

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**



**HOOLE BAPTIST
CHURCH**

CHARITY REGISTRATION No: 1131495

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
PO20 7EG

HOOLE BAPTIST CHURCH

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HOOLE BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1131495
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES THAT SERVED DURING THE YEAR TO 31 MARCH 2025	Rev. A. Glover (Church/Team Leader) Mrs. W.N. Briscoe (resigned 31st March 2025) Mr A. Elphinston Mrs S. Glover Rev. E Green (Associate Minister) (resigned 30th June 2024) Mrs. J. Hewlett Mrs R. Ludgate (Church Secretary/Administrator) Mrs. P. Miller Miss. A Lycett (appointed 22nd July 2024)
LEGAL STATUS	Unincorporated Charity
GOVERNING INSTRUMENT	Constitution adopted 20 May 2009
OBJECTS	<p>The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.</p>
REGISTERED ADDRESS	Hoole Baptist Church Westminster Road Hoole Chester CH2 3AU
PRINCIPAL BANKERS	Barclays Bank Plc 1 Church Place London E14 5HP
INDEPENDENT EXAMINER	Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester PO20 7EG

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Hoole Baptist Church on the accounts for the year ended 31st March 2025 set out on pages 8 to 23.

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a fellow member of the Association of Charity Independent Examiners. In connection with my examination, no matter has come to my attention:

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 Act

have 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.

 J Irvin Smith FCIE

Independent Examiners Ltd
The Grain Store
Hills Barns
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Chichester
PO20 7EG

Date: 20 November 2025

HOOLE BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025

Structure, Governance and Management

Church/Team Leader:	Rev. A. Glover (Church/Team Leader)
Trustees:	Mrs. W.N. Briscoe
	Mr A. Elphinston
	Mrs S. Glover
	Rev. E Green (Associate Minister)
	Mrs. J. Hewlett
	Mrs R. Ludgate (Church Secretary/Administrator)
	Mrs. P. Miller
	Miss. A Lycett

The Trustees met monthly as the Leadership Team of the Church over the past twelve months.

Objectives

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities and Achievements

Membership numbers improved over the year and now stand at 117. This reflects the increased committed engagement of a few people who had been part of the congregation for a while. There were 3 baptisms during this year.

We continue to develop missional communities in the Church within a framework of an intentional discipleship culture. This is reflected in our mission statement: helping people to love, trust and follow Jesus. We also continue to use the language of 'Gathered and Scattered' to reflect the focus on creating a strong resource centre to act as a mission base from which Church Members can go out to live their lives as Christians in their homes, communities and workplaces. The ministry areas of the Church reflect that focus and prioritise our vision to bring healing, wholeness and freedom to broken lives and communities as we expect great things from God and attempt great things with God.

Reinforcing the discipleship ethos, we have continued to develop the Intentional Place of Discipleship groups (IPODs) for those in ministry in a variety of activities across the Church to provide accountability and encouragement. These have regularly met once a month.

The safeguarding and protection of our children and other vulnerable persons is paramount and our Policy and Procedures for Safeguarding for Children and Young People and "at risk" Adults are up-to-date and will be reviewed again in June 2025. They include the most up-to-date guidance from the Baptist Union of Great Britain and are reflected in our ministry structures and practice in 2024/25.

In June 2024, Ed Green, Associate Minister, resigned and left his role and position as a Trustee of the charity.

On two Sundays per month, 1st and 3rd, as part of our monthly rhythm, we continued to gather at Hoole Primary School, a venue which is working well for us at present. On the 2nd Sunday we run Messy Church in the morning and, later in the day, an Encounter Evening, both in our own building, Hoole Lighthouse Centre. Three of our Missional Communities also gather on this Sunday as well as a small group focused on Contemplative Prayer. On the 4th Sunday we have no central gathering; instead, all seven of our Missional Communities gather in various locations around the city of Chester.

