



NEW NORTH ROAD BAPTIST CHURCH

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

Contents

Trustees report for 2023.....	1
1. Aims and Purposes.....	1
2. Affiliations.....	1
3. Governance and management	1
4. 2023	1
5. Exercise Group	3
6. Billiard club.....	3
7. Reach.....	3
8. Membership.....	4
9. Officers and Trustees	5
10. In Conclusion.....	5
11. ANNUAL FINANCIAL REPORT OF THE TRUSTEES.....	6
1. Financial Review	6
2. Reserves.....	6
3. Trustees' responsibilities statement	6
4. STATEMENT OF FINANCIAL ACTIVITIES	7
5. BALANCE SHEET	8
6. NOTES TO THE FINANCIAL STATEMENTS.....	9
12. INDEPENDENT EXAMINER'S REPORT	21

Trustees report for 2023

1. 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.

We are a church with a heart for people in the heart of Huddersfield.

2. 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

3. 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 meeting. The strength of the diaconate is found in what they do together, but this year we record a particular word of thanks to our acting treasurer Mr David Carrins and to our retiring deacons Sandra Coulthard and Mary Whalley for their outstanding contributions to the work of the diaconate.

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.

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. He does a very good and thorough job.

4. 2023

The church approached Holy Week in 2023 in a more intentional way, creating an event to which people were invited each day, focussing on scripture and the narrative of the events at the heart of Christian faith in a contemplative way. Several of these events included a welcome lunch. On Good Friday about sixty people from the church shared in a walk of

witness about the town centre with people from neighbouring churches and it was especially moving for some of the Christian converts from Iran to share in shouldering a cross as we did so. Some members of the church gathered for breakfast before we celebrated Easter Day with great thanksgiving.

Our worship continues to be made possible by the gifts of many people, through welcoming and offering refreshments, musical and technical gifts, through offering prayer and being willing to read the scriptures and share in song. We seek to reflect the different cultures within the church as we do so and reflect the human diversity of the church in the breadth of opportunity and invitations to participate that are given. On the first and third Sundays of each month the Junior Church has continued to meet with a capable team of Volunteers

The minister of the church usually preaches but we have also welcomed Tim Presswood the president of the Baptist Union to speak this year when he memorably helped us create our own Psalm. We also welcomed Alex Harris, a member of the regional team, and Jodie Marsh, the children's specialist team member who encouraged the church to innovate with 'all age worship.' We also invited a variety of different preachers during the minister's sabbatical in the autumn.

Nike Adebajo, one of our regional team ministers, led a retreat for the deacons and an extended group of people from New North Road to reflect on the challenges and opportunities of growing together as a community of people from many nations and cultures. This was challenging and helped us name some of the tensions and opportunities the changing membership of the church presents.

We were privileged to host a number of different events during the year, including the Yorkshire Baptist Association 100th anniversary assembly which was joyful and encouraging. Baptist Theology North also returned to New North Road this year with an environmental focus which was thought provoking and deep.

The church celebrated our fiftieth anniversary in our 'new' building in July when Rev'd Keith Jones was the preacher. The church building was full as many old and new friends gathered and we shared in a memorable meal in memory of Jean Vint as it was made possible by her bequest to the church.

In July, the church was invited to engage with a national consultation by the Baptist Union about a possible change to accredited ministry within the denomination that would have opened the way for a minister who was married to a member of the same sex to serve as an accredited minister. This was addressed through a series of carefully planned messages on a Sunday, and opportunities for informal and in-depth bible study, open meetings and finally a church meeting. This enabled the minister to complete the church's response to the consultation which showed a variety of opinions, with the majority being opposed to the change.

The other big decision that was made in 2023 was the decision to go ahead with installing solar panels on the roof of the church which cost about £40,000 but will save considerable sums over time as well as generating income as electricity is sold back to the national grid and contribute to reducing our carbon footprint. This was a bold decision that made financial and environmental sense. Despite investigating alternatives such as heat pumps, none were adequate to our needs so the church also decided that at this time the church's boilers would also need replacing with new boiler, hoping that better alternatives will become available in the future.

The church continues to offer opportunities for prayer in the week, encouraged by our prayer guide and prayer goals and on the first and third Wednesday of each week when there is an 'open door' café there is an informal bible study. It has been very encouraging to see a good number of people responding to the call of Christ and confess their faith through baptism, after following a course designed to build them up as disciples of Christ.

