



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 2021 to 31 December 2021**

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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 Town Centre

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, Mark Janes as chair of the trustees wants to record the gratitude of the church for the way the deacons as trustees have guided the church through the difficult and demanding days of the pandemic giving their utmost to the leadership and oversight of the church which they have done cheerfully and diligently throughout 2021. Each of the deacons makes a vital contribution and their strength is in what they do together but a particular word of thanks is recorded here to our acting treasurer Mr David Carrins.

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 look 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. The formal meeting of the church began again on Sunday 5th September 2021 on a monthly basis with the opportunity for people to contribute to the meeting via Zoom. The deacons were very mindful that the church as a whole had not been able to participate in some of the vital but necessary decisions, previously communicated through the distribution of regular pastoral letters. We were grateful we could welcome the return of the assembled church meeting, as well as live interaction via zoom where many more people can contribute to the conversation about the challenges and opportunities we face.

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 and the early part of 2021 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

Following the second national lockdown in late 2020 the church continued to be closed through the early months of 2021. We continued to live-stream worship while the building remained closed and the minister wrote a pastoral letter every week and hosted a weekly prayer meeting on Zoom. The deacons endeavoured to sustain the pastoral oversight of the family of the church through their pastoral lists. The Farsi speaking community within the church was served by a weekly bible study that was also conveyed via zoom.

While continuing to be mindful of the risks presented by Covid the church was gradually reopened, with our first full service being at Pentecost with live stream from the church, recognising that some people would not feel confident about returning so soon. The roll out of the national vaccine programme transformed the situation people faced, giving hope that a return to 'normal life' would be possible but we recognised that many people were still vulnerable and this was reflected in the precautions that were taken in the church, especially around serving communion. 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.

As people began returning to church the minister's video messages and the pastoral letter were discontinued but the zoom connection for services was retained.

As the church building began to reopen and regular users of the building also returned when some of our own activities started again including a fortnightly open-door café on Wednesdays with an informal bible study.

There was very little new activity in 2021, however plans were made for new events and activities in 2022, encouraged by the minister to flex our muscles gently, like someone learning to walk again after a severe accident,

Reach

There are two aspects to our Reach Ministry towards refugees and asylum seekers – Tuesday mornings and Sundays. Both have been affected by the lockdown. Our Tuesday morning drop in, operational for 20 years, was restarted in October. We began again to offer friendship, hot food, and English classes. However, during the lockdown we did keep in touch with many people and offered practical support when we could, including Tesco food vouchers from time to time. We all felt the isolation of lockdown but this was acute for friends who are in a strange land, traumatised by past experience, with no friends or family and often little knowledge of English. Huge thanks for all who give financial support and to our amazing group of volunteers, ten of us in all.

Our Sunday Farsi Bible study for our Iranian friends took place weekly over Zoom when we were not able to meet at church. This averaged about 15 to 20 friends weekly, including some friends who had been moved by the Home Office to places including Newcastle and Glasgow. Since November 2021 we have been meeting again at church after the service. These studies have been led by Dina Hanson-Schimmel, Edgar Khan, our minister, Mark, and me. Many of the songs we sing in our morning services are being

translated on the screen into Farsi. We rejoice that many of our friends have come to faith in Jesus Christ and have been baptised. Thanks to Pudsey Baptist Church and other generous individuals who have given us money which is used towards the purchase of Bibles, Bible study materials, Christmas gifts and other expenses.

We thank God for the opportunities of 'welcoming the stranger' in the name of Christ, sharing Good News in word and deed. We are grateful for prayers and practical ways of support for our Reach ministry.

Ernie Whalley, chair of Reach Committee

Membership

There were no new members and no resignations in 2021. We remembered with thanksgiving to God four members who passed away this year, Connie Fawcett, Clive Goodyear, Eva Kennedy and Roy Lever.

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

Mrs Ingrid Daley was elected for a second term of three years and Mrs Leila Hanson retired with many thanks after two terms of six years. Mr Brian Fisher was elected for a first term of three years.

Thanks, are again reiterated to the previous secretary Gordon Morrison and assistant secretary Stewart Naylor for their services that were recognised through special gifts from members of the church.

A special thanks also to Sheila Selbie who stepped into the role of room booking secretary, increasing our income throughout the year with a gradual return from tenants and some welcomed new enquiries.

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NEW NORTH ROAD BAPTIST CHURCH HUDDERSFIELD

ANNUAL REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2021

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 expenditure over income of £(28,369) 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 £290,041 (2020: £316,259) 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 judgments 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 6th October 2022 and signed on their behalf by:

Mr G Morrison

Trustee



NEW NORTH ROAD BAPTIST CHURCH
HUDDERSFIELD

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

| | Note | Unrestricted | Endowment | Restricted | Designated | Total 2021 | Total 2020 |
|---|------|-----------------|------------------|----------------|----------------|------------------|------------------|
| | | £ | £ | £ | £ | £ | £ |
| Income and endowments from: | | | | | | | |
| Donations and Legacies | 2 | 45,350 | - | - | 2,946 | 48,296 | 238,260 |
| Investments | 3 | 361 | 1 | 9 | - | 371 | 623 |
| Other | 4 | 8,670 | - | - | 30 | 8,700 | 9,040 |
| Total Income and Endowments | | <u>54,381</u> | <u>1</u> | <u>9</u> | <u>2,976</u> | <u>57,367</u> | <u>247,923</u> |
| Expenditure On: | | | | | | | |
| Charitable Activities | 5 | 82,750 | - | 0 | 4,548 | 87,298 | 93,794 |
| Total Expenditure | | <u>82,750</u> | <u>0</u> | <u>0</u> | <u>4,548</u> | <u>87,298</u> | <u>93,794</u> |
| Net (expenditure) / Income | | (28,369) | 1 | 9 | (1,572) | (29,931) | 154,129 |
| Transfer Between Funds | | 1,951 | (1,851) | 0 | (100) | - | - |
| Other Recognised Gains / Losses | | | | | | | |
| Gains on Revaluation of properties | | - | - | - | - | - | - |
| Net Movement in Funds | | <u>(26,418)</u> | <u>(1,850)</u> | <u>9</u> | <u>(1,672)</u> | <u>(29,931)</u> | <u>154,129</u> |
| Total Funds Brought forward 2020 | | <u>316,459</u> | <u>2,372,831</u> | <u>252,388</u> | <u>10,414</u> | <u>2,952,092</u> | <u>2,797,963</u> |
| Total Funds carried forward 2021 | | <u>290,041</u> | <u>2,370,981</u> | <u>252,397</u> | <u>8,742</u> | <u>2,922,161</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

NEW NORTH ROAD BAPTIST CHURCH
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BALANCE SHEET
YEAR ENDED 31 DECEMBER 2021

| | Note | 2021 £ | 2020 £ |
|---|------|-------------------------|-------------------------|
| Tangible Fixed Assets | 10 | 2,614,235 | 2,623,266 |
| Investments | 11 | 127,054 | 132,100 |
| | | <u>2,741,289</u> | <u>2,755,366</u> |
| Current Assets | | | |
| Debtors | 12 | 2,594 | 181,055 |
| Cash at Bank and Building Society | 13 | 182,006 | 19,388 |
| | | <u>184,600</u> | <u>200,443</u> |
| Creditors: Amounts falling due within one year | 14 | (3,728) | (3,717) |
| Net Current (Liabilities)/assets | | <u>180,872</u> | <u>196,726</u> |
| Net Assets | | <u>2,922,161</u> | <u>2,952,092</u> |
| Charitable Funds | | | |
| Unrestricted Funds | | 290,041 | 316,459 |
| Endowment Funds | 15 | 2,370,981 | 2,372,831 |
| Restricted Funds | 16 | 252,397 | 252,388 |
| Designated Funds | 17 | 8,742 | 10,414 |
| | | <u>2,922,161</u> | <u>2,952,092</u> |

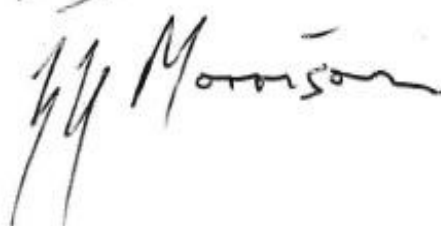
The notes on pages 8 to 20 form part of these financial Statements

The Financial Statements were approved and authorised for issue by the trustees on 6th October 2022.

Mr D Carrins - Treasurer



Mr G Morrison - Trustee



**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

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 2021.

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.

NEW NORTH ROAD BAPTIST CHURCH HUDDERSFIELD
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

(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).

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 charities beneficiaries ; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

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**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

(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.

**NEW NORTH ROAD BAPTIST CHURCH
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**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

(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 2021 | Total 2020 |
|------------------------------|-------|---------------|-----------|------------|--------------|---------------|----------------|
| | | £ | £ | £ | £ | | |
| Collections AM | | 7,303 | - | - | - | 7,303 | 4,880 |
| PM | | 10 | - | - | - | 10 | 361 |
| Envelopes | | 5,045 | - | - | - | 5,045 | 6,820 |
| Standing Orders | | 25,455 | - | - | - | 25,455 | 23,000 |
| Donations | | | | | | | |
| -In memoriam and Legacies | | 200 | - | - | - | 200 | 185,081 |
| -General | | 1,055 | - | - | 2,792 | 3,847 | 7,540 |
| Tax Recovered on Gift Aid | | 6,282 | - | - | - | 6,282 | 9,879 |
| Other Collections receivable | 6 | 0 | - | - | 154 | 154 | 699 |
| Gift Day | | 0 | - | - | - | 0 | 0 |
| | | <u>45,350</u> | <u>-</u> | <u>-</u> | <u>2,946</u> | <u>48,296</u> | <u>238,260</u> |

Income from Donations and Legacies was £48,296 (2020 £238,260), of which £2,946 (2020 £8,239) was attributed to designated funds and £45,350 (2020 £230,021) attributed to unrestricted funds.

3 Investment Income

| | | Unrestricted | Endowment | Restricted | Designated | Total 2021 | Total 2020 |
|-------------------------------|--|--------------|-----------|------------|------------|---------------|---------------|
| | | £ | £ | £ | £ | | |
| Income from other investments | | 361 | 1 | 9 | - | 371 | 623 |
| Other Interest Receivable | | - | - | - | - | - | - |
| | | <u>361</u> | <u>1</u> | <u>9</u> | <u>-</u> | <u>371</u> | <u>623</u> |

Income from Investments was £371 (2020 £623), of which £361 (2020 £463) was attributed to unrestricted funds, £1 (2020 £16) to endowment funds and £9 (2020 £144) to restricted funds.

**NEW NORTH ROAD BAPTIST CHURCH
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

| 4 | Other Income | Unrestricted | Endowment | Restricted | Designated | Total 2021 | Total 2020 |
|---|-----------------|--------------|-----------|------------|------------|---------------|---------------|
| | | £ | £ | £ | £ | | |
| | Car Park rents | 1,099 | - | - | - | 1,099 | 1,090 |
| | Room Lettings | 6,897 | - | - | - | 6,897 | 6,439 |
| | Rental of Manse | 0 | - | - | - | 0 | 0 |
| | Sundry Income | 674 | - | - | 30 | 704 | 1,511 |
| | | <u>8,670</u> | <u>-</u> | <u>-</u> | <u>30</u> | <u>8,700</u> | <u>9,040</u> |

Other income was £8,700 (2020 £9,040), of which £30 (2020 £262) was attributed to designated funds and £8,670 (2020 £8,778) was attributed to unrestricted funds.

5 Analysis of Expenditure on Charitable Activities

| | Notes | Unrestricted | Endowment | Restricted | Designated | Total 2021 | Total 2020 |
|-----------------------------------|-------|---------------|-----------|------------|--------------|---------------|---------------|
| | | £ | £ | £ | £ | £ | £ |
| Ministry and other staff | 9 | 42,791 | - | - | - | 42,791 | 39,220 |
| Pulpit / Preacher supplies | | 0 | - | - | - | 0 | 0 |
| Gas, water, Electricity & Phone | | 5,240 | - | - | - | 5,240 | 6,664 |
| Manse expenses | | 3,952 | - | - | - | 3,952 | 4,267 |
| Cleaning Expenses | | 578 | - | - | - | 578 | 645 |
| Administration, postage, printing | | 1,538 | - | - | 696 | 2,234 | 2,037 |
| Insurances | | 2,449 | - | - | - | 2,449 | 2,374 |
| Repairs and Maintenance | | 3,297 | - | - | 284 | 3,581 | 12,726 |
| Baptist Union Home Missions | 7 | 5,623 | - | - | - | 5,623 | 5,623 |
| BMS World Mission | 7 | 2,960 | - | - | 48 | 3,008 | 2,960 |
| Youth & Other Outreach Work | | 691 | - | - | 1,481 | 2,172 | 1,447 |
| Sundries and Subscriptions | | 1,365 | - | - | 1,129 | 2,494 | 1,032 |
| CCL Music Copyright | | 1,019 | - | - | - | 1,019 | 978 |
| Music, microphones and laptops | | 237 | - | - | - | 237 | 291 |
| Messy Church | | 0 | - | - | - | 0 | 298 |
| Accountancy charges | | 0 | - | - | - | 0 | 0 |
| Catering | | 454 | - | - | - | 454 | 309 |
| Conferences and training | | 75 | - | - | - | 75 | 279 |
| Donation: -CAP | 7 | 1,300 | - | - | - | 1,300 | 1,500 |
| -Other | | 150 | - | - | 756 | 906 | 61 |
| Other Collections Payable | 6 | 0 | - | - | 154 | 154 | 705 |
| Depreciation of fixed assets | 10 | 9,031 | - | - | - | 9,031 | 10,378 |
| | | <u>82,750</u> | <u>0</u> | <u>0</u> | <u>4,548</u> | <u>87,298</u> | <u>93,794</u> |

The basis of allocation of all the above expenditure is direct

Expenditure on charitable activities was £87,298 (2020 £93,794) of which £Nil (2020 £Nil) was attributed to restricted funds, £4,548 (2020 £2,962) attributed to designated funds and £82,750 (2020 £90,832) attributed to unrestricted funds.

**NEW NORTH ROAD BAPTIST CHURCH
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**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

6 Other Collections

| | Collections Received £ | Paid out £ | Transfer to Designated Fund £ |
|-----------------------------------|------------------------------|---------------|-------------------------------------|
| BMS World Mission | 154 | (154) | 0 |
| BU Home Mission | - | 0 | 0 |
| Communion Fund | - | 0 | 0 |
| Royal British Legion Poppy Appeal | - | 0 | 0 |
| Christians Against Poverty | - | 0 | 0 |
| Christian Aid | - | 0 | 0 |
| | <u>154</u> | <u>(154)</u> | <u>0</u> |

7 Analysis Of Grants

| | Unrestricted £ | Endowment £ | Restricted £ | Designated £ | 2021 £ | 2020 £ |
|----------------------------|-------------------|----------------|-----------------|-----------------|--------------|---------------|
| Baptist Union Home Mission | 5,623 | - | - | - | 5,623 | 5,623 |
| BMS World Mission | 2,960 | - | - | - | 2,960 | 2,960 |
| Christians Against Poverty | 1,300 | - | - | - | 1,300 | 1,500 |
| | <u>9,883</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>9,883</u> | <u>10,083</u> |

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

The trustees neither received nor waived any remuneration or expenses during the year (2020: £ Nil).

The Trustees did not have any expenses reimbursed during the year (2020: £ 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.