Our Youth and Children's work continued throughout the year as we continue to invest in this area of ministry with staff and volunteer involvement. Through eight different groups we connected with over 150 children aged between 0 and 18 years each week. Within these groups we are building stronger links to whole families, supporting them during this difficult time due to the cost-of-living crisis. Links with local schools, both primary and secondary, have developed as we have been involved in some aspects of ministry in these schools through various members of our staff team, some of whom serve as governors in schools.

HOOLE BAPTIST CHURCH
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Mission partners

Local

We work in partnership across Chester to support other Christian ministries too and a number of our members serve as volunteers in these projects. We identify the following as local Partners in Mission: Chester Schools' Christian Work, Crossway FC, Link Up, The Light College and Collective and West Cheshire Foodbank.

National

We have supported the following projects and people as our national Partners in Mission: Who Let The Dads Out?, Russ and Lesley Howell, Baptist Union of Great Britain, North Western Baptist Association (NWBA), Fresh Streams, Evangelical Alliance and New Wine.

Global

Our mission includes a global vision and we support a number of families and individuals working overseas. One of the principles for our financial support of our overseas partners is that they need to be fully released to focus on the mission work they do and not require another job to earn money.

We recognise this by seeking to give approximately ten per cent of our income for overseas work.

We identify the following people as our global Partners in Mission: Alan and Lorna Sears, the Waugh Family, Gavin and Heather Falconer. We also support 3 organisations Open Doors UK, Operation Promise and Kakina Freedom Ministry.

We continue to encourage and support Church members who are considering short or longer term trips to work overseas.

Future Plans

Some opportunities for development and growth continue:

- The partnership with "Overflow Church" (registered charity no: 1088755) meeting in Winsford, Cheshire continues under the leadership of a seconded HBC Associate Leader. We share resources and meet together several times per year.
- The uncertainty around the previously reported potential acquisition of a redundant local church building may soon be resolved as the owners have decided to offer the site for sale on the open market. Fortunately, during the pandemic and beyond we have had access to the building to operate Crossroads Community Hub (a food bank and café) as reported last year. This arm of HBC's work is now part of a Community Interest Company (CC Hub C.I.C. Company No: 14114550) set up under the management of HBC trustees and members with a vision for "a Chester community in which no one experiences hunger or social isolation". In October, we appointed 2 new members of staff both part-time and they work alongside our Project Manager and some 35 volunteers. We are now open for 4 sessions a week where individuals and families can come to the Meeting Place Café and collect food from our food store. On a Monday, we pack and deliver food parcels. Working in partnership with West Cheshire Foodbank, over the year we have distributed over 2300 food parcels.
- The partnership with the church known as "Zac's Kingdom Community", Northwich, has developed and this is now a "Baptist Expression" of Church. Since September 2023, when they changed their name to Hope Community Church, they officially became a project of Hoole Baptist Church. Their minister is now on the HBC payroll and a small leadership has formed supported by Andy and Sue and the HBC Leadership Team. They join with us for a Morning Gathering on 5th Sundays.
- During the year the work and ministry of our Minister-in-Training continued. Katharine McPhail completed her second year of training and studying at St. Hild, Sheffield. As well as preaching, she continued to support our community work at CC Hub and helped lead one of our Missional Communities. A Support Group (of four) including two HBC Members acted as a link between her college and the Church and also prayerfully encouraged her. In July, 2024 Katharine left us to take up a new post in The People's Church, Partington as the Co-Pastor alongside her husband Stuart.

HOOLE BAPTIST CHURCH

TRUSTEES REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2025

We remain extremely thankful to all the members of our congregation who are actively involved in the life and ministry of our church. They continue to generously give their time and provide financial support for all we do. We praise and thank God for His faithfulness and goodness expressed to us over these past 12 months.

Financial Review

In 2024/25 we recorded a surplus of income over expenditure of £40,838 (2023/24: surplus of £9,188).

Total reserves at 31st March 2025 were £287,291 of which £12,298 were restricted funds, £175,070 were designated funds and £99,923 were unrestricted funds (of which £85,875 are represented by tangible fixed assets and £14,048 by unrestricted net current assets).