In the autumn, the minister took a nine-week Sabbatical, representing half of a Sabbatical which was outstanding when his pastorate began and postponed because of covid and was combined with holiday and reading week allowance. During this time, he took some individual retreats, read deeply in the Revelation of Divine Love by Julian of Norwich, and visited a wide network of people across the country. He expresses his gratitude to the church for their generous support during this time.

5. Exercise Group

We have had a really good year with thirty-three members on our books & an average attendance of twenty-seven each week. It is a lovely group of friendly people; we have met together for lunch on several occasions. Our instructor, Jo is excellent & works us quite hard. We are grateful the church does not charge us for the hire of the hall, but we have been able to contribute well towards the cost of heating & lighting as well as making a donation to Cancer research.

6. Billiard club

The 22-23 season saw the B Team win the Singleton Cup (team competition) with one of our players also progressing to the individual cup final and finishing runner up. The 50th anniversary of the new NNR building was a great opportunity to display the Huddersfield Sunday School Billiard League trophies for the public to see. It was again great to have an uninterrupted season with pandemic fears now beginning to fade away and the billiards providing the players a great way to interact, relax and build friendships.

7. Reach

It was 21 years ago that Hazel Wigmore set up Reach for a 6-week trial to support asylum seekers and refugees. The Tuesday morning drop in still continues, moving up from the basement to the Hall as more space was required. The same core hospitality is offered in 2023 as in 2002 – friendship, English teaching (now by Bryn and Linda), a hot meal and a pool table. We have two trained advisers who come to assist our guests, especially when they are granted leave to remain.

People from many nations, and many faiths or none, are welcomed. It is important to remember, among all the challenging issues of migration across the world, this country has a long history of hospitality towards those facing persecution. For us as Christians we seek to follow the Bible in 'welcoming the stranger,' showing the love of Christ especially to those 'on the margins.'

As well as fulfilling our core tasks on Tuesdays in 2023, we also had a celebration in Refugee Week and a Christmas party, where our friends shared their gifts of singing, music, dancing, poetry, and food.

Grateful thanks to our faithful team of twelve volunteers, drawn from NNR, other churches and none. There is a wonderful bond among the volunteers. Thanks too for the fellowship in NNR for your interest, prayer, and individual financial support throughout 2023.

Another aspect of our Reach ministry is our Bible studies translated into Farsi for our Iranian and Afghani friends. The numbers on Sundays, both in our worship together and in the Bible study can be up to twenty-five. On Wednesdays we also have Bible study. Since sometimes in 2023 our Iranian and Afghani friends have been up to a third of our congregation, we have made a greater effort to be more inclusive – including public reading of the Bible in Farsi and translation of songs and hymns. We have been singing some songs together in Farsi too as we seek to increase the sense of belonging in our fellowship. Thanks for those behind the scenes who have ensured accurate translations of songs and hymns and prayers. Saba, an Iranian pastor from Birmingham, has continued to bless us throughout 2023 in leading worship and teaching in Farsi on a Wednesday on a monthly basis. It is wonderful to watch her communicating directly with our friends in their first language. She also gives helpful advice to us as leaders – to Eddie, Dina, Mark and myself.

Again in 2023 it has been encouraging to share in a number of baptisms. These only take place after regular attendance for some months, participation in a Baptism course and rigorous interview.

It has been a particular joy to welcome Zahra as a deacon at the end of 2023. She first came to us with her two children as an asylum seeker in 2020. Now she is a teacher at Kirklees College and is a shining example of a life transformed by Christ and we continue to pray for her, her husband and family.

We give thanks to a small Baptist church in Pudsey, Leeds who, throughout 2023, have given us money towards our Reach ministry. This generous gift goes towards the cost of Bibles, practical support, food, and occasional trips, including to the seaside. It was good to have their pastor, Ann Hayward, with us in July at one of our baptism services when she presented Farsi Bibles to our candidates. Please continue to pray for this ministry.

Ernie Whalley – Chair of Reach

8. Membership

At the beginning of 2023 New North Road BC had eighty-two members.

One member, Curline Simpson, died in January 2023.

For several months we conducted an extensive review of our existing membership then in June removed seven members from the membership roll. We created a new category, called Friends of NNR, for people who had previously been members but now are not in regular contact with the church.

New North Road has been a multicultural church for decades and in recent years a very encouraging feature of our church life and witness has been the large number of worshippers joining us from Iran and Nigeria. Udo Ogbannaya John, Onyema and Juliet Afam and Denis Dema, all from Nigeria, became members in 2023 though Onyema's sudden death in April 2024 meant that we had the pleasure of our brother's company for only a short while.

