

## **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 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: 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.

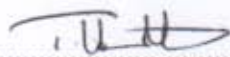
Give here brief details of any items that the examiner wishes to disclose.

## INCOME &amp; 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>76,177.20</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>-18,739.77</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>

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**

SIGNED .....  .....

**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**

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**



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

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

## 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	146,060	63,623	-	209,683	356,878
<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	184,306	115,097	-	299,403	291,283
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	(38,246)	(51,474)	0	(89,720)	65,595
<b>Net income/(expenditure)</b>	S14	0	0	0	0	0
<b>Extraordinary items</b>	S15	(38,246)	(51,474)	0	(89,720)	65,595
<b>Transfers between funds</b>	S16	0	0	0	0	
<b>Other recognised gains/(losses):</b>	S17	(36,177)	36,177	0	0	0
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	(74,423)	(15,297)	0	(89,720)	65,595
<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	917,629	95,989	0	1,013,618	1,103,338

## 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	-	-	-	-	-
<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
<b>Provisions for liabilities</b>	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		