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Trustees' Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which presents a true and fair view of the state of affairs of the Charity and of the surplus of the Charity for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on:

Signed on their behalf by Trustee:

Printed Name:

17/11/25
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.....
ANDREW ELPINSTON

HOOLE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOME FROM:						
Donations & Legacies	3a	189,510	42,490	39,529	271,529	223,952
Charitable Activities	3b	49,517	4,070	39,743	93,330	99,475
Activities for Generating Funds	3c	4,930	340	-	5,270	3,015
Investment Income	3d	8	2,158	-	2,166	1,776
Other Incoming Resources	3e	359	-	-	359	1,109
TOTAL INCOME		244,324	49,058	79,272	372,654	329,327
EXPENDITURE ON:						
Costs of Charitable Activities	4a	199,600	51,093	75,734	326,427	317,131
Governance Costs	4b	3,011	2,378	-	5,389	3,008
TOTAL EXPENDITURE		202,611	53,471	75,734	331,816	320,139
NET INCOME/(EXPENDITURE)		41,713	(4,413)	3,538	40,838	9,188
Transfers Between Funds	5,6	(30,445)	30,225	220	-	-
NET MOVEMENT IN FUNDS		11,268	25,812	3,758	40,838	9,188
Reconciliation of Funds:						
Total Funds Brought Forward		88,655	149,258	8,540	246,453	237,265
TOTAL FUNDS CARRIED FORWARD		99,923	175,070	12,298	287,291	246,453

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 23 form part of these financial statements.

HOOLE BAPTIST CHURCH

BALANCE SHEET AS AT 31ST MARCH 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Fixed Assets						
Tangible Assets	2	84,000	1,875	-	85,875	84,000
Current Assets						
Cash at Bank and in Hand	8	15,648	173,195	12,298	201,141	161,858
Debtors & Prepayments	9	2,414	-	-	2,414	2,678
Total Current Assets		18,062	173,195	12,298	203,555	164,536
Creditors: due within one year	10	2,139	-	-	2,139	2,083
NET CURRENT ASSETS		15,923	173,195	12,298	201,416	162,453
TOTAL ASSETS less current liabilities		15,923	173,195	12,298	201,416	162,453
Long Term Liabilities	11	-	-	-	-	-
NET ASSETS		99,923	175,070	12,298	287,291	246,453
Funds of the Charity						
General Funds		99,923	-	-	99,923	88,655
Designated Funds	5	-	175,070	-	175,070	149,258
Restricted Funds	6	-	-	12,298	12,298	8,540
		99,923	175,070	12,298	287,291	246,453

Approved by the Trustees on:

Signed on their behalf by Trustee:

Printed Name:

17/4/25
ATE
ANDREW ELPHINSTON

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of Preparation

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. 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 (FRS102) (effective 1 January 2019) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1. There may be minor discrepancies as pence are not being shown.

The charity has opted to prepare its accounts using natural categories.

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period

Material prior period errors and changes to previous accounts

No material prior period errors have been identified in this accounting period and there have been no changes to previous accounts. Some items of expenditure have been reclassified to provide greater clarity. The overall figures have not changed.

Preparation of accounts on a going concern basis

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the charity going forward.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

INCOME

Income is included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Interest receivable

Interest on funds held on deposit is included when receipt is probable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12)

Donated Goods

Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Government Grants

The charity has not received government grants in the reporting period.

HOOLE BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES (Continued)

INCOME

Tax Reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

EXPENDITURE

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Governance costs are those support costs which relate to public accountability of the charity and its compliance with regulation and good practice.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Taxation

The charity is exempt from tax on its charitable activities.

Pensions

The charity operates a government backed defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year, and contributions to a private pension scheme on behalf of one employee that opted out of the government scheme.

