

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

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)
Stuart Wray (Treasurer)
Ruth Concar
Sally Cox
Gill Farrell (until May 2023)
Patricia Horsnall
John Edwards (from May 2023)

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 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

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 31st 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 Remsberg 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 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:

11/3/24

Name:

MR TIM HEMMOTT

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

ACA

Address:

15 BLAISELIGH

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

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

SANDON ROAD SITE:	13,778.05
Room Hire	13,778.05

EXPENDITURE RELATING TO CHURCH

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

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

BCH - BURLEYFIELDS	3,950.29
Utilities	2,789.04
Maintenance	360.00
Mission	33.08
Insurance	768.17

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

GENERAL CHURCH:	21,285.58
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

TRAINING:	1,010.31
Materials	48.85
Travel	183.60
Courses	777.86

MISSION & MINISTRY:	1,887.71
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:	<u>100,483.43</u>	TOTAL CHURCH EXPENDITURE:	<u>101,053.37</u>
		EXCESS EXPENDITURE OVER INCOME	-569.94
		[Non Restricted Income]	

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

CHARITABLE GIVING:	350.00	CHARITABLE GIVING:	330.00
Birthday Monies to Nov 2023	330.00	Birthday Monies 2023	330.00
Birthday Monies Dec 2023	20.00		
SRBC REDEVELOPMENT:	3,780.00	SRBC REDEVELOPMENT:	3780.00
Transfer from Santancer	3,780.00	Stafford Carpets & Flooring	3,780.00
MISSION & MINISTRY:	6,535.37	MISSION & MINISTRY:	3,177.30
Nepal Gift Aid [to Dec 2023]	2,313.50	Music Goup	3,177.30
Music Group	4,221.87		
		TRANSFER TO SANTANDER	2313.50
TOTAL RESTRICTED INCOME:	<u>10,665.37</u>	TOTAL RESTRICTED EXPENDITURE:	<u>9,600.80</u>
INCOME UNITY & HSBC CASH BOOK:	<u>111,148.80</u>	EXPENDITURE UNITY & HSBC CASH BOOK:	<u>110,654.17</u>

SIGNED

DATED

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

OPENING BALANCE HSBC BANK 1st JANUARY 2023:	6,269.21
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

CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2023:	8,609.71
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HSBC CLOSING BALANCE AS PER STATEMENT:	8,299.71
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Income not cleared	310.00
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HSBC STATEMENT BALANCE TO CASH BOOK:	8,609.71
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OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2023:	24,490.15
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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

CLOSING BALANCE AS PER CASH BOOK 31st DECEMBER 2023:	22,644.28
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UNITY CLOSING BALANCE AS PER STATEMENT:	23,849.86
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Payments made not cleared	1,205.58
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UNITY STATEMENT BALANCE TO CASH BOOK:	22,644.28
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RESTRICTED ACCOUNTS

MISSION FUND OPENING BALANCE 1st JANUARY 2023:	166.38
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Gifts	5,260.00
Interest	2.11
Transfer to IM	5,295.00

CLOSING BALANCE AS AT 31st DECEMBER 2023:	133.49
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SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2023:	27,539.64
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Interest	75.81
Payment to Stafford Carpets	945.00
Transfer to Unity	3,780.00

CLOSING BALANCE AS AT 31st DECEMBER 2023:	22,890.45
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NEPAL FUND OPENING BALANCE 1ST JANUARY 2023:	24,700.72
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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

CLOSING BALANCE AS AT 31 DECEMBER 2023:	24,148.22
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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
Annual accounts for the period			
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
Incoming resources						
Income and endowments from:						
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	-	-	-	-	-
Total	S07	100,483	26,457	-	126,940	135,577
Resources expended						
Expenditure on:						
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	-	-	-	-	-
Total	S12	101,054	30,627	-	131,681	164,029
Net income/(expenditure) before investment gains/(losses)						
	S13	(571)	(4,170)	0	(4,741)	(28,452)
Net gains/(losses) on investments	S14	0	0	0	0	0
Net income/(expenditure)	S15	(571)	(4,170)	0	(4,741)	(28,452)
Extraordinary items	S16	0	0	0	0	
Transfers between funds	S17	10,271	(10,271)	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	9,700	(14,441)	0	(4,741)	(28,452)
Reconciliation of funds:						
Total funds brought forward	S21	891,534	93,632	0	985,186	1,013,638
Total funds carried forward	S22	901,234	79,191	0	980,445	985,186

Section B

Balance sheet

	Guidance Notes					
		Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£ F01	£ F02	£ F03	£ F04	£ 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	-	-	-	-	-
Investments	B08	-	-	-	-	-
Cash at bank and in hand	B09	- 766	79,191	-	78,425	83,166
Total current assets	B10	- 766	79,191	-	78,425	83,166
Creditors: amounts falling due within one year	B11	-	-	-	-	-
Net current assets/(liabilities)	B12	- 766	79,191	-	78,425	83,166
Total assets less current liabilities	B13	914,234	79,191	-	993,425	998,166
Creditors: amounts falling due after one year	B14	13,000	-	-	13,000	13,000
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	901,234	79,191	-	980,425	985,166
Funds of the Charity						
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	-	-	-	-	-
Total funds	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