



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From January 2020
Period end date

Period start date To

December 2020

Charity name: Queens Road Baptist Church, Broadstairs

Charity registration number: 1131955

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In fulfilling the Purpose the Church will engage in a range of Activities either on its own or with others that will vary from time to time with Activities being initiated, expanded, or closed, as appropriate. The Activities may include but are not restricted to: • regular public worship, prayer, Bible study, preaching and teaching; • baptism, as defined in the Union's Declaration of Principle;

		• the Communion of the Lord's Supper which shall normally be observed at least once a month; • evangelism and mission, locally, regionally, nationally and internationally; • the teaching, encouragement, welcome and inclusion of young people; • nurture and growth of Christian disciples; • education and training for Christian and community service; • giving and encouraging pastoral care; • supporting and encouraging charitable social action in the United Kingdom and abroad; • encouraging relationships with and supporting Baptists and other Christians.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees are aware of this guidance

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Apart from 6 staff the church relies totally on volunteers. We have access to 300+ volunteers many who give large amounts of time to the church activities.
Other		In line with current Government guidelines in relation to COVID19 the activities of the church have been curtailed and mostly moved on-line from March 2020

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	- Provides worship and teaching for a church wide community of 400 people and additional numbers who have engaged with streamed services, teaching and daily devotions. This has provided a sense of togetherness when meeting physically has been restricted. - Through zoom and other social media QRBC has continued to provide activities and relevant worship and teaching for 40 children (0-10) and 35 young people (11-18) creating an environment where they can explore the Christian faith - Have maintained links with Schools and provided on-line pre-recorded material for Assemblies; access to hospital has been curtailed but

		QRBC have linked with the NHS chaplaincy team; either through social media or when possible on-site support to care homes; on-line well-being courses and support. • Volunteers have continued to provide reception support and cover phone-calls etc. in an effort to keep the building open as much as possible. • Supported and worked in partnership with the Gap project which is based on site and works to provide on-going support for people struggling with lock-down; provision of food support, continued work with the homeless. • Worked in partnership with Global Challenge providing financial and spiritual support to partner churches in Northern Uganda and associated projects together with supporting a Secondary School for children who otherwise would have no access to education as well as practical support and education for children and adults with physical, emotional and learning needs • Provided pastoral support and spiritual guidance to both the church attendees and the wider community through distanced visiting, phone calls and video calls • As much as possible to provide opportunities for thanksgiving/dedication of children; baptism; marriage, funeral services so that people can be supported and mark these critical times in their lives. These have fallen in-line with Government guidelines.
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Additional information (optional)

You may choose to include further statements where relevant about:

		• Partnering with fellow Baptist Churches in the pursuit of growth and mission and ways of coping with restrictions of worship and mission.
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Achievements against objectives set	Para 1.41	• The office manager has continued to oversee the maintenance and effectiveness of the organisation. Health and Safety and Data Protection have been brought into line with recent legislation. Risk assessments put in place to provide a COVID compliant environment • The youth and children's worker continued through lock-down to provide support for young people, families and children. QRBC kids on-line programme and craft activities alongside the delivery of craft bags to families staying at home. • Upgraded pastoral support team and introduced new strategies to provide support during lock-down. • On-line people accessing the programme has remained consistent and numbers have exceeded expectations. • Reassessed financial commitment to the two partner charities during initial lock-down and had to cut-back but due to support levels being maintained during lock-down was able to re-address. • Granted a payment holiday on building loan – interest only payments made. • