

ASHFORD BAPTIST CHURCH

With a Mission at Boughton Aluph



Ashford Baptist Church

ANNUAL REPORT AND ACCOUNTS

2020



Ashford Baptist Church

St John's Lane • Ashford • Kent • TN23 1PS

Tel: 01233 625542 • **Website:** www.ashfordbaptist.org.uk • **Email:** office@ashfordbaptist.org.uk

Ministers: Rev Lorna and Rev Rob Sylvester

Legal and Administrative Information (as at 31 December 2019)

Ministers	Rev Lorna Sylvester and Rev Rob Sylvester (1.6.2015)
Secretary	Helen Wilson (Elected 01 01 20 – 2 nd Year)
Treasurer	Anssi Oinaala (Elected 01 01 20) – resigned 31 01 20)
Assistant Treasurer	Vacant
Administrator	Natalie Torchia Fernandez (appointed 3.11.18 – resigned 15 07 20)
Deacons	Jane Martin (elected 1.1.18) Alison O'Donnell (Re-elected 01 01 20 elected 1.1.17) Helen Wilson (elected 1.1.18) David Cripps (elected 1.1.18) Keith Tam (Elected 01 01 20)

The Deacons and Ministers together comprise the Managing Trustees of the Church

Registered Charity Number	1130593	
Principal Address	Ashford Baptist Church Saint John’s Lane Ashford, Kent TN23 1PS	
Governing Document	Church Constitution adopted on 20 th March 2008	
Independent Examiner	Eloise Fisher, ACCA Accounts Unlocked Limited Repton Manor Repton Avenue Ashford Kent TN23 3GP	
Bankers	HSBC Bank plc 39 High Street Ashford, Kent TN24 8TG	Lloyds Bank 81 High Street Ashford, Kent TN24 8SS



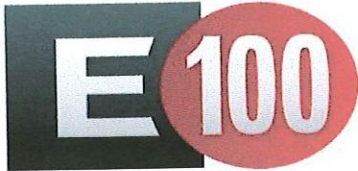
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Ministers' AGM Report 2020 – Picture a Year like no other!!



A journey through the Bible in 100 episodes – 1 per day from Genesis to Revelation. Readings, comment, application, and prayer.

Livestream Sunday services and pre-recorded services





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Christmas Windows of light and verse for the year from Joshua 24;15



Well, 2020 was a year like none of us have ever seen, although many have lived through other emergencies - but none viral-based. We began the year with the verse given to the people of God, as they settled in the promised land asked to choose this day who they will serve, they said **"As for me and my household we will serve the Lord"**. We had a preaching series about the various households in our church, large, small, extended and temporary, seeking to build on who God has given to ABC in the makeup of his church....we begun plans for a community breakfast on a Sunday morning in the town centre, some went on a local retreat at St Mary's week of accompanied prayer, Rob and Lorna went on holiday and came home early as it became clear a national emergency was



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happening and a national lockdown began on the 26th March, and we were all told to stay at home because of the spread of the coronavirus.

Rob preached on the first Sunday of lockdown on “God our Rock” unmovable, trustworthy, safe, that we depend on and we met online for the first time.... a frantic scramble to get up to speed on recording and live streaming, technical requirements and our grateful thanks goes particularly to Mike O'Donnell who in such a short time equipped and sorted out ministers and leaders of worship with the ability to get online...it was a steep learning curve for us, and we give thanks to Alison and Mike for the livestreaming from their living room and all that is involved in being live, to Jane and Phil for recording services and bringing us the virtual choirs.

We are grateful too for the amazing Bible 100 series where Rob went through the whole Bible in a hundred podcasts to give us a focus for lockdown strengthen and encouraged. We remained online for services and gatherings through the various lockdowns of 2020. Those who were not online received CDs that Tracy Smith made of the services and delivered to those not online as well as service sheets which were posted of sermons and songs. We thank God for the team who enabled this to happen, including Lynda Rand's bookmark of the verse of the year, again delivered to those not online. There was much care and support throughout the year for our community with small groups and meetings outdoors or walks and gardens, as well as meeting in The Coffee Pot in town. We all rediscovered what it is to be outdoor people, where it is much safer to meet at this time of coronavirus.

