

## **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 Henrichs

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

ACA BA(Hons)

Address:

15 BLAUNSLIGH

WILLOWOOD

STAFFORD

ST17 4XP

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**

<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>SANDON ROAD SITE:</b>	<b>17,639.20</b>
Room Hire	✓ 17,639.20

<b>MISSION &amp; MINISTRY:</b>	<b>46.14</b>
General Mission	46.14 ✓

**EXPENDITURE RELATING TO CHURCH**

<b>MINISTERIAL:</b>	<b>51,840.50</b>
Salary/Tax/NI/Pension/Housing Expenses	49,808.48
Employers Pension	2,022.02
Baptist Ministers Pension Deficit	10.00

<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>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>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>

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**

<b>OPENING BALANCE UNITY TRUST BANK 1st JANUARY 2024:</b>	<b>22,644.28</b>
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**

<b>CHURCH FELLOWSHIP FUND OPENING BALANCE 1st JANUARY 2024:</b>	<b>133.49</b>
Gifts:	✓1,280.70
Interest:	✓ 4.05
Transfer to General Account:	371.00
Transfer to Recipient:	✓1,010.00

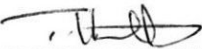
**CLOSING BALANCE AS AT 31st DECEMBER 2024:** **37.24**

<b>SRBC REDEVELOPMENT FUND OPENING BALANCE 1st JANUARY 2024:</b>	<b>22,890.45</b>
Interest:	✓528.74

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

<b>NEPAL FUND OPENING BALANCE 1ST JANUARY 2024:</b>	<b>24,148.22</b>
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 8/13/25

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>