gift Aid 2019	150.00
Transfer from Unity Gift Aid 2020	137.50
Transfer out G Biggin-SRBC shed	549.99
Interest	246.63

**CLOSING BALANCE AS AT 31st DECEMBER 2020:** 70,992.98

**NEPAL FUND OPENING BALANCE 1st JANUARY 2020:** 19,102.72

Smile Child Sponsors	10,160.00
Gimdi Child Sponsors	9,624.00
Transfer from Unity-Gift Aid	5,435.75
Other income	908.00
Transfer to Nepal - Smile	11,876.75
Transfer to Nepal - Gimdi Sponsors	9,360.00
Transfer Charges - Allocated to Gimdi Sponsors	200.00

**CLOSING BALANCE AS AT 31 DECEMBER 2020:** 23,793.72

## **ASSETS**

Insured value of a church building owned on the Sandon Road site to the value of:	745,500.00
Insured value of a manse 50 %owned by the church to the value of:	143,000.00

## **LIABILITIES**

The church owes monies on outstanding loans to the value of:	13,000.00
There are debtors outstanding as at the 31st December 2020 to the value of:	0.00
There are creditors outstanding as at the 31st December 2020 to the value of:	0.00
The Baptist Pension Scheme Deficit Amount at the 31st December 2020:	32,400.00

Independent Examination £125 Paid to Independent Examiner - recorded under General Church/Admin

Trustees No Trustee expenses have been incurred

The legal authority for making a payment to a Trustee appointed by our Church is our constitution para 10:2:8

The remunerated Trustee is the Reverend Alex Harris

He is paid a stipend as our full time minister

Remuneration paid in 2020 was £28,800

Employers Pension contributions were £3025

Other benefits are a housing allowance and payment of his utility bills £11,071

**Available Unity/HSBC Funds: £106,515.21**

Please note : The above balance incorporates £67417.50 - Pledge income to supplement 2021 reduced income, £25k is held in abeyance awaiting SBC findings on business rates and £4556.75 other restricted funds not available for general use.

**Actual Available General Funds: £9,541.76**

#### Beacon International Centre

£64,562.23	Excess expenditure over income relates to business closure due to COVID19
£126,689.45	Lease due to expire 31 May 2022 but upkeep of building has to be maintained
<u>-£62,127.22</u>	

#### NON RESTRICTED FUNDS

##### General Church

Misc Income £28,692.52 £25k relates to monies received from Stafford Borough Council that may yet have to be repaid.

Gift Aid Higher due to claim for 2019 plus commencement of monthly claims 2020

#### RESTRICTED FUNDS

##### Restricted Income/Expenditure - Ministerial

Income 2020	£29,266.64	
Expend 2020	£33,070.22	
	<b>-£3,803.58</b>	<b>2019 Net cost to the Church</b>
Income [2021]	£17,300.00	Received 2020 but relates to 2021 pay
<b>TOTAL</b>	<b>£46,566.64</b>	

##### Mission & Ministry

Income	£570.00	
Expend	£500.00	
	<u>£70.00</u>	To be paid over in 2021

##### Birthday Monies

Income	£320.00	
Expend	£325.00	
	<b>-£5.00</b>	Carried forward from 2019 and paid over in 2020

##### Church Weekend-Gaines Youth

Income	£2,094.00	
Expend	£1,672.00	
	<b>£422.00</b>	Expend less due to deposits paid in 2019



Sandon Road Baptist Church		Charity No (if any)	1116868
<b>Annual accounts for the period</b>			
Period start date	<b>01/01/2020</b>	To	Period end date <b>31/12/2020</b>

## Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
<b>Incoming resources</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	222,114	57,016	-	279,130	180,993
Charitable activities	S02	889	-	-	889	325
Other trading activities	S03	76,859	-	-	76,859	177,093
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
<b>Total</b>	S07	<b>299,862</b>	<b>57,016</b>	<b>-</b>	<b>356,878</b>	<b>358,411</b>
<b>Resources expended</b>						
<b>Expenditure on:</b>						
Raising funds	S08	132,622	-	-	132,622	199,898
Charitable activities	S09	112,727	45,934	-	158,661	196,182
Separate material item of expense	S10					
Other	S11	-	-	-	-	-
<b>Total</b>	S12	<b>245,349</b>	<b>45,934</b>	<b>-</b>	<b>291,283</b>	<b>396,080</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>	S13	<b>54,513</b>	<b>11,082</b>	<b>0</b>	<b>65,595</b>	<b>(37,669)</b>
Net gains/(losses) on investments	S14	0	0	0	0	0
<b>Net income/(expenditure)</b>	S15	<b>54,513</b>	<b>11,082</b>	<b>0</b>	<b>65,595</b>	<b>(37,669)</b>
<b>Extraordinary items</b>	S16	0	0	0	0	
<b>Transfers between funds</b>	S17	0	0	0	0	0
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	0	0	0	0	0
Other gains/(losses)	S19	0	0	0	0	0
<b>Net movement in funds</b>	S20	<b>54,513</b>	<b>11,082</b>	<b>0</b>	<b>65,595</b>	<b>(37,669)</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	937,539	100,204	0	1,037,743	1,075,412
<b>Total funds carried forward</b>	S22	<b>992,052</b>	<b>111,286</b>	<b>0</b>	<b>1,103,338</b>	<b>1,037,743</b>

# Section B

# Balance sheet

Guidance Notes

## Fixed assets

Intangible assets

Tangible assets

Heritage assets

Investments

**Total fixed assets**

## Current assets

Stocks

Debtors

Investments

Cash at bank and in hand

**Total current assets**

**Creditors: amounts falling due within one year**

**Net current assets/(liabilities)**

**Total assets less current liabilities**

**Creditors: amounts falling due after one year**

Provisions for liabilities

**Total net assets or liabilities**

## Funds of the Charity

Endowment funds

Restricted income funds


Unrestricted funds

Revaluation reserve

**Total funds**

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year (restated) £ F05
B01	-	-	-	-	-
B02	915,000	-	-	915,000	915,000
B03	-	-	-	-	-
B04	-	-	-	-	-
B05	915,000	-	-	915,000	915,000
B06	-	-	-	-	-
B07	-	-	-	-	6,500
B08	-	-	-	-	-
B09	90,052	111,286	-	201,338	129,243
B10	90,052	111,286	-	201,338	135,743
B11	-	-	-	-	-
B12	90,052	111,286	-	201,338	135,743
B13	1,005,052	111,286	-	1,116,338	1,050,743
B14	13,000	-	-	13,000	13,000
B15	-	-	-	-	-
B16	992,052	111,286	-	1,103,338	1,037,743
B17	-	-	-	-	-
B18	-	111,286	-	111,286	-
B19	992,052	-	-	992,052	1,037,743
B20	-	-	-	-	-
B21	992,052	111,286	-	1,103,338	1,037,743

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Geoff Biggin	21/03/2021