



# **NEW NORTH ROAD BAPTIST CHURCH**

New North Parade, Huddersfield, West Yorkshire, HD1 5JU  
Registered Charity 1131496

**ANNUAL REPORT FOR THE YEAR AND FINANCIAL STATEMENTS  
1 January 2020 to 31 December 2020**

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**Aims and Purposes**

The Trustees (Minister, Church Officers & Deacons) of New North Road Baptist Church Huddersfield work together to promote the mission of the Church – to worship God and to promote the Christian gospel through evangelistic, pastoral, social and ecumenical activities. The Trustees are also responsible for the maintenance of the church building and for the manse at 16 Heaton Road, Gledholt, Huddersfield, HD1 4HX.

**Affiliations**

New North Road Baptist Church, Huddersfield is part of the Yorkshire Baptist Association and the Baptist Union of Great Britain. We send delegates to the YBA and BU Assemblies and support the initiatives of BMS World Mission.

The church has continued to connect with neighbouring churches through Hope Huddersfield and Churches Together in Huddersfield

**Governance and management**

The deacons, officer and minister form a team responsible for the oversight and management of the church. The Secretary and Treasurer are appointed annually at the AGM. There is an annual election of Deacons each year. Each deacon serves for a 3-year term being eligible to stand for a second 3-year term on re-election before being required to stand down for a minimum of 1 year. In addition to the monthly deacons meeting there are some committees that meet and assist the deacons in their work including a finance and property committee and a pastoral group.

Although this is the trustees' report it would be remiss not to recognise their contribution which Rev Mark Janes makes on behalf of the church, with gratitude for their willingness to serve, to meet and to give their hearts and minds to the leadership and oversight of the church which they have done cheerfully and diligently throughout 2020.

In return, the members and trustees would like to express our appreciation to Mark for the way he has led and supported us throughout the pandemic. The national lockdown was imposed after he had been our Minister for just six months and we are most grateful for his calmness and resilience under pressure. We thank him for the many ways in which he rose to the challenge of communicating with us when our church building had to stay closed for many months. Mark responded quickly to the utterly new situation that confronted us: especially notable were his weekly Pastoral Letters and his use of technology to transmit weekly sermons to us from the manse so that we could both hear him and see him as he brought God's word to us.

The church has an established safeguarding policy which is overseen by the Diaconate and reviewed at our AGM. A dedicated Safeguarding Team is led by Myrna Moore and is available to deal with any safeguarding issues that may arise.

The Church meeting forms the governing body of the church. This is open to every member of the church and it is here the members seek to find a common mind as they seek 'the mind of Christ' and make the big decisions about the overall life and direction of the church. In 2020 following the national lockdown the church meeting was suspended and had not

met since March because it was not possible to have a meeting that many people could or would be willing to attend in person. Following the advice of the Charity Commissioners and the Baptist Union that they would respect churches that were seeking to operate in the spirit of their constitution an AGM was held via Zoom but voting was conducted via a secret postal ballot when all members of the church were included through being sent stamped addressed envelopes with their ballot papers. The deacons have been very mindful that the church as a whole has not been able to participate in some of the vital but necessary decisions, they have taken but have sought to explain these through the pastoral letter.

Many people volunteer and make their gifts available, demonstrating kindness, good will and remarkable generosity, some in very public ways and some more quietly, some in more formal ways and some through the informal networks of the church but all make the life of New North Road Baptist Church possible. The trustees want to express our very real gratitude and thanksgiving to everyone who does this.

The church employs a professional cleaner, Mr Maxwell Orafu, for five mornings each week and he does a very good and thorough job. For most of 2020 he was furloughed because of the closure of the building, doing a limited number of hours as the building began to gradually reopen.

### **The coronavirus**

In early March 2020 it became clear that the Global pandemic would profoundly change the way people would live their everyday lives and the deacons agreed to close the church building to all public activity when the Prime Minister announced the first national lockdown.

The deacons attempted to address the challenge presented by the lockdown by revising the pastoral lists so that everyone who forms part of the church's immediate network had a named deacon who called and sought to stay in touch with them. They also authorised the creation of a WhatsApp group and arranged with the minister for a printed act of worship to be circulated by post or email, together with a weekly pastoral letter. They also arranged for a weekly zoom gathering on a Sunday and a weekly prayer meeting via Zoom.