**NEW NORTH ROAD BAPTIST CHURCH
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**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

9 Staff Costs and employee Benefits

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

| | 2021 | 2021 | 2020 | 2020 |
|-----------------------|----------|------------|----------|------------|
| | Number | FTE | Number | FTE |
| Raising Funds | 0 | 0 | 0 | 0 |
| Charitable Activities | 2 | 1.3 | 2 | 1.3 |
| Governance | 0 | 0 | 0 | 0 |
| | <u>2</u> | <u>1.3</u> | <u>2</u> | <u>1.3</u> |

The total staff costs and employee benefits were as follows:

| | 2021 | 2020 |
|------------------------------|---------------|---------------|
| | £ | £ |
| Gross Salaries | 33,435 | 31,073 |
| Employers National Insurance | 0 | 0 |
| Pension Contributions | 8,469 | 6,624 |
| Minister expenses | 887 | 1,523 |
| Other expenses | 0 | 0 |
| | <u>42,791</u> | <u>39,220</u> |
| Minister | 36,534 | 33,341 |
| Family Worker | 0 | 0 |
| Cleaner | 6,257 | 5,879 |
| | <u>42,791</u> | <u>39,220</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 2021**

10 Tangible Fixed Assets

| | Properties Church Premises £ | Church Manse £ | Furniture and Fixtures £ | Electronic equipment £ | Church Heating system £ | Total £ |
|------------------------------------|---------------------------------------|----------------------|-----------------------------------|------------------------------|----------------------------------|------------------|
| Cost or Valuation | | | | | | |
| At 1 January 2021 | 2,300,609 | 268,385 | 128,389 | 8,593 | 75,647 | 2,781,623 |
| Disposals | - | - | - | - | - | - |
| Additions | - | - | - | - | - | - |
| Increase in insurance valuation | - | - | - | - | - | - |
| | | | | | | |
| At 31 December 2021 | | | | | | |
| Cost | 2,502 | 2,794 | 51,743 | 8,593 | 75,647 | 141,279 |
| Valuation | <u>2,298,107</u> | <u>265,591</u> | <u>76,646</u> | <u>-</u> | <u>-</u> | <u>2,640,344</u> |
| | | | | | | |
| Depreciation | | | | | | |
| At 1 January 2021 | - | - | 98,304 | 7,104 | 52,949 | 158,357 |
| Disposals | - | - | - | - | - | - |
| Charge for the year | - | - | 3,760 | 1,489 | 3,782 | 9,031 |
| | | | | | | |
| At 31 December 2021 | <u>-</u> | <u>-</u> | <u>102,064</u> | <u>8,593</u> | <u>56,731</u> | <u>167,388</u> |
| | | | | | | |
| Net Book Value | | | | | | |
| At 31 December 2021 | 2,300,609 | 268,385 | 26,325 | - | 18,916 | 2,614,235 |
| At 31 December 2020 | <u>2,300,609</u> | <u>268,385</u> | <u>30,085</u> | <u>1,489</u> | <u>22,698</u> | <u>2,623,266</u> |

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 2021**

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 2021 | Total 2020 |
|--------------------------|--|--|---|---|---|----------------|----------------|
| | £ | £ | £ | £ | £ | £ | £ |
| At 1 January 2021 | 9,634 | 4,940 | 22,125 | 59,114 | 36,287 | 132,100 | 131,972 |
| Income from Investments | 1 | 1 | 2 | 6 | 361 | 371 | 623 |
| Transfers (to)/from NNRB | 0 | 0 | (5,000) | 0 | (417) | (5,417) | (495) |
| Current Account with HSB | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| At 31 December 2021 | <u>9,635</u> | <u>4,941</u> | <u>17,127</u> | <u>59,120</u> | <u>36,231</u> | <u>127,054</u> | <u>132,100</u> |

12 Debtors

| | 2021 £ | 2020 £ |
|---------------------------------|--------------|----------------|
| Prepayment - insurance | 2,594 | 2,449 |
| Tax recoverable from HMRC | 0 | 0 |
| Car Park charges debtors | 0 | 0 |
| Legacy receivable from executor | 0 | 178,606 |
| | <u>2,594</u> | <u>181,055</u> |