At the end of 2023, our church had seventy-eight members.

There were three separate baptismal services in 2023. In total, twenty-two men and women were baptised: twenty-one of them are Iranian and the 22nd is Donard Nyamjua from Cameroon.

9. Officers and Trustees

In December 2023 Sandra Coulthard and Mary Whalley completed their second term of three years as deacons of the church and retired with thanks. Mary had administered the deacons' meeting, and this responsibility passed to Brian Fisher who handed the responsibility for administering the church meeting to Zahra Mirsaney. Three new deacons were elected, Bernice Dema, Dina Hanson-Schimmel and Zahra Mirsaney.

The other deacons continuing to serve are Dave Carrins, Ingrid Daley, Brian Fisher, Leila Hanson, Sheila Selbie and Gordon Morrison.

The chair of the deacons' meeting observes and affirms with gladness that each of the deacons makes an essential contribution, offering their gifts and insight to the whole, serving diligently, and giving their time and attention in a sacrificial way.

10. In Conclusion.

2023 was a year in which New North Road Baptist Church continued to demonstrate flexibility and resourcefulness in facing the challenges and opportunities that were set before us with confidence and remarkable goodwill when faced with change and uncertainty. We continue to be a church with a heart for people in the heart of Huddersfield and express our gratitude for signs of renewal and transformation in the lives of the people we serve as part of the wider Baptist Family and the Christian Church.

11. ANNUAL FINANCIAL REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2023

1. 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 £(20,822) on the unrestricted funds.

2. Reserves

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

The unrestricted funds totalling £296,343 (2022: £270,802) are available for the advance of the

Christian faith at the discretion of the trustees.

3. 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).

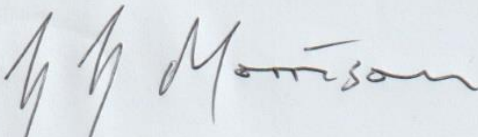
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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 23rd September 2024 and signed on their behalf by:



Mr G Morrison

4. STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted	Endowment	Restricted	Designated	Total 2023	Total 2022
		£	£	£	£	£	£
Income and endowments from:							
Donations and Legacies	2	56,022	-	-	6,262	62,284	57,664
Investments	3	4,044	272	2,509	-	6,825	1,537
Other	4	16,822	-	-	303	17,125	13,220
Total Income and Endowments		<u>76,888</u>	<u>272</u>	<u>2,509</u>	<u>6,565</u>	<u>86,234</u>	<u>72,421</u>
Expenditure On:							
Charitable Activities	5	97,860	-	0	4,659	102,519	93,976
Total Expenditure		<u>97,860</u>	<u>0</u>	<u>0</u>	<u>4,659</u>	<u>102,519</u>	<u>93,976</u>
Net (expenditure) / Income		(20,972)	272	2,509	1,906	(16,285)	(21,555)
Transfer Between Funds		46,513	(11,763)	(35,100)	350	-	-
Other Recognised Gains / Losses							
Gains on Revaluation of properties		-	-	-	-	-	-
Net Movement in Funds		<u>25,541</u>	<u>(11,491)</u>	<u>(32,591)</u>	<u>2,256</u>	<u>(16,285)</u>	<u>(21,555)</u>
Total Funds Brought forward 2022		270,802	2,369,135	253,138	7,531	2,900,606	2,922,161
Total Funds carried forward 2023		<u>296,343</u>	<u>2,357,644</u>	<u>220,547</u>	<u>9,787</u>	<u>2,884,321</u>	<u>2,900,606</u>

All income and expenditure derives from continuing activities.

The notes on pages 9 to 21 form part of these financial statements


5. BALANCE SHEET

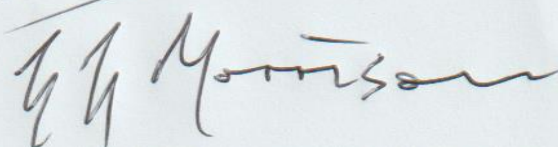
YEAR ENDED 31 DECEMBER 2023

	Note	2023 £	2022 £
Tangible Fixed Assets	10	2,655,862	2,616,240
Investments	11	180,161	208,431
		<u>2,836,023</u>	<u>2,824,671</u>
Current Assets			
Debtors	12	3,220	3,019
Cash at Bank and Building Society	13	48,610	77,340
		<u>51,830</u>	<u>80,359</u>
Creditors: Amounts falling due within one year	14	(3,532)	(4,424)
Net Current (Liabilities)/assets		<u>48,298</u>	<u>75,935</u>
Net Assets		<u><u>2,884,321</u></u>	<u><u>2,900,606</u></u>
Charitable Funds			
Unrestricted Funds		296,343	270,802
Endowment Funds	15	2,357,644	2,369,135
Restricted Funds	16	220,547	253,138
Designated Funds	17	9,787	7,531
		<u><u>2,884,321</u></u>	<u><u>2,900,606</u></u>