Deferred income

No material item of deferred income has been included in the accounts.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Tangible Fixed Assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. They are capitalised if they can be used for more than one year and cost over £1,500. Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Sound Equipment	25%
Computers and Equipment	33%
Motor Vehicles	25%
Freehold Property	No depreciation is charged to freehold property as the property is maintained to such a

standard that the estimated residual value is not less than cost.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

2. TANGIBLE FIXED ASSETS

		Land & Buildings £	General Computer Equipment £	Designated Computer/Sound Equipment £	General Sound Equipment £	General Motor Vehicles	Total £
Cost	01-Apr-24	84,000	18,237	11,171	192	-	113,600
Additions		-	-	-	-	2,500	-
Cost at	31-Mar-25	84,000	18,237	11,171	192	2,500	113,600
Depreciation	01-Apr-24	-	18,237	11,171	192	-	29,600
Charge		-	-	-	-	625	625
Depreciation at	31-Mar-25	-	18,237	11,171	192	625	30,225
Net Book Value	31-Mar-25	84,000	-	-	-	1,875	85,875
Net Book Value	31-Mar-24	84,000	-	-	-	-	84,000

Church Premises are held at deemed cost of £84,000 which is the historical cost of the property.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025: None

31st March 2024: None

Church Premises

The church premises are held at deemed cost value because the Trustees are of the opinion that revaluation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts. The 2024/25 insurance value of premises is £1,345,067.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

3. INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Donations & Legacies					
Gifts & Donations	146,880	670	32,585	180,135	156,970
Gift Aid Tax Refund	31,721	345	744	32,810	31,529
Grants Received	8,409	41,475	6,200	56,084	35,453
Donated Goods	2,500	-	-	2,500	-
	189,510	42,490	39,529	271,529	223,952
b) Charitable Activities					
Activities & Events	34,597	1,819	-	36,416	2,723
Salaries Contribution	11,910	1,385	34,597	47,892	64,728
Specific Purposes	3,010	866	5,146	9,022	32,024
	49,517	4,070	39,743	93,330	99,475
c) Activities for Generating Funds					
Rental Income	4,930	340	-	5,270	3,015
	4,930	340	-	5,270	3,015
d) Investment Income					
Interest Received	8	2,158	-	2,166	1,776
	8	2,158	-	2,166	1,776
e) Other Incoming Resources					
Sundry Income	359	-	-	359	1,109
	359	-	-	359	1,109

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

4. EXPENDITURE

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Costs of Charitable Activities						
Activities & Events		77	1,659	-	1,736	2,068
Annual Maintenance & Servicing		450	-	140	590	1,925
Building Repairs & Maintenance		1,547	2,250	-	3,797	6,828
Children's Work		145	-	-	145	937
Community Grants Payable	4a.i)	-	-	19,219	19,219	10,547
Computer Licences & Support		5,332	1,121	-	6,453	5,088
Depreciation Expense		625	-	-	625	179
Discipleship Expenses		672	-	-	672	1,212
Gifts & Donations		1,653	1,000	-	2,653	1,345
Licences & Subscriptions		2,550	-	-	2,550	2,181
Manse Rental Agreement		8,544	-	-	8,544	8,544
Ministry Expenses		2,500	-	-	2,500	2,500
Mission Grants Payable	4a.i)	13,795	901	-	14,696	19,781
Mission Partnership		1,760	-	-	1,760	1,740
Office Costs		113	-	-	113	223
Office Equipment Expensed		7	-	-	7	554
PA Systems		-	-	-	-	262
Payroll Fees		1,171	120	-	1,291	1,165
Photocopier Costs		807	-	-	807	405
Prayer & Worship		913	-	-	913	172
Premises Hire		910	-	405	1,315	3,545
Refreshment Expenses		834	-	-	834	703
Safeguarding Costs		-	-	-	-	390
Salaries & Wages	12	138,732	41,356	42,495	222,583	199,943
Specific Purposes		5,124	2,089	7,780	14,993	30,881
Students		25	-	-	25	60
Sunday Gathering		1,344	283	-	1,627	1,306
Sundry Expenses		127	314	4,372	4,813	1,577
Telephone Costs		912	-	21	933	1,685
Training Costs		1,113	-	-	1,113	1,027
Travel & Subsistence		231	-	1,104	1,335	1,527
Utility Costs		6,909	-	-	6,909	4,325
Youth Work		678	-	198	876	2,506
		199,600	51,093	75,734	326,427	317,131

b) Governance Costs

Insurance Costs		1,781	-	-	1,781	1,778
Independent Examiner's Fee		1,230	-	-	1,230	1,230
Legal & Professional Fees		-	2,378	-	2,378	-
		3,011	2,378	-	5,389	3,008