We thank God for our leaders during this difficult year - our deacons, church secretary and treasurer. We celebrated Easter and Christmas all online and were able to join together with Churches Together in Ashford for the Christmas Windows of Light and the life of the church continued in a virtual way through phones, WhatsApp, Facebook and Zoom!

We said goodbye to Natalie our Administrator and youth worker who remained in Spain with her family due to the coronavirus, we miss her!

These are just a few of the everyday things we remember about 2020, but most of all how we appreciated being in community, looked out for one another in the household of God, serving one another and to God our Father for God's continue overflowing love.

Rev Lorna Sylvester 29th September 2021



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Church Secretary's Annual Report – 2020

Joshua 24:15 - ... "then choose for yourselves this day whom you will serve. But as for me and my household, we will serve the Lord".

2020 has been an interesting year for all of us, especially for myself taking up the role of Church Secretary for the first time. I was certainly not expecting a lockdown! This year has not been a "typical year" in the life of the church, as we saw the doors close at the end of March 2020 due to Covid. However, God continued to work amongst us in our weekly services via Youtube, lifegroups and prayer meetings on Zoom. We were still able to continue to have fellowship, for which we give thanks. We give thanks to those who arranged Sunday School, Youth and BB Zooms to stay in touch with our children and youth. We say thank you to Rob and Lorna, our PA team and others who assisted with helping the church to livestream services so quickly.

At the start of the year, we saw Sola and Dayo step down as deacons. We welcomed Keith as a new deacon and Anssi as Treasurer. Deacons' meetings after March, continued on Zoom.

We were pleased to celebrate Greta's 90th birthday with cake after a service in February, along with Stephen's 60th. Although we saw 3 babies born during 2020, we were only able to have one dedication service.

Refurbishment plans for the church sanctuary progressed slower than had been expected.

From March onwards, no activities were held in the church due to Covid. Opportunities were therefore taken to undertake various outstanding maintenance. It soon became apparent that the lockdown would go on for some months and though it had been planned to re-open in December this did not happen.

In July, Natalie our administrator returned from Spain for a short visit to enable us to say farewell.

We continued to receive regular news from our missionaries:- The Frizelles in Guatemala, The Wilsons in Turkey, and our BMS Link Missionaries Annie Tanner in Nepal and Daniel and Regiane Clark in Peru, who also experienced lockdowns due to Covid.

A risk assessment team was convened and we give thanks to Quentin for his help and support in assisting with producing our risk assessment documentation.

We know many of our seniors missed meeting together for coffee mornings and luncheon club, who found being at home very difficult.

A "Meals on Wheels" ministry was formed to meet the needs of those who needed a helping hand following times of illness or having a baby. The church was encouraged to give to the Food Bank to help with those struggling, due to loss of jobs and income.

A games evening and a Tearfund quiz evening via zoom provided an opportunity for some fun, during the lockdown in October and November.

However, at the beginning of Covid we heard from Lynn Green, General Secretary for the BU, who asked us to think about Isaiah 43.



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*"forget the former things; do not dwell on the past. See I am doing a new thing!
Now it springs up; do you not perceive it? I am making a way in the desert and streams in the wasteland".*

We were challenged to use this time to pray and listen to God, to see what God was saying to us as a church and individuals during this time of lockdown.

2020 will also be remembered for "The Blessing", a song which was recorded by many church communities across the country, around the world and even in Ashford; asking God to bless us and keep us. An uplifting song during this time.

I pray that as we look back on 2020 you will be able to recall how God has blessed you, during a year when many of our hopes and expectations were not met, and many were unable to see their families for many months.

I especially give thanks for all those who have enabled us to stay in touch with one another over this past year. Thank you to everyone who has supported me during this past year.