A weekly Bible study, translated into Farsi, was also set up on Zoom which was much appreciated by the participants.

Another dimension of the church's life that became operational during this time was the new website which is being informally managed by Mrs Zahra Mirsaney.

When the first lockdown eased in mid-summer the church was reopened. A gathering for contemplative prayer began on a Sunday morning and this became a more traditional act of worship with different people offering song although there was no congregational song. In order to include many people in this the service was transmitted via Zoom to people online. During this time six of our Farsi friends were baptised following the completion of a new baptismal course.

In all of this the deacons were careful to prepare detailed risk assessments following advice from the Baptist Union that was consistent with the law and guidance from the national Government. People visiting the church were invited and expected to sanitise their hands,

maintain spatial distancing and give their names and contact information for a time limited register.

The deacons expected that things would gradually reopen and carefully considered the applications and risk assessments of a number of different user groups to begin meeting again but the second lock down rendered these considerations void as the church building was closed for a second time.

During the second lockdown the church met for a more traditional service on Zoom in the morning and the evening while the other provisions the deacons had made continued. This wasn't required in law but the rising level of covid transmission gave the deacons pause. The only service that happened in person at the church during this lockdown was on Christmas morning. One notable evening service via Zoom that took place during this time was a service of remembering for people who have passed during the last year and this was widely appreciated.

The different activities of the church were all suspended from the beginning of the first lockdown, including Reach. The church has continued to actively support a number of families and individuals who are seeking or have been recently granted asylum in the United Kingdom, especially from the Farsi Community.

### **Membership**

The church welcomed five new members this year. Mr and Mrs Brian and Marion Fisher and their sons Alan and Nathanael and also Patricia Taylor Janes. We also lost three members of very long standing in Jean Gill, Marjorie Heaton and Mavis Lawrence who we remember with gratitude and affection and with confident faith in the promises of God.

### **In Conclusion.**

New North Road is a community that is in good heart.

We are a church with a heart for people at the heart of Huddersfield, serving our neighbours in the name of Jesus Christ.

### **Officers and Trustees**

Mary Whalley and Sandra Coulthard were re-elected for a second term of three years, Dave Carrins for a new first term of three years, and Christy Morakinyo for a first term as a deacon of three years.

Mr Stewart Naylor resigned as assistant secretary at the end of the year and Mr Gordon Morrison as secretary. **Their** long and steadfast service is very much appreciated. Fay Deer also retired following the end of her second term of three years with our thanks and Mrs Bernice Dema after her first term of three years with our gratitude. The deacons have adopted new portfolios of responsibility. Mrs Sheila Selbie kindly agreed to become our new administrator working with an administrative group which included our room bookings. Mrs Leila Hanson has acted in a quiet and informal way as a non-administrative secretary, meeting regularly with the minister. Dave Carrins continues to serve as acting treasurer and we are indebted to him for his careful and diligent work in this capacity. We are also assisted by a property and finance group of volunteers who serve in an advisory capacity.

**NEW NORTH ROAD BAPTIST CHURCH  
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**ANNUAL REPORT OF THE TRUSTEES**

**YEAR ENDED 31 DECEMBER 2020**

**Financial Review**

As required by the Charities Act 2011 an independent examination has been carried out as confirmed by the closing statement.

The attached accounts show the results for the year with an excess of income over expenditure of £150,481 on the unrestricted funds.

**Reserves**

The trustees aim to maintain adequate reserves to be able to continue the advance of the Christian faith.

The unrestricted funds totalling £316,459 (2019: £165,978) are available for the advance of the Christian faith at the discretion of the trustees.

**Trustees' responsibilities statement**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 16th September 2021 and signed on their behalf by:



Mrs L Hanson  
Trustee

**NEW NORTH ROAD BAPTIST CHURCH  
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**STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted £	Endowment £	Restricted £	Designated £	Total 2020 £
<b>Income and endowments from:</b>						
Donations and Legacies	2	230,021	-	-	8,239	238,260
Investments	3	463	16	144	-	623
Other	4	8,778	-	-	262	9,040
<b>Total Income and Endowments</b>		<u>239,262</u>	<u>16</u>	<u>144</u>	<u>8,501</u>	<u>247,923</u>
<b>Expenditure On:</b>						
Charitable Activities	5	90,832	-	0	2,962	93,794
<b>Total Expenditure</b>		<u>90,832</u>	<u>0</u>	<u>0</u>	<u>2,962</u>	<u>93,794</u>
<b>Net (expenditure) / Income</b>		148,430	16	144	5,539	154,129
Transfer Between Funds		2,051	(1,851)	0	(200)	-
<b>Other Recognised Gains / Losses</b>						
Gains on Revaluation of properties		-	-	-	-	-
<b>Net Movement in Funds</b>		<u>150,481</u>	<u>(1,835)</u>	<u>144</u>	<u>5,339</u>	<u>154,129</u>
<b>Total Funds Brought forward 2019</b>		165,978	2,374,666	252,244	5,075	2,797,963
<b>Total Funds carried forward 2020</b>		<u>316,459</u>	<u>2,372,831</u>	<u>252,388</u>	<u>10,414</u>	<u>2,952,092</u>

All income and expenditure derives from continuing activities.

The notes on pages 8 to 20 form part of these financial statements

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**BALANCE SHEET  
YEAR ENDED 31 DECEMBER 2020**

	Note	2020 £	2019 £
<b>Tangible Fixed Assets</b>	10	2,623,266	2,633,644
<b>Investments</b>	11	132,100	131,972
		<u>2,755,366</u>	<u>2,765,616</u>
<b>Current Assets</b>			
Debtors	12	181,055	11,742
Cash at Bank and Building Society	13	19,388	23,094
		<u>200,443</u>	<u>34,836</u>
<b>Creditors: Amounts falling due within one year</b>	14	(3,717)	(2,489)
<b>Net Current (Liabilities)/assets</b>		<u>196,726</u>	<u>32,347</u>
<b>Net Assets</b>		<u><u>2,952,092</u></u>	<u><u>2,797,963</u></u>
<b>Charitable Funds</b>			
Unrestricted Funds		316,459	165,978
Endowment Funds	15	2,372,831	2,374,666
Restricted Funds	16	252,388	252,244
Designated Funds	17	10,414	5,075
		<u><u>2,952,092</u></u>	<u><u>2,797,963</u></u>

The notes on pages 8 to 20 form part of these financial Statements

The Financial Statements were approved and authorised for issue by the trustees on 16th September 2021.

Mrs L Hanson - Secretary

*L. Hanson*

Mr D Carrins - Treasurer

*D Carrins*

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**NEW NORTH ROAD BAPTIST CHURCH  
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**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

New North Road Baptist Church is a registered charity in the United Kingdom. The nature of the charity's operations and principal activities are to promote the mission of the Church, this is detailed further in the trustees report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) 2015, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2020.

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 Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below.

These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds 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.

Endowment funds represent the value of property held, which is used to establish work of the church.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.



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**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time, in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes. Interest income is recognised using the effective interest method.

Other income includes income such as gains on disposals of tangible fixed assets.

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes investment costs;
- Expenditure on charitable activities includes costs of providing services and the payment of grants to the

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YEAR ENDED 31 DECEMBER 2020**

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, and governance costs. They are incurred directly in support of expenditure on the objects of the charity and have therefore been allocated to expenditure on charitable activities on a basis consistent with use of the resources, along with the costs of ministry and mission grants paid.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 5.

**(f) Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

The church and manse premises are included in the balance sheet at insurance value. Furniture and fixtures in the church premises which was previously not included as a fixed asset in the balance sheet and was written off as an expense as incurred has been introduced at the insurance value at 31 December 2004 which was £76,646. Any subsequent capital additions have been included at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Church properties	Nil
Furniture & fixtures	10% reducing balance
Electronic equipment	33% straight line
Church heating system	5% straight line

**(g) Investments**

Investment assets represent balances held by the Yorkshire Baptist Association and the Baptist Union of Great Britain in trust accounts and are held at cost, which is equivalent to their fair value.

**(h) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(i) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

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**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**(j) Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**(k) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**2 Donations and Legacies**

	Notes	Unrestricted	Endowment	Restricted	Designated	Total 2020	Total 2019
		£	£	£	£		
Collections AM		4,880	-	-	-	4,880	10,506
PM		361	-	-	-	361	2,040
Envelopes		6,820	-	-	-	6,820	9,153
Standing Orders		23,000	-	-	-	23,000	19,364
Donations							
-In memoriam and Legacies		185,081	-	-	-	185,081	20,784
-General		0	-	-	7,540	7,540	2,282
Tax Recovered on Gift Aid		9,879	-	-	-	9,879	9,021
Other Collections receivable	6	0	-	-	699	699	1,605
Gift Day		0	-	-	-	0	0
		<u>230,021</u>	<u>-</u>	<u>-</u>	<u>8,239</u>	<u>238,260</u>	<u>74,755</u>

Income from Donations and Legacies was £238,260 (2019 £74,755), of which £8,239 (2019 £3,010) was attributed to designated funds and £230,021 (2019 £71,745) attributed to unrestricted funds.

**3 Investment Income**

	Unrestricted	Endowment	Restricted	Designated	Total 2020	Total 2019
	£	£	£	£		
Income from other investments	463	16	144	-	623	759
Other Interest Receivable	-	-	-	-	-	-
	<u>463</u>	<u>16</u>	<u>144</u>	<u>-</u>	<u>623</u>	<u>759</u>

Income from Investments was £623 (2019 £759), of which £463 (2019 £310) was attributed to unrestricted funds, £16 (2019 £45) to endowment funds and £144 (2019 £404) to restricted funds.

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**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

4	Other Income	Unrestricted	Endowment	Restricted	Designated	Total 2020	Total 2019
		£	£	£	£		
	Car Park rents	1,090	-	-	-	1,090	6,025
	Room Lettings	6,439	-	-	-	6,439	14,331
	Rental of Manse	0	-	-	-	0	899
	Sundry Income	1,249	-	-	262	1,511	2,978
		<u>8,778</u>	<u>-</u>	<u>-</u>	<u>262</u>	<u>9,040</u>	<u>24,233</u>

Other income was £9,040 (2019 £24,233), of which £262 (2019 £2,407) was attributed to designated funds and £8,778 (2019 £21,826) was attributed to unrestricted funds.

**5 Analysis of Expenditure on Charitable Activities**

	Notes	Unrestricted	Endowment	Restricted	Designated	Total 2020	Total 2019
		£	£	£	£	£	£
Ministry and other staff	9	39,220	-	-	-	39,220	22,341
Pulpit / Preacher supplies		0	-	-	-	0	1,050
Gas, water, Electricity & Phone		6,664	-	-	-	6,664	8,376
Manse expenses		4,267	-	-	-	4,267	12,482
Cleaning Expenses		645	-	-	-	645	607
Administration, postage, printing		2,037	-	-	-	2,037	1,597
Insurances		2,374	-	-	-	2,374	2,246
Repairs and Maintenance		12,541	-	-	185	12,726	4,840
Baptist Union Home Missions	7	5,623	-	-	-	5,623	6,908
BMS World Mission	7	2,960	-	-	-	2,960	3,098
Youth & Other Outreach Work		102	-	-	1,345	1,447	1,670
Sundries and Subscriptions		479	-	-	553	1,032	2,304
CCL Music Copyright		978	-	-	-	978	879
Music, microphones and laptops		291	-	-	-	291	1,386
Messy Church		298	-	-	-	298	1,675
Accountancy charges		0	-	-	-	0	200
Catering		135	-	-	174	309	2,697
Conferences and training		279	-	-	-	279	139
Donation: -CAP	7	1,500	-	-	-	1,500	1,500
-Other		61	-	-	0	61	0
Other Collections Payable	6	0	-	-	705	705	1,535
Depreciation of fixed assets	10	10,378	-	-	-	10,378	10,378
		<u>90,832</u>	<u>0</u>	<u>0</u>	<u>2,962</u>	<u>93,794</u>	<u>87,908</u>

The basis of allocation of all the above expenditure is direct

Expenditure on charitable activities was £93,794 (2019 £87,908) of which £Nil (2019 £Nil) was attributed to restricted funds, £2,962 (2019 £6,232) attributed to designated funds and £90,832 (2019 £81,676) attributed to unrestricted funds.