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

4a.i) GRANTMAKING

Analysis of grants paid (included in cost of charitable activities)

	Grants to institutions £	Grants to individuals £	2024/25 £	2023/24 £
Community Grants				
CC Hub and Van costs	19,219	-	19,219	10,547
Mission Grants				
OMF International (A&L Sears)	1,980	-	1,980	3,000
Frontiers (B&L Waugh)	4,200	-	4,200	4,200
Encourage Ministries (Uganda)	450	-	450	-
Russ and Lesley Howell	-	2,280	2,280	2,280
BMS World Mission	-	-	-	500
Open Doors	1,000	-	1,000	1,000
The Light Project Trust	800	-	800	1,080
Chester Schools Christian Work Trust	-	1,080	1,080	1,080
Operation Promises (through A Glover)	500	-	500	1,000
BMS Home Mission	-	-	-	500
Reach Beyond (through G & H Falconer)	306	-	306	-
A Briggs (WEC Mission)	300	-	300	-
A Glover (B&P Rognlien)	300	-	300	-
Beatrice Duffet (through A Glover)	-	400	400	1,200
A Wright (Hungary)	-	100	100	-
Kakina Freedom Ministries (through S & K Knott)	-	1,000	1,000	2,941
S & K Knott (Uganda Mission Trip)	-	-	-	1,000
Total	29,055	4,860	33,915	30,328

5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Building Fund	1,229	-	(1,000)	20,842	21,071
Computer Fund	671	-	(1,121)	600	150
D'Biz Fund	12	1,373	(1,278)	-	107
Hope Community Church - Stipend	-	41,815	(41,476)	-	339
Mission Fund	5	-	-	-	5
Mission (short term) Fund	1,129	-	(850)	1,521	1,800
Mission (long term) Fund	6,500	-	(1,851)	300	4,949
Messy Church	26	-	-	-	26
Missional Communities Fund	1	-	-	-	1
MiT Placement Fund	545	1,385	-	(1,930)	-
Release Fund	58	775	(1,116)	2,394	2,111
Resource Centre Fund	135,164	2,398	(3,826)	6,699	140,435
Big Weekend Fund (previously Reimagine Fund)	2,273	866	(572)	(201)	2,366
Sozo Fund	355	-	-	-	355
Trackers and Colts Fund	622	-	-	-	622
Who Let The Dads Out	668	446	(381)	-	733
Total	149,258	49,058	(53,471)	30,225	175,070

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

5. DESIGNATED FUNDS (Continued)

The 2024/25 transfers between funds represent:

	£	
Building Fund	20,842	For any unbudgeted maintenance costs to Hoole Lighthouse Centre or the adjoining offices.
Computer Fund	600	For any unbudgeted computer equipment purchased due to damages or essential upgrades. Includes emergency server replacement.
Mission (short term) Fund	1,521	Funds set aside for short term mission
Mission (long term) Fund	300	funds set aside for long term mission
MiT Placement Fund	(1,930)	for Katharine McPhail's stipend until end of June. NWBA agreed that the remaining 6 months could be put towards Abigail Lycett's salary following her change of role
Release Fund	2,394	to provide funds for the development of the Life Support Team
Resource Centre Fund	6,699	to prepare for the building purchase and any immediate maintenance tasks required to that building.
Big Weekend Fund	(201)	Surplus held transferred back to general funds
	<u>30,225</u>	