*Helen Wilson
September 2021*



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SAFEGUARDING REPORT for 2020

On 29th February Lorna and Rob Sylvester, Helen Wilson and I attended a Safeguarding training day at Abingdon Baptist Church on a subject not yet covered in SEBA Safeguarding training about Spiritual Abuse. Entitled Abuse of Power, it covered behaviour within teams: adult to adult. We heard about how to guard against bullying and to build respect.

Then our church life changed to comply with the Covid Safety restrictions and our leaders needed to apply their Safeguarding knowledge when organising Zoom sessions for our children and young people. We are very grateful to these leaders for what they have been doing throughout this time.

SEBA's new Safeguarding Officer was appointed around this time: Wendy Mann. I have found her extremely helpful and very thorough. Her work seeks to ensure consistency across Baptist churches.

In October we also got to know the national BB Safeguarding Officer via a BB Audit. It was helpful to learn about the BB expectations around recruitment that need to go in tandem with our church requirements. This was timely as Nikki Wong was just getting to grips with the DBS administration.

Following the reading of the Safeguarding Policy at the Annual Meeting on 25 October 2020 it was suggested that the list of Safeguarding responsibilities on display on the notice board near the crèche should include the Verifier for the DBS checks. So Nikki Wong has been added following her appointment to the role, replacing Lynda Povey.

Two issues arose during 2020 which were a new challenge. The learning from the Abuse of Power course needed to be applied to a sensitive situation on Face Book. It is so important that all of us speak on social media only those words that we would not mind being displayed on a prominent advertising hoarding. This is a lesson for adults as well as teenagers.

Secondly, as widely reported, the elderly have been vulnerable to more scams and financial exploitation during the past year. It is not in the nature of our senior folk to be suspicious of people who sound friendly on the telephone. It would be helpful if we all help to keep our seniors safe from financial loss just as we would with our own elderly family members. Financial abuse of vulnerable adults can also happen within families and acquaintances. One phrase in the BU guidance, "Safe to Belong", happens more frequently than we would like to think: "the abuse of influence, power or friendship to persuade a person to make gifts . . ." Let's resolve to guard our vulnerable adults as valued and loved members of our community.

Thanks to all involved in caring for our young people and adults during this past challenging year. Going in to the future it will help us to apply Safeguarding principles as we begin to welcome people in to the church building again.

Margaret Woolven
(Designated Person for Safeguarding)



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BOUGHTON REPORT FOR 2020

The year began as usual with weekly afternoon services and monthly lunch club, coffee break and prayer meeting. We were grateful for the usual friends leading the services. As for other churches the last service or meeting was on 22nd March.

Since that time the old toilet has been replaced thanks to the generosity of one of our members. It is a great improvement, looks bright and new but remains to be brought into use. In addition frequent visits have been made to keep the front looking tidy, removing weeds and clearing the stones and soil that is kicked up by passing traffic. As the road provides a cut through from Canterbury Road to Junction 9 of the M20 or other places on that side of the town it is extremely busy and the majority of vehicles seem to be in a hurry, hence the amount of stones and soil deposited in front of the steps at the front. Weeds also grow readily on the carpark and so are dealt with as well.

Several of the chapel congregation have been able to follow the online services from ABC and we are very grateful to Tracy Smith who has delivered hard copies to those who have not had access to the online versions.

As the congregation is quite small it has been possible to keep in touch by phone on a regular basis and on the whole it has been an uneventful year.

Ray Davis



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Financial Report and Accounts for the year ending 31st December 2020

ABC's Aims and Organisation

Ashford Baptist Church has as its primary aim 'To propagate the gospel and teaching of Jesus Christ, and to express that teaching in practical action'.

The church operates in the Borough of Ashford, Kent, and is based at St. John's Lane/Station Road and in the mission church of Boughton Aluph. In 2020 it employed joint Ministers, Revds Lorna and Rob Sylvester, and also a Ministry Assistant who helps co-ordinate the life of the church as well as working part-time as Administrator in the church office. These were supported by 5 Deacons, including a Church Secretary and Treasurer.