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**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**6 Other Collections**

	Collections Received £	Paid out £	Transfer to Designated Fund £
BMS World Mission	125	(271)	(146)
BU Home Mission	266	(434)	(168)
Communion Fund	308	0	308
Royal British Legion Poppy Appeal	-	0	0
Christians Against Poverty	-	0	0
Christian Aid	-	0	0
	<u>699</u>	<u>(705)</u>	<u>(6)</u>

**7 Analysis Of Grants**

	Unrestricted £	Endowment £	Restricted £	Designated £	2020 £	2019 £
Baptist Union Home Mission	5,623	-	-	-	5,623	6,908
BMS World Mission	2,960	-	-	-	2,960	3,098
Christians Against Poverty	1,500	-	-	-	1,500	1,500
	<u>10,083</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,083</u>	<u>11,506</u>

**8 Trustees' and key management personnel remuneration, expenses and transactions**

The trustees neither received nor waived any remuneration or expenses during the year (2019: £ Nil).

The Trustees did not have any expenses reimbursed during the year (2019: £ Nil).

The Key management personnel of the charity comprises the Secretary and Treasurer, neither of whom are employees and did not incur any employment costs.

The Trustees have made donations to the Church in the year, but it is not possible to quantify the aggregate of these as required by the SORP.

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**9 Staff Costs and employee Benefits**

The average number of employees and full time equivalent (FTE) during the year was as follows:

	2020 Number	2020 FTE	2019 Number	2019 FTE
Raising Funds	0	0	0	0
Charitable Activities	2	1.3	2	0.6
Governance	0	0	0	0
	<u>2</u>	<u>1.3</u>	<u>2</u>	<u>0.6</u>

The total staff costs and employee benefits were as follows:

	2020 £	2019 £
Gross Salaries	31,073	13,579
Employers National Insurance	0	0
Pension Contributions	6,624	5,230
Minister expenses	1,523	3,532
Other expenses	0	0
	<u>39,220</u>	<u>22,341</u>
Minister	33,341	17,015
Family Worker	0	0
Cleaner	5,879	5,326
	<u>39,220</u>	<u>22,341</u>

No employees received employee benefits (excluding employer pension costs) of more than £60,000

The Church paid pension contributions for its former Ministers to the Baptist Ministers' Pension Trust Limited, which is a final salary defined benefit scheme. The scheme is a multi-employer scheme. In accordance with FRS 17 the scheme is accounted for as a defined contribution scheme. See notes 18 and 19 for further details of the pension scheme.



**NEW NORTH ROAD BAPTIST CHURCH  
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**10 Tangible Fixed Assets**

	Properties Church Premises £	Church Manse £	Furniture and Fixtures £	Electronic equipment £	Church Heating system £	Total £
<b>Cost or Valuation</b>						
At 1 January 2020	2,300,609	268,385	128,389	8,593	75,647	2,781,623
Disposals	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Increase in insurance valuation	-	-	-	-	-	-
At 31 December 2020						
Cost	2,502	2,794	51,743	8,593	75,647	141,279
Valuation	2,298,107	265,591	76,646	-	-	2,640,344
<b>Depreciation</b>						
At 1 January 2020	-	-	94,544	4,268	49,167	147,979
Disposals	-	-	-	-	-	-
Charge for the year	-	-	3,760	2,836	3,782	10,378
At 31 December 2020	-	-	98,304	7,104	52,949	158,357
<b>Net Book Value</b>						
At 31 December 2020	2,300,609	268,385	30,085	1,489	22,698	2,623,266
At 31 December 2019	2,300,609	268,385	33,845	4,325	26,480	2,633,644

The Church is the beneficial owner of the Church and Manse premises, the legal title to which is held by the Church's custodian trustee (The Baptist Union Corporation Ltd).

The Church and Manse premises are included at insurance value because reliable cost information is not available and valuation would incur significant costs.

Furniture and fixtures in the Church premises were introduced at insurance value in 2004 as £76,646. Any subsequent capital additions have been included at cost.

All of the fixed assets are used for direct charitable purposes.

**NEW NORTH ROAD BAPTIST CHURCH  
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**11 Investments**

	H19a YBA High Interest Trust Account £	H19b YBA Sale of Flats Trust Account £	H21b YBA Sale of 108 Birkby Hall Road Trust Account £	H21c YBA Sale of Chapel Trust Account £	BUGB Fixed Term Deposit Account £	Total 2020 £	Total 2019 £
At 1 January 2019	9,618	4,932	22,088	59,015	36,319	131,972	111,213
Income from Investments	16	8	37	99	463	623	759
Transfers (to)/from NNRB	0	0	0	0	(495)	(495)	20,000
Current Account with HSB	0	0	0	0	0	0	0
At 31 December 2019	<u>9,634</u>	<u>4,940</u>	<u>22,125</u>	<u>59,114</u>	<u>36,287</u>	<u>132,100</u>	<u>131,972</u>

**12 Debtors**

	2020 £	2019 £
Prepayment - insurance	2,449	2,374
Tax recoverable from HMRC	0	9,021
Car Park charges debtors	0	347
Legacy receivable from executor	178,606	0
	<u>181,055</u>	<u>11,742</u>

**13 Bank and Building society Balances**

	2020 £	2019 £
HSBC Bank PLC	11,510	19,041
Leeds Building Society	119	119
Reach Project Bank Balance	7,098	3,463
Cash Balances	<u>661</u>	<u>471</u>
	<u>19,388</u>	<u>23,094</u>

**14 Creditors: Amounts falling due within one year**

	2020 £	2019 £
Deferred Income	0	174
Deposits repayable for keys and fobs	1,157	1,147
Accruals	<u>2,560</u>	<u>1,168</u>
	<u>3,717</u>	<u>2,489</u>



**NEW NORTH ROAD BAPTIST CHURCH  
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

**15 Endowment Funds**

	At 1 January 2020 £	Incoming Resources £	Increase in Insurance Valuation £	Transfer Unrestricted Funds £	At 31 December 2020 £
Property Valuation	2,349,267	0	-	-	2,349,267
Revaluation Reserve	15,781	-	-	(1,851)	13,930
YBA Endowment Fund H19a	9,618	16	-	0	9,634
	<u>2,374,666</u>	<u>16</u>	<u>0</u>	<u>(1,851)</u>	<u>2,372,831</u>

The Property Valuation represents the uplift to insurance value of the Church and Manse premises.

The Revaluation Reserve represents the introduction of the Furniture and fixtures upon introduction to the balance sheet at 31 December 2004, adjusted for subsequent asset movements and releases in line with the depreciation policy.

The YBA Endowment Fund represents the value of the property held, used to establish the work of the Church.

	Fixed Assets £	Investment £	Total 2020 £
Church Premises	2,080,882	-	2,080,882
Church Manse	268,385	-	268,385
Furniture, Fixtures and Equipment	13,930	-	13,930
YBA High Interest Trust Account	-	9,634	9,634
	<u>2,363,197</u>	<u>9,634</u>	<u>2,372,831</u>

**16 Restricted Funds**

	At 1 January 2020 £	Incoming Resources £	Resources Expended £	At 31 December 2020 £
YBA Property Fund	<u>252,244</u>	<u>144</u>	<u>0</u>	<u>252,388</u>

The YBA Property Fund represents the value of the property held in the past and sold off to realise funds, which must be used to finance other permanent property or significant maintenance of existing property.