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23	Income	Expenditure	Transfers	Balance 31-Mar-24
	£	£	£	£	£
Building Fund	83	-	(5,854)	7,000	1,229
Computer Fund	545	-	(1,074)	1,200	671
D'Biz Fund	119	745	(852)	-	12
Mission Fund	5	-	-	-	5
Mission (short term) Fund	1,129	-	-	-	1,129
Mission (long term) Fund	7,500	-	(1,000)	-	6,500
Messy Church	26	-	-	-	26
Missional Communities Fund	1	-	-	-	1
MiT Placement Fund	545	5,000	-	(5,000)	545
Release Fund	290	-	(432)	200	58
Resource Centre Fund	129,903	27,240	(17,379)	(4,600)	135,164
Reimagine Fund	2,273	-	-	-	2,273
Sozo Fund	355	-	-	-	355
Trackers and Colts Fund	546	820	(744)	-	622
Who Let The Dads Out	559	581	(472)	-	668
	<u>143,879</u>	<u>34,386</u>	<u>(27,807)</u>	<u>(1,200)</u>	<u>149,258</u>

The 2023/24 transfers between funds represent:

	£	
Building Fund	7,000	For any unbudgeted maintenance costs to Hoole Lighthouse Centre or the adjoining offices.
Computer Fund	1,200	For any unbudgeted computer equipment purchased due to damages or essential upgrades. Includes emergency server replacement.
MiT Placement Fund	(5,000)	Training stipend for Minister in Training
Release Fund	200	For pastoral help given to a person in need
Resource Centre Fund	1,200	For the future purchase of a new building
Resource Centre Fund	(5,800)	For the new boiler and repairs to roof
	<u>(1,200)</u>	

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

5. DESIGNATED FUNDS (continued)

Designated Fund purposes:

Building Fund is money set aside to build up a reserve for building maintenance costs.

Computer Fund is money set aside to build up a reserve for replacing computer equipment.

D'Biz Fund is income and expenditure for D'Biz youth club including activities under Trackers and relates to transactions for that project's community bank account

Mission Fund is money set aside to help people get involved in mission.

Mission ST fund money set aside to help people involved in short term mission including local missions organisations.

Mission LT fund money set aside to help people involved in long term mission.

Messy Church Fund is a fund set aside for the Messy Church meetings.

Missional Communities Fund was set up on 02.06.17 to receive a grant from the Baptist Insurance for missional communities. The fund is no longer in use. Closed March 2025.

Minister in Training Placement fund was set up March 2023 to receive grant from North Western Baptist Association for the stipend for Katharine McPhail who is training with us until Summer 2024. This fund is no longer in use. Closed 2025.

Release Fund is money set aside to give as gifts e.g. to enable someone to attend an event or to help in difficult times.

Resource Centre Fund (formerly known as Mortgage Fund) is money set aside for developing a new resource centre following repayment of our mortgage loan in December 2015. This fund also includes restricted donations from members given specifically for the prospective new purchase of a building in Chester.

The Reimagine/I61 Fund is money set aside for expenditure related to new logo/sign changes etc. Renamed **Big Weekend Fund** March 2025.

Sozo Fund is for donations given relating to HBC Sozo Ministry

Trackers and Colts Fund is income and expenditure for the Trackers primary age club and Crossway Colts junior football club.

Who Let The Dads Out is income and expenditure for the Who Let the Dads Out dads and toddlers group.

The Designated funds are represented by the Charity's cash reserves and fixed assets and are to be expended as detailed above.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
CWaC (Youth)	1,041	-	-	-	1,041
Crossroads	284	19,219	(19,891)	-	(388)
Healing Rooms Fund	307	-	-	-	307
Hope Community Church Stipend	6,598	55,165	(51,549)	-	10,214
Messy Church	206	-	-	-	206
Renew	276	-	-	-	276
Youth Alpha Fund	(172)	7,716	(7,122)	220	642
	8,540	82,100	(78,562)	220	12,298

The 2024/25 transfers between funds represent:

	£	
Youth Alpha Fund	220	From general funds for HBC Leaders costs
	<u>220</u>	

The Trustees confirm that all transfers out of restricted funds have been lawfully released and agreed with the donors, where necessary.