Review of Financial Activities

The church is financially dependent on the voluntary support of its members. Gross voluntary income for the year (for all purposes), plus other receipts (including legacies) amounted to £173,845. This is a decrease of £44,459 over the previous year, due mainly to the closure of the building from mid-March to December 2020 (and therefore the suspension of all in-person worship services and other activities), following the outbreak of Covid-19 and as required by UK government legislation.

Total expenditure for the year was £177,781, a reduction over the previous year of £20,162. Again, this was mainly due to the lack of activities for 9 months of the year. Nevertheless, regular donations were sent to BMS World Mission (£7,970) and Baptist Home Mission (£7,970), part of a total of £40,903 given to these and other causes. We also spent £18,213 on phase 1 of the refurbishment of the church.

The net financial position of the church at 31st December 2020 therefore showed a deficit of £5,694 (this includes writing off a small historic debtor of £1,758). This compares to a surplus of £20,361 in the previous year, the difference being explained in the comments above.

All the church's assets are employed directly in pursuing its charitable objectives.

Investment Powers and Bank/Fund Balances

The church constitution authorizes the trustees to make and hold investments using the general funds. At the end of the year there was a current account at HSBC with a balance of £7,608 and an instant savings account with £136,985. There was also a current account at Lloyds bank containing £32,411. In addition, the Baptist Union Corporation holds a fund in trust on behalf of the church following the sale of Brook chapel in 2018. This is only to be used for refurbishment and building work at Station Road. At the end of the year the balance was £229,613. Adding in balances held by groups with their own bank accounts of £9,813 (e.g. Boughton Chapel, BB and GB) total funds amounted to £416,430.

Payment to/in respect of Trustees

No expenses were paid to trustees during the year, but they were reimbursed for materials and postage.

Summary and Thanks

2020 will be remembered as the year the Covid-19 pandemic dramatically affected the world, and its impact was felt by church communities in many significant ways. Despite all the challenges, however, the finances of ABC held up well thanks to the ongoing generosity of its members and friends, as well as prudent budgeting and



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financial management. We were also able to make use of the time the church stood empty to begin work on the redecoration and refurbishment of the whole premises.

In all this, we remain thankful for the gracious provision of God, not only in financial terms, but also through the many acts of selfless giving and service rendered by His people at Ashford Baptist Church for the glory of His name.

STATISTICS

Total number of church members as at 31 December 2020: 124

Total number of baptisms in 2020: 0

Number of children/young people with whom the church has regular contact through organised church activities:

Up to 11 years: Face to face Closed from March 2020 – December 2020. Zoom sessions only. Less than 10
12-18 years: No face to face from March 2020 – December 2020. Zoom sessions only. 10 – 15.

Dedications: 1

Trustees Responsibilities

Under the Charities Act 1993 the Trustees are required to prepare a statement of accounts for each financial year which gives a true and fair view of the state of affairs of the charity at the end of the financial year and the incoming resources and application of resources in the year. In preparing the statement the Trustees are required to:-

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards and statements of recommended practices have been followed, subject to any material departures disclosed and explained in the statement of accounts.
4. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the Trustees to ensure that any statement of account prepared by them complies with the regulations under Section 42(1) of the Charities Act 1992. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Approval:

This report was approved by the deacons on 24/10/2021 and signed on their behalf.

Signed: R.A. Syll

Name: Rev'd Rob SYLWSTER

Minister:

Signed: A'Donnell

Name: Alison O'Donnell

~~Treasurer:~~ Trustee

Date: 24th OCTOBER 2021

ASHFORD BAPTIST CHURCH

(Registered Charity No 1130593)

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2020, which are set out on pages 2 to 8.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act, and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- * the accounting records were not kept in accordance with section 130 of the Charities Act;
- * the accounts did not accord with the accounting records; or
- * the accounts did not comply with the applicable requirement concerning the form and content of accounts as set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Eloise Fisher, ACCA

Address: Accounts Unlocked Limited
Repton Manor
Repton Avenue
Ashford
Kent
TN23 3GP

Date: 20 October 2021

ASHFORD BAPTIST CHURCH

(Registered Charity No 1130593)