The notes on pages 4 to 16 form part of these financial Statements

The Financial Statements were approved and authorised for issue by the trustees on 1st October 2023.

Mr D Carrins - Treasurer 

Mr G Morrison - Trustee 

6. NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

6.1. Note 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 2023.

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.

(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.

(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% straight line
Electrical equipment	10% 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.

(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.

6.2. Note 2 - Donations and Legacies

	Notes	Unrestricted	Endowment	Restricted	Designated	Total 2023	Total 2022
		£	£	£	£		
Collections AM		7,522	-	-	-	7,522	8,954
PM		0	-	-	-	0	0
Envelopes		5,595	-	-	-	5,595	5,756
Standing Orders		26,215	-	-	-	26,215	24,808
Donations							
-In memoriam and Legacies		1,803	-	-	-	1,803	2,227
-General		680	-	-	3,812	4,492	4,906
Tax Recovered on Gift Aid		9,742	-	-	-	9,742	9,090
Other Collections receivable	6	0	-	-	2,450	2,450	1,923
Gift Day		4,465	-	-	-	4,465	0
		<u>56,022</u>	<u>-</u>	<u>-</u>	<u>6,262</u>	<u>62,284</u>	<u>57,664</u>

Income from Donations and Legacies was £62,284 (2022 £57,664), of which £6,262 (2022 £6,597) was attributed to designated funds and £56,022 (2022 £51,067) attributed to unrestricted funds.

6.3. Note 3 - Investment Income

	Unrestricted	Endowment	Restricted	Designated	Total 2023	Total 2022
	£	£	£	£		
Income from other investments	4,044	272	2,509	-	6,825	1,537
Other Interest Receivable	-	-	-	-	-	-
	<u>4,044</u>	<u>272</u>	<u>2,509</u>	<u>-</u>	<u>6,825</u>	<u>1,537</u>

Income from Investments was £6,825 (2022 £1,537), of which £4,044 (2022 £791) was attributed to unrestricted funds, £272 (2022 £5) to endowment funds and £2509 (2022 £741) to restricted funds.

6.4. Note 4 - Other Income

	Unrestricted	Endowment	Restricted	Designated	Total 2023	Total 2022
	£	£	£	£		
Car Park rents	1,386	-	-	-	1,386	977
Room Lettings	14,795	-	-	-	14,795	11,780
Rental of Manse	0	-	-	-	0	0
Sundry Income	641	-	-	303	944	463
	<u>16,822</u>	<u>-</u>	<u>-</u>	<u>303</u>	<u>17,125</u>	<u>13,220</u>

Other income was £17,125 (2022 £13,220), of which £303 (2022 £Nil) was attributed to designated funds and £16,822 (2022 £13,220) was attributed to unrestricted funds.

6.5. Note 5 – Analysis Of Expenditure on Charitable Activities

	Notes	Unrestricted	Endowment	Restricted	Designated	2023	2022
		£	£	£	£	£	£
Ministry and other staff	9	43,234	-	-	-	43,234	41,980
Pulpit / Preacher supplies		398	-	-	-	398	0
Gas,water, Electricity & Phone		8,162	-	-	-	8,162	8,244
Manse expenses		3,303	-	-	-	3,303	2,744
Cleaning Expenses		568	-	-	-	568	491
Administration, postage, printing		1,509	-	-	-	1,509	1,149
Insurances		3,019	-	-	-	3,019	2,594
Repairs and Maintenance		8,628	-	-	555	9,183	6,338
Baptist Union Home Missions	7	5,623	-	-	-	5,623	5,623
BMS World Mission	7	2,960	-	-	64	3,024	3,018
Youth & Other Outreach Work		6,332	-	-	1,766	8,098	6,309
Sundries and Subscriptions		630	-	-	588	1,218	1,508
CCL Music Copyright		1,180	-	-	-	1,180	1,095
Music, microphones and laptops		357	-	-	-	357	1,121
Messy Church		0	-	-	-	0	0
Accountancy charges		0	-	-	-	0	0
Catering		1,127	-	-	-	1,127	694
Conferences and training		622	-	-	-	622	649
Donation: -CAP	7	1,400	-	-	-	1,400	1,400
-Other		0	-	-	68	68	0
Other Collections Payable	6	0	-	-	1,618	1,618	2,066
Depreciation of fixed assets	10	8,808	-	-	-	8,808	6,953
		<u>97,860</u>	<u>0</u>	<u>0</u>	<u>4,659</u>	<u>102,519</u>	<u>93,976</u>

The basis of allocation of all the above expenditure is direct

Expenditure on charitable activities was £102,469 (2022 £93,976) of which £Nil (2022 £Nil) was attributed to restricted funds, £4,609 (2022 £7,308) attributed to designated funds and £97,860 (2022 £86,668) attributed to unrestricted funds.

6.6. Note 6 - Other Collections

	Collections Received £	Paid out £	Transfer to Designated Fund £
BMS World Mission	1,195	(1,195)	0
BU Home Mission	21	0	21
Communion Fund	676	0	676
Ukraine	-	0	0
Moldova	110	0	110
Christian Aid	448	(423)	25
	<u>2,450</u>	<u>(1,618)</u>	<u>832</u>

6.7. Note 7 - Analysis of Grants

	Unrestricted £	Endowment £	Restricted £	Designated £	2023 £	2022 £
Baptist Union Home Mission	5,623	-	-	-	5,623	5,623
BMS World Mission	2,960	-	-	-	2,960	2,960
Christians Against Poverty	1,400	-	-	-	1,400	1,400
	<u>9,983</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>9,983</u>	<u>9,983</u>

6.8. Note 8 - Trustees' and key management personnel remuneration, expenses and transactions

The trustees neither received nor waived any remuneration or expenses during the year (2022: £ Nil).

The Trustees did not have any expenses reimbursed during the year (2022: £ 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.

6.9. Note 9- Staff Costs and employee Benefits

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

	2023 Number	2023 FTE	2022 Number	2022 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:

	2023 £	2022 £
Gross Salaries	35,710	33,920
Employers National Insurance	0	0
Pension Contributions	4,650	6,882
Minister expenses	2,874	1,178
Other expenses	0	0
	<u>43,234</u>	<u>41,980</u>
Minister	37,436	34,612
Family Worker	0	0
Cleaner	5,798	7,368
	<u>43,234</u>	<u>41,980</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.

6.10. Note 10 - Tangible Fixed Assets

	Properties		Furniture		Church	
	Church Premises £	Church Manse £	and Fixtures £	Electrical equipment £	Heating system £	Total £
Cost or Valuation						
At 1 January 2023	2,300,609	270,611	132,421	8,593	78,347	2,790,581
Disposals	-	-	-	-	- 39,174	-
Additions	-	-	-	11,322	37,108	48,430
Increase in insurance valuation	-	-	-	-	-	-
At 31 December 2023						
Cost	2,502	5,020	55,775	19,915	76,281	159,493
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 2023	-	-	105,100	8,593	60,648	174,341
Disposals	-	-	-	-	- 39,174	-
Charge for the year	-	-	3,036	-	5,772	8,808
At 31 December 2023	<u>-</u>	<u>-</u>	<u>108,136</u>	<u>8,593</u>	<u>27,246</u>	<u>183,149</u>
Net Book Value						
At 31 December 2023	2,300,609	270,611	24,285	11,322	49,035	2,655,862
At 31 December 2022	<u>2,300,609</u>	<u>270,611</u>	<u>27,321</u>	<u>-</u>	<u>17,699</u>	<u>2,616,240</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.

6.11. Note 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 2023	Total 2022
	£	£	£	£	£	£	£
At 1 January 2023	9,723	4,986	17,283	59,660	116,779	208,431	127,054
Income from Investments	272	139	441	1,929	4,044	6,825	1,537
Transfers (to)/from NNRBC				0	0	0	79,840
Current Account with HSB	(9,995)	(5,125)	(17,724)	(12,251)	10,000	(35,095)	0
At 31 December 2023	<u>0</u>	<u>0</u>	<u>0</u>	<u>49,338</u>	<u>130,823</u>	<u>180,161</u>	<u>208,431</u>

6.12. Note 12 - Debtors

	2023 £	2022 £
Prepayment - insurance	3,220	3,019
Tax recoverable from HMRC	0	0
Car Park charges debtors	0	0
	<u>3,220</u>	<u>3,019</u>

6.13. Note 13 – Bank and Building Society Balances

	2023 £	2022 £
HSBC Bank PLC	45,810	73,887
Leeds Building Society	119	119
Reach Project Bank Balance	2,164	2,614
Cash Balances	<u>517</u>	<u>720</u>
	<u>48,610</u>	<u>77,340</u>

6.14. Note 14 – Creditors: Amounts falling due within one year

	2023 £	2022 £
Deferred Income	0	180
Deposits repayable for keys and fobs	1,407	1,297
Accruals	2,125	2,947
	<u>3,532</u>	<u>4,424</u>

6.15. Note 15 – Endowment Funds

	At 1 January 2023 £	Incoming Resources £	Increase in Insurance Valuation £	Transfer Unrestricted Funds £	At 31 December 2023 £
Property Valuation	2,349,267	0	-	-	2,349,267
Revaluation Reserve	10,228	-	-	(1,851)	8,377
YBA Endowment Fund H19a	9,640	272	-	(9,912)	0
	<u>2,369,135</u>	<u>272</u>	<u>0</u>	<u>(11,763)</u>	<u>2,357,644</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 represented the value of the property, used to establish the work of the Church.

	Fixed Assets £	Investment £	Total 2023 £
Church Premises	2,080,882	-	2,080,882
Church Manse	268,385	-	268,385
Furniture, Fixtures and Equipment	8,377	-	8,377
YBA High Interest Trust Account	-	-	-
	<u>2,357,644</u>	<u>-</u>	<u>2,357,644</u>

6.16. Note 16 – Restricted Funds

	At 1 January 2023 £	Incoming Resources £	Resources Expended £	At 31 December 2023 £
YBA Property Fund	<u>253,138</u>	<u>2,509</u>	<u>(35,100)</u>	<u>220,547</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 2023 £
Church and Manse premises	171,209	-	171,209
YBA Sales of flats account	-	-	-
YBA Sale of 108 Birkby Hall Road account	-	-	-
YBA Sales of Chapel account	-	49,338	49,338
	<u>171,209</u>	<u>49,338</u>	<u>220,547</u>

6.17. Note 17 – Designated Funds

	At 1 January 2023	Incoming Resources	Resources Expended	At 31 December 2023
	£	£	£	£
Communion Fund	601	676	0	1,277
Flower Fund	458	563	(550)	471
Reach	6,389	3245	(2,194)	7,440
BU Home Mission	2	21	0	23
BMS World Mission	0	1195	(1,195)	0
Appeal for Ukraine	75	0	0	75
Appeal for Moldova	-231	110	0	(121)
Girls Group	0	500	(115)	385
Billiards Club	162	243	(200)	205
Open Doors	50	0	(50)	0
Royal British Legion Poppy Appeal	18	0	(18)	0
Christian Aid	5	448	(423)	30
Christians Against Poverty	2	0	0	2
	<u>7,531</u>	<u>7,001</u>	<u>(4,745)</u>	<u>9,787</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 Girls Group provides social activity and support for women and girls.

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.

6.18. Note 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. However, after some favourable market movements, the scheme is no longer in deficit and the trustee agreed a buy-in arrangement with 'Just' who will take over responsibility for paying benefits to members in 2022. Although these arrangements still need to be finalised and there is still some risk of additional costs, for now there is no longer a cost for the church to buy out their Pension Scheme liabilities.

Because of the deficit at the 2019 valuation, a schedule of contributions by participating employers was agreed under which the Church made deficit contributions of 12% of Pensionable Income. However, as the deficit has been eradicated these contributions were reduced to a nominal £1 per month in July 2022.

6.19. Note – 19 Contingent Liability

The Church no longer has a contingent liability in respect of the deficit in the BU Pension Scheme as the scheme moved into a surplus situation and has agreed a buy-in arrangement with 'Just', which will see liability for paying pensions become the responsibility of 'Just' once the arrangements are finalised.

6.20. Note - 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 (2022 £5,623).

12. 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 2023 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(2) 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

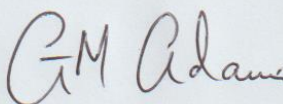
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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	23rd September 2024
Name	Geoffrey Adams
Professional Qualification	FCCA
Address	The Sunday School, Briestfield Road Briestfield, Dewsbury, WF12 0NX