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
CWaC (Youth)	-	-	(553)	1,594	1,041
Crossroads	-	10,831	(10,547)	-	284
Healing Rooms Fund	277	30	-	-	307
Hope Community Church	-	29,899	(2,468)	(20,833)	6,598
Messy Church	206	-	-	-	206
Renew	276	-	-	-	276
Shout Fund	101	132	-	(233)	-
Streetworx	1,941	-	-	(1,941)	-
Youth Alpha Fund	348	3,063	(4,123)	540	(172)
	3,149	43,955	(17,691)	(20,873)	8,540

The 2023/24 transfers between funds represent:

	£	
CWAC (Youth)	1,941	Transfer funds from closed Streetworx Fund to CWAC (Youth) fund
CWAC (Youth)	(347)	From CWAC (Youth) to Youth Alpha for Youth Leader costs
Hope Community Church	(20,833)	Transfer to General Funds for N Stanton Salary costs.
Shout	(233)	Transfer to General Funds as no longer in use
Streetworx	(1,941)	Transfer funds from closed Streetworx Fund to CWAC (Youth) fund
Youth Alpha Fund	347	From CWAC (Youth) to Youth Alpha for Youth Leader costs
Youth Alpha Fund	193	From general funds for HBC Leaders costs
	<u>(20,873)</u>	

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

6. RESTRICTED FUNDS (continued)

Restricted Fund Purposes:

CWac (Youth Work) fund is money given by local councillors and other organisations for our youth work. Funds from the closed Streetworx account have been transferred into this fund.

Crossroads fund relates to the support of a new project launched in April 2020 to supply emergency food parcels and affordable food through our greenway grocer project. Crossroads Community Hub was registered as a CIC in 2022 and now has a separate bank account. This restricted fund is used for the running of the Peugeot Boxer Van (regsn. no. HN61 TVL)

Healing Rooms Fund set up on 1.4.17 which relates to any funding used directly for Healing Rooms Ministry.

Hope CC Stipend fund opened April 2024 to track income and expenditure for Neal Stanton's stipend.

Messy Church Fund is a fund set aside for the Messy Church meetings.

Renew fund launched in April 2020 relates to income and expenditure for a new initiative as a weekly wellbeing space open to the local community.

Shout Fund is money given by another church charity for a joint youth venture. The fund was closed in 2023 and is no longer in use. Closed March 2025.

Streetworx Fund relates to income and expenditure for the Streetworx youth project which runs panna cage football sessions in conjunction with the local police. This fund hasn't seen any financial change since 2018 and has subsequently closed their bank account. In September 2023 the funds were transferred to HBC and placed in the CWAC youth fund. The fund is no longer in use. Closed March 2025.

Youth Alpha fund is to receive donations specifically to be used for youth events and residentials.

The Restricted funds are represented by the Charity's cash reserves and are to be expended as specified above.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Fixed Assets	84,000	1,875	-	85,875	84,000
Net Current Assets	15,923	173,195	12,298	201,416	162,453
			-		
	99,923	175,070	12,298	287,291	246,453

8. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Cash at Bank & in Hand	15,648	173,195	12,298	201,141	161,858
	15,648	173,195	12,298	201,141	161,858

9. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Gift Aid Tax Recoverable	2,414	-	-	2,414	2,678
	2,414	-	-	2,414	2,678

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Independent Examiner's Fee	1,230	-	-	1,230	1,170
Pension Contributions	909	-	-	909	913
	2,139	-	-	2,139	2,083

11. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial year.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

12. STAFF COSTS AND NUMBERS

	TOTAL 2024/25 £	TOTAL 2023/24 £
Gross Wages & Salaries	203,600	184,847
Stipend	3,030	530
Employer's National Insurance Costs	15,033	13,111
Employer's Allowance	(5,000)	(5,000)
Employer Pension Contributions	5,920	5,885
Employer Pension Contributions (backdated)	-	570
	222,583	199,943

Actual number of employees who were engaged in each of the following activities:

	TOTAL 2024/25	TOTAL 2023/24
Charitable Activities	6	6
Support	3	3
Management	4	4
	13	13

Employee numbers represent:

At 31st March 2025: 3 full time and 10 part time staff members

At 31st March 2024: 3 full time and 10 part time staff members

The church offers a government backed stakeholder pension scheme to those eligible employees who wish to contribute. From 1st April 2017 employer contributions are paid with the exception of one full time member of staff who opted out of the scheme. The church pays employer contributions into a private pension scheme on behalf of the one employee that opted out of the NEST scheme. The total employer pension contributions paid for 2024/25 was £5,920 (2023/24: £5,885 plus a backdated amount of £570 for a previous year underpayment).