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2020

	Note	Restricted Funds £	Unrestricted Funds £	Total £	2019 £
<u>Incoming Resources</u>					
General fund donations		498	7,957	8,455	22,935
Special Donations		900	500	1,400	1,964
Covenants & Gift Aid		<u>23,885</u>	<u>134,708</u>	<u>158,592</u>	<u>158,551</u>
		<u>25,283</u>	<u>143,164</u>	<u>168,447</u>	<u>183,450</u>
Activity Income		1,833	0	1,833	18,970
Investment Income		756	142	897	2,185
Legacies, donations and fund raising		0	2,353	2,353	13,699
Other Income		<u>285</u>	<u>30</u>	<u>315</u>	<u>0</u>
Total Incoming resources from charitable activities		<u>28,156</u>	<u>145,689</u>	<u>173,845</u>	<u>218,304</u>
<u>Resources Expended</u>					
Direct charitable expenditure	2	23,713	138,077	161,790	188,707
Management and Administration	3	<u>0</u>	<u>15,991</u>	<u>15,991</u>	<u>9,236</u>
Total Resources expended		<u>23,713</u>	<u>154,068</u>	<u>177,781</u>	<u>197,943</u>
Net (outgoing)/Incoming Resources		4,443	-8,379	-3,936	20,361
Other recognised gains/losses		0	-1,758	-1,758	0
Net Movement in Funds		<u>4,443</u>	<u>-10,137</u>	<u>-5,694</u>	<u>20,361</u>
<u>Reconciliation of Funds</u>					
Fund Balances brought forward as 1 January 2020		246,250	188,729	434,979	414,618
Transfers between funds		0	0	0	0
Fund balances carried forward at 31 December 2020		<u>£250,694</u>	<u>£178,592</u>	<u>£429,286</u>	<u>£434,979</u>

The notes on pages 4 to 8 form part of these Financial Statements

ASHFORD BAPTIST CHURCH
(Registered Charity No 1130593)

BALANCE SHEET

AS AT 31ST DECEMBER 2020

	Note	£	<u>2020</u> £	£	<u>2019</u> £
<u>FIXED ASSETS</u>					
Tangible Assets	4		4,939		8,659
<u>CURRENT ASSETS</u>					
Debtors	5		5,209	5,235	
Income Tax recoverable	5		6,057	6,800	
Cash at bank and in hand	12		<u>416,430</u>	<u>414,715</u>	
			427,696		426,750
<u>CURRENT LIABILITIES</u>					
Creditors	6		3,348		430
			<u>£429,286</u>		<u>£434,979</u>
<u>REPRESENTED BY:</u>					
Restricted Funds			250,694		246,250
Unrestricted Funds			<u>178,592</u>		<u>188,729</u>
			<u>£429,286</u>		<u>£434,979</u>

Approved by the Trustees and signed on their behalf by

Trustee AD'Donnell
Treasurer

Date 24/10/21

Deacon Keith Tam

Date 24/10/2021

The notes on pages 4 to 9 form part of these Financial Statements

ASHFORD BAPTIST CHURCH
(Registered Charity No 1130593)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2020

1) ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Charities Act 2011.

Ashford Baptist Church constitutes a public benefit entity as defined by FRS102.

Fund Accounting

General Funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income

Non-covenanted donations and other income are brought into income in the year during which they are received, with the exception of donations given for a specific purpose which are carried forward as deferred income and matched with the relevant expenditure. Legacies are credited to the income and expenditure account in the year in which they are received.

Expenditure

Specific items of expenditure that relate to either direct charitable expenditure or other expenditure are attributed to the appropriate category.

All expenditure is inclusive of irrecoverable VAT.

Depreciation

Depreciation is provided to write off the cost of the asset over its estimated useful economic life.

Assets are depreciated at the following rates:

Fixtures, fittings and equipment at	15 % on Written Down Value
Motor Vehicles at	20 % on Cost

Depreciation is provided at rates calculated to write off the cost of each asset over its useful life. Items of equipment are capitalised where the purchase price exceeds £750.