13 Bank and Building society Balances

| | 2021 £ | 2020 £ |
|----------------------------|----------------|---------------|
| HSBC Bank PLC | 175,808 | 11,510 |
| Leeds Building Society | 119 | 119 |
| Reach Project Bank Balance | 5,298 | 7,098 |
| Cash Balances | <u>781</u> | <u>661</u> |
| | <u>182,006</u> | <u>19,388</u> |

14 Creditors :Amounts falling due within one year

| | 2021 £ | 2020 £ |
|--------------------------------------|--------------|--------------|
| Deferred Income | 0 | 0 |
| Deposits repayable for keys and fobs | 1,197 | 1,157 |
| Accruals | <u>2,531</u> | <u>2,560</u> |
| | <u>3,728</u> | <u>3,717</u> |

**NEW NORTH ROAD BAPTIST CHURCH
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

15 Endowment Funds

| | At 1 January 2021 £ | Incoming Resources £ | Increase in Insurance Valuation £ | Transfer Unrestricted Funds £ | At 31 December 2021 £ |
|-------------------------|------------------------------|----------------------------|--|--|--------------------------------|
| Property Valuation | 2,349,267 | 0 | - | - | 2,349,267 |
| Revaluation Reserve | 13,930 | - | - | (1,851) | 12,079 |
| YBA Endowment Fund H19a | 9,634 | 1 | - | 0 | 9,635 |
| | <u>2,372,831</u> | <u>1</u> | <u>0</u> | <u>(1,851)</u> | <u>2,370,981</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 2021 £ |
|-----------------------------------|-------------------|-----------------|------------------|
| Church Premises | 2,080,882 | - | 2,080,882 |
| Church Manse | 268,385 | - | 268,385 |
| Furniture, Fixtures and Equipment | 12,079 | - | 12,079 |
| YBA High Interest Trust Account | - | 9,635 | 9,635 |
| | <u>2,361,346</u> | <u>9,635</u> | <u>2,370,981</u> |

16 Restricted Funds

| | At 1 January 2021 £ | Incoming Resources £ | Resources Expended £ | At 31 December 2021 £ |
|-------------------|------------------------------|----------------------------|----------------------------|--------------------------------|
| YBA Property Fund | <u>252,388</u> | <u>9</u> | <u>0</u> | <u>252,397</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 2021 £ |
|--|-------------------|-----------------|-----------------|
| Church and Manse premises | 166,209 | - | 166,209 |
| YBA Sales of flats account | - | 4,941 | 4,941 |
| YBA Sale of 108 Birkby Hall Road account | - | 22,127 | 22,127 |
| YBA Sales of Chapel account | - | 59,120 | 59,120 |
| | <u>166,209</u> | <u>86,188</u> | <u>252,397</u> |

**NEW NORTH ROAD BAPTIST CHURCH
HUDDERSFIELD**

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

| 17 | Designated Funds | At 1 January 2021 | Incoming Resources | Resources Expended | At 31 December 2021 |
|----|-----------------------------------|----------------------|-----------------------|-----------------------|------------------------|
| | | £ | £ | £ | £ |
| | Communion Fund | 588 | 0 | 0 | 588 |
| | Flower Fund | 563 | 394 | (613) | 344 |
| | Reach | 8,990 | 2380 | (3,733) | 7,637 |
| | BU Home Mission | 2 | 0 | 0 | 2 |
| | BMS World Mission | 0 | 48 | (48) | 0 |
| | Exercise Group | 74 | 0 | 0 | 74 |
| | Billiards Club | 122 | 0 | (100) | 22 |
| | 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>10,414</u> | <u>2,822</u> | <u>(4,494)</u> | <u>8,742</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 2021.

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.

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

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 2021 was £33,100. (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 2021 was estimated by the BU Pension Scheme at £33,100. 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 2021

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 (2020 £5,623).

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 2021 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

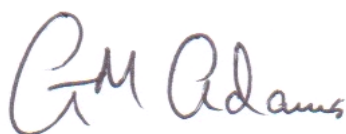
Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the 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



6th October 2022
Geoffrey Adams
FCCA
The Sunday School, Briestfield Road
Briestfield, Dewsbury, WF12 0NX