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2023/24:None).

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

13. PAYMENTS TO TRUSTEES AND OTHER RELATED PARTIES

PAYMENTS TO RELATED PARTIES

The custodian trustee of the church is the North Western Baptist Association which is a registered charity (number: 247503). The church is a member of the Baptist Union of Great Britain (reg. charity no. 1125912) and serves as the administrative hub for Fresh Streams (reg. charity no. 280032).

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them (2023/24: None).

Hoole Baptist Church received a gift of £16,000 (2023/24: £12,000) towards salary costs, and £3,000 (2023/24: £3,000) towards use of office space from Fresh Streams Network Ltd (registered charity number 280032). Hoole Baptist Church paid £700 to Fresh Streams for training courses for staff and volunteers. A gift of £980 was given to Fresh Streams via Hope Community Church. Trustee A Glover is also a Trustee of Fresh Streams Network Ltd.

Hoole Baptist Church received a gift of £6,090 (2023/24: £6,360) towards salary costs from Link Up West Cheshire (registered charity number 1158678). Hoole Baptist Church also gave a local mission gift of £660 and a gift towards youth work of £330 (2023/24: £660 local mission gift) to Link Up West Cheshire. Trustees A and S Glover are also Trustees of Link Up West Cheshire.

Hoole Baptist Church received a gift of £41,475 towards salary costs from Crossroads Community Hub CIC (registered company number 14114550). The Church also received a gift of a van from the Hub to enable it to distribute food and donations to people in need. The Van was transferred at its estimated current value of £2,500. Trustees A. Glover and R Ludgate are also Directors of Crossroads Community Hub CIC.

Hoole Baptist Church received a gift of £21,413 towards salary costs from Overflow Church (registered charity number 1088755). Hoole Baptist Church gave a gift of £500 to Overflow Church. Trustees S. Glover is also a Trustee of Overflow Church.

Hoole Baptist Church gave a local mission gift of £800 (2023/24: £1,080) to The Light Project (registered charity number 1084941). Trustee A Glover is also a Trustee of The Light Project.

Hoole Baptist Church gave a local mission gift of £1,080 (2023/24: £1,080) to Chester Schools Christian Work Trust (registered charity number 1041454). Trustee S Glover is also a Trustee of Chester Schools Christian Work Trust.

PAYMENTS TO TRUSTEES

During the financial year Trustee Mr A. Glover received £29,930 (2023/24: £27,971) in gross salary related payments for ministerial services supplied to the Charity in furthering the Charity's objects. Trustee Mr A Glover and Trustee Mrs S Glover also received £8,544 (2023/24: £8,544) for use of their home under an HMRC approved rental agreement in furtherance of the Charity's objects.

During the financial year Trustee Mr E. Green received £7,157 (2023/24: £26,754) in gross salary related payments in his capacity as Associate Leader in furthering the Charity's objects.

During the financial year, Trustee Mr. E. Green was gifted £4,000 from church members in July 24 after he had resigned as Associate Leader and Trustee.

During the financial year Trustee Miss A. Lycett received £17,971 in gross salary related payments in her capacity as Project Manager at Crossroads Community Hub in furthering the Charity's objects. Note that Miss A.Lycett only became a Trustee in July 2024, so only salary payments following her appointment as a Trustee are disclosed. The church also reimbursed Miss A. Lycett £2,500 towards ministry expenses she incurred.

The above payments are permitted as per clause 20 of the charity's governing document.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

HOOLE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

DONATIONS FROM TRUSTEES

Three Trustees donated an aggregate amount of £9,345 to the charity during the financial year (2023/24: Four Trustees donated an aggregate amount of £9,960). There were no conditions attached to these donations.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.