ASHFORD BAPTIST CHURCH
(Registered Charity No 1130593)

DETAILED NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st DECEMBER 2020

2) <u>DIRECT CHARITABLE EXPENDITURE</u>	Restricted Funds £	Unrestricted Funds £	Total £	2019 £
Stipends (gross) plus pensions	0	56,227	56,227	51,461
Pulpit supplies and visiting speakers	35	350	385	687
Training	0	794	794	2,348
Church rates	169	933	1,102	1,195
Insurances (church, manse, Boughton chapel)	309	3,148	3,457	6,483
Heat & Light	888	4,587	5,475	6,284
Repairs, renewals and equipment Note 10	871	26,584	27,454	31,863
Music & PA	0	3,622	3,622	1,256
Manse Costs (excl Insurance)	0	4,836	4,836	2,769
Caretaking & Cleaning	180	7,763	7,943	8,838
BMS & HM Mission Giving Note 11	940	15,000	15,940	19,507
Other giving & subscriptions Note 11	19,732	7,685	27,417	27,369
Professional fees	0	500	500	290
General expenses	0	1,033	1,033	505
Catering expenses	578	571	1,149	1,675
Activities	11	723	734	8,591
Bank Charges	0	0	0	52
Depreciation	0	3,721	3,721	5,979
	<u>23,713</u>	<u>138,077</u>	<u>161,790</u>	<u>177,152</u>

3) MANAGEMENT AND ADMINISTRATION OF THE CHARITY

	Restricted Funds £	Unrestricted funds £	Total £	2019 £
Administrator salary	0	6,132	6,132	13,035
Office costs (Including IT & licensing)	0	7,940	7,940	5,991
Motor & Travelling Expenses	0	1,919	1,919	1,765
	<u>0</u>	<u>15,991</u>	<u>15,991</u>	<u>20,791</u>
Total of 2) and 3) above for 2020	23,713	154,068	177,781	197,943

ASHFORD BAPTIST CHURCH

DETAILED NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2020

4) FIXED ASSETS

	<u>Motor Vehicles</u>	<u>FF&E</u>	<u>Total</u>
<u>COST</u>			
At 1st January 2020	18,991	48,182	67,173
Additions	0	0	0
As at 31st December 2020	18,991	48,182	67,173
<u>DEPRECIATION</u>			
At 1st January 2020	16,142	42,372	58,514
Charge for the period	2,849	872	3,721
As at 31st December 2020	18,991	43,244	62,235
<u>NET BOOK VALUE</u>			
As at 31st December 2020	0	4,939	4,939
As at 31st December 2019	2,849	5,810	8,659

The Trustees own the following freehold properties: premises at Station Road/St John's Lane, Ashford; the Manse at 23 Magazine Road, Ashford; and leasehold land and buildings at Boughton Aluph Chapel. The original value of the buildings and the costs of improvements to them until 2020 have not been included in the Balance Sheet because, in the opinion of the Trustees, the cost of professionally valuing these assets to include a value in the accounts outweighs the benefits to the users of the accounts. They are insured for £4,276,689 (2019: £4,120,656) which is an estimate of their replacement cost.

5) DEBTORS

	<u>2020</u>	<u>2019</u>
Prepayments	3,585	3,477
Other Debtors	1,624	1,758
Income Tax Recoverable	6,057	6,800
	<u>11,266</u>	<u>12,035</u>

6) CREDITORS

	<u>2020</u>	<u>2019</u>
Creditors	3,348	430
	<u>3,348</u>	<u>430</u>

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FOR THE YEAR ENDED 31st DECEMBER 2020