	Fixed Assets £	Investment £	Total 2020 £
Church and Manse premises	166,209	-	166,209
YBA Sales of flats account	-	4,940	4,940
YBA Sale of 108 Birkby Hall Road account	-	22,125	22,125
YBA Sales of Chapel account	-	59,114	59,114
	<u>166,209</u>	<u>86,179</u>	<u>252,388</u>

**NEW NORTH ROAD BAPTIST CHURCH  
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2020**

<b>17 Designated Funds</b>	<b>At 1 January 2020</b>	<b>Incoming Resources</b>	<b>Resources Expended</b>	<b>At 31 December 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Communion Fund	280	308	0	588
Flower Fund	582	166	(185)	563
Reach	3,536	7476	(2,022)	8,990
BU Home Mission	170	266	(434)	2
BMS World Mission	146	125	(271)	0
Exercise Group	74	0	0	74
Billiards Club	212	160	(250)	122
Open Doors	50	0	0	50
Royal British Legion Poppy Appeal	18	0	0	18
Christian Aid	5	0	0	5
Christians Against Poverty	2	0	0	2
	<u>5,075</u>	<u>8,501</u>	<u>(3,162)</u>	<u>10,414</u>

All the above funds are unrestricted, but are designated to the following purposes:

Communion Fund represents money to be applied at the discretion of the pastor for assistance of individuals in the fellowship.

The Flower Fund represents money received to provide flowers on the Church premises.

Reach receives money to support the work of the Church in respect of asylum seekers.

BMS World Mission receives money contributed specifically for its work of mission in foreign countries.

BU Home Mission supports the work of other Baptist churches in UK.

The Exercise Group provides social and physical activity for older folk, but did not meet in 2020.

The Billiards Club receives money from those participating to fund its activities.

Open Doors is a UK charity which works to support church groups overseas

The Royal British Legion Poppy Appeal is a national appeal to support ex-servicemen and women

Christian Aid is a national charity which supports development projects in the Third World

Christians Against Poverty is a UK charity which works to assist with debt management.

**NEW NORTH ROAD BAPTIST CHURCH**  
**HUDDERSFIELD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2020**  
**18 Pensions**

The Church is an employer participating in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Ltd). The assets of the Scheme are held separately from those of the employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to further accrual of defined benefits on 31 December 2011. Prior to this date, the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan was performed at 31 December 2019 by a professionally qualified actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan's assets was £298 million whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place no later than as at 31 December 2022. As a result of the deficit, a schedule of contributions by participating employers has been agreed under which the Church makes deficit contributions which are currently 12% of Pensionable Income. These contributions will increase in line with increases in Minimum Pensionable Income as agreed by the Baptist Union. The schedule of contributions foresees these contributions continuing until 30 June 2026. The Church has been advised that the estimated cost for the Church to buy out their Pension Scheme liabilities at 31 December 2020 was £50,600. (See note 19).

## 19 Contingent Liability

The Church has a contingent liability in respect of the deficit in the BU Pension Scheme. The share of this deficit which relates to its previous ministers as at 31 December 2020 was estimated by the BU Pension Scheme at £50,600. This amount does not become payable immediately unless the Church ceases to be a participating employer in the scheme. Whilst the Church has its minister as an employee of the scheme, this debt is not payable. If in the future the Church does not have an employee as a member of the scheme, then its share of the deficit will be crystallised under current UK pension legislation and will need to be recorded in the accounts of the church and paid to the trustees of the BU Pension Scheme.

**NEW NORTH ROAD BAPTIST CHURCH**

**HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2020**

**20 Related charities**

The custodian Trustee of the Church is The Baptist Union Corporation Limited which is registered as charity number 249635, and which is controlled by The Baptist Union Council.

The church is also a member of The Baptist Union of Great Britain and The Yorkshire Baptist Association.

During the year the Church made a donation to The Baptist Union Home Mission Scheme of £5,623 from the unrestricted fund (2019 £6,908).

**NEW NORTH ROAD BAPTIST CHURCH**  
**INDEPENDENT EXAMINER'S REPORT TO**  
**THE TRUSTEES OF NEW NORTH ROAD BAPTIST CHURCH**  
**HUDDERSFIELD**

I report to the trustees on the accounts of New North Road Baptist Church Huddersfield for the year ended 31 December 2020 which are set out on pages 2 to 16.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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;
- follow the procedures laid down in General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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 to the disclosure in note 8 regarding the fact that disclosures have not been made, as required by the SORP, in respect of aggregate donations made by the trustees.

In connection with my examination, no material matter, except that referred to in the previous paragraph, has come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts 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.

Signed

Date

Name

Professional Qualification

Address

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16th September 2021

Geoffrey Adams

FCCA

The Sunday School, Briestfield Road