

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 17th November 2006.

The charity's Governing Document is its constitution adopted on 4th 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 31st 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

21st 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 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:

13/3/21

Name:

MR TIM HARRIOTT

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

BEACON INTERNATIONAL CENTRE:	64,562.23
GIVING:	151,840.86
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

GENERAL CHURCH:	70,272.92
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

SANDON ROAD SITE:	12,297.08
Room Hire	12,297.08

TRAINING:	66.00
Materials	0.00
Course	66.00
Travel	0.00

MISSION & MINISTRY:	322.93
Mens Mission	0.00
Womens Mission	0.00
Resource Materials	0.00
General Mission	322.93

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

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

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

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

BCH BURLEYFIELDS:	3,404.58
Utilities	2,777.81
Maintenance	60.00
Insurance	566.77
Mission	0.00

TRAINING:	0.00
Materials	0.00
Travel	0.00
Courses	0.00

MISSION & MINISTRY:	1,190.88
Mens Mission	0.00
Womens Mission	0.00
Resource Materials	378.59
General Mission	812.29

SIGNED 

DATED 13/3/21

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

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

DISCIPLESHIP PASTOR:	46,566.64	DISCIPLESHIP PASTOR:	33,070.22
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		
CHARITABLE GIVING:	320.00	CHARITABLE GIVING:	358.00
Birthday Monies	320.00	Birthday Monies	325.00
		BFG	33.00
SRBC REDEVELOPMENT:	287.50	SRBC REDEVELOPMENT:	0.00
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		
MISSION & MINISTRY:	9,842.05	MISSION & MINISTRY:	6,783.17
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		
		TRANSFERS:	5,723.25
		Santander - SRBC Redevelopment	287.50
		Santander - Nepal Fund	5,435.75
TOTAL RESTRICTED INCOME:	<u>57,016.19</u>	TOTAL RESTRICTED EXPENDITURE:	<u>45,934.64</u>
INCOME UNITY & HSBC CASH BOOK:	<u>356,878.21</u>	EXPENDITURE UNITY & HSBC CASH BOOK:	<u>290,058.41</u>

SIGNED

DATED 13/3/21

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

OPENING BALANCE HSBC BANK 1st JANUARY 2020:	5,981.37	RESTRICTED ACCOUNTS	
Regular Monthly Tithing:	96,950.80	UNUSED FUND OPENING BALANCE 1st JANUARY 2020:	36.23
One Off Gifts:	2,423.62		
Discipleship Sponsorship:	24,600.00		
Pledges:	60,470.00	Interest	0.12
Transfer to Unity Trust:	155,000.00		
CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2020:	35,425.79	CLOSING BALANCE AS AT 31st DECEMBER 2020:	36.35
HSBC CLOSING BALANCE AS PER STATEMENT:	35,425.79		
Income not cleared	0.00	SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2020:	70,408.84
HSBC STATEMENT BALANCE TO CASH BOOK:	35,425.79		
		Direct Credit	600.00
OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2020:	33,714.04	Transfer from Unity Gift Aid 2019	150.00
Income:	172,433.79	Transfer from Unity Gift Aid 2020	137.50
Transfer in from HSBC Current:	155,000.00	Transfer out G Biggin-SRBC shed	549.99
Transfer to Nepal Fund-Gift Aid	5,435.75	Interest	246.63
Transfer to SRBC Redevelopment-Gift Aid	287.50	CLOSING BALANCE AS AT 31st DECEMBER 2020:	70,992.98
Expenditure:	284,335.16		
CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2020:	71,089.42	NEPAL FUND OPENING BALANCE 1st JANUARY 2020:	19,102.72
UNITY CLOSING BALANCE AS PER STATEMENT:	73,770.09		
Payments made not cleared	2,090.86	Smile Child Sponsors	10,160.00
	448.25	Gimdi Child Sponsors	9,624.00
	141.56	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
UNITY STATEMENT BALANCE TO CASH BOOK:	71,089.42	CLOSING BALANCE AS AT 31 DECEMBER 2020:	23,793.72

SIGNED 

DATED 13/3/21

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

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
	<u>-£5.00</u> Carried forward from 2019 and paid over in 2020

Church Weekend-Gaines Youth

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




CHARITY COMMISSION
FOR ENGLAND AND WALES

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

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
Incoming resources						
Income and endowments from:						
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	-	-	-	-	-
Total	S07	299,862	57,016	-	356,878	358,411
Resources expended						
Expenditure on:						
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	-	-	-	-	-
Total	S12	245,349	45,934	-	291,283	396,080
Net income/(expenditure) before investment gains/(losses)						
Net gains/(losses) on investments	S13	54,513	11,082	0	65,595	(37,669)
	S14	0	0	0	0	0
Net income/(expenditure)	S15	54,513	11,082	0	65,595	(37,669)
Extraordinary items	S16	0	0	0	0	
Transfers between funds	S17	0	0	0	0	0
Other recognised gains/(losses):						
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
Net movement in funds	S20	54,513	11,082	0	65,595	(37,669)
Reconciliation of funds:						
Total funds brought forward	S21	937,539	100,204	0	1,037,743	1,075,412
Total funds carried forward	S22	992,052	111,286	0	1,103,338	1,037,743

Section B Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year (restated) £ F05
Fixed assets							
Intangible assets		B01	-	-	-	-	-
Tangible assets		B02	915,000	-	-	915,000	915,000
Heritage assets		B03	-	-	-	-	-
Investments		B04	-	-	-	-	-
Total fixed assets		B05	915,000	-	-	915,000	915,000
Current assets							
Stocks		B06	-	-	-	-	-
Debtors		B07	-	-	-	-	6,500
Investments		B08	-	-	-	-	-
Cash at bank and in hand		B09	90,052	111,286	-	201,338	129,243
Total current assets		B10	90,052	111,286	-	201,338	135,743
Creditors: amounts falling due within one year		B11	-	-	-	-	-
Net current assets/(liabilities)		B12	90,052	111,286	-	201,338	135,743
Total assets less current liabilities		B13	1,005,052	111,286	-	1,116,338	1,050,743
Creditors: amounts falling due after one year		B14	13,000	-	-	13,000	13,000
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	992,052	111,286	-	1,103,338	1,037,743
Funds of the Charity							
Endowment funds		B17	-			-	-
Restricted income funds		B18		111,286		111,286	-
Unrestricted funds		B19	992,052	-	-	992,052	1,037,743
Revaluation reserve		B20				-	
Total funds		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