7) MOVEMENTS ON RESTRICTED FUNDS

	Balances at 31/12/2019	Income	Expenditure	Transfers between funds	Balances at 31/12/2020
DF1 L.Wilson	0	5,944	5,944	0	0
DF2 P.Frizelle	0	3,532	3,532	0	0
DF3 Lite Bite	1,093	260	232	0	1,121
DF4 Coffee Morning	3,343	119	0	0	3,462
DF5 Luncheon Club	4,099	357	225	0	4,231
DF6 Fellowship Fund	727	8,975	7,711	0	1,991
DF7 Other Mission Giving	0	900	900	0	0
DF8 Building Fund	0	240	0	0	240
DF10 Boughton Chapel - General	4,049	6,927	4,253	0	6,722
DF11 Boys Brigade - General	1,032	235	435	0	833
DF12 Girls Brigade	1,866	512	1,082	0	1,296
DF13 Youth Camp	1,141	0	0	0	1,141
DF14 Brook Fund	228,857	756	0	0	229,613
** Craft Club	27	0	0	0	27
** Toddlers	471	0	0	0	471
** Youth Club	350	0	0	0	350
	247,055	28,756	24,313	0	251,498

** dormant accounts

	Balances at 31/12/2018	Income	Expenditure	Transfers between funds	Balances at 31/12/2019
DF1 L.Wilson	0	6,815	6,815	0	0
DF2 P.Frizelle	0	3,246	3,246	0	0
DF3 Lite Bite	976	1,043	927	0	1,093
DF4 Coffee Morning	2,871	472	0	0	3,343
DF5 Luncheon Club	3,817	1,578	1,295	0	4,099
DF6 Fellowship Fund	1,053	1,519	1,845	0	727
DF7 Other Mission Giving	0	721	721	0	0
DF8 Building Fund	0	0	0	0	0
DF10 Boughton Chapel - General	1,801	9,390	6,948	-194	4,049
DF11 Boys Brigade - General	1,395	3,329	3,692	0	1,032
DF12 Girls Brigade	2,070	2,306	2,588	0	1,788
DF13 Youth Camp	1,141	0	0	0	1,141
DF14 Brook Fund	230,565	1,940	3,648	0	228,857
** Craft Club	27	0	0	0	27
** Toddlers	471	0	0	0	471
** Youth Club	350	0	0	0	350
	£246,537	£32,359	£31,725	-£194	£246,977

** dormant accounts

Note: the b/fwd balance of the Girls Brigade account in 2020 was £78 less than the c/fwd balance in 2019. The reason for this is unknown.

8) REMUNERATION

The average number of employees during the year was 3 (2019: 4)

	2020	2019
Salaries	59,636	64,496
Social Security Costs	0	0
	<u>59,636</u>	<u>64,496</u>

Members of the Diaconate are not employees and received no remuneration during the year.
Some church members received payments for repair work carried out at the Church and the Manse,
for lay preaching and the reimbursement of expenditure incurred in relation to the activities of the Church.

The Church is heavily reliant upon volunteers who give their time, which cannot be valued.

9) FUTURE COMMITMENTS

There were no contractual commitments at 31st December 2020. (2019 - Nil)

10) REPAIRS, RENEWALS AND EQUIPMENT

	£
Church refurbishment - Station Road	18,213
Church general maintenance	744
Boughton Painting and fire extingit Refurbishment	871
Boughton Tollets	2,654
PA Desk	1,884
Roof & Gutter repairs	1,460
Cooker	180
Sundry repairs and equipment	<u>1,448</u>
	<u>27,454</u>

11) SUBSCRIPTIONS AND DONATIONS

Donations and subscriptions > £100	£
L Wilson	8,344
P Frizelle	5,932
Pastoral Support	7,711
Nepalese Church covid support	1,000
GB Fees	1,071
Subscriptions	949
Tanzania Water Project	700
BMS Anna Clark	500
Spurgeons Childcare	436
BB Fees	435
Orphans in Africa	140
Donations < £100	200
	<u>27,417</u>
Contributions to BMS and Home Mission	
BMS	7,970
Home Mission	7,970
	<u>15,940</u>
Total Subscriptions and Donations	<u>43,357</u>

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12) CASH AT BANK AND IN HAND

	<u>2020</u>
Lloyds	32,411
HSBC Current	7,608
HSBC Savings	136,985
Boughton	5,790
GB	1,296
BB	833
Youth Camp	1,141
Unbanked offerings and activity income	682
ABC Petty Cash	<u>72</u>
	186,817
 Brook	 229,613
 Total	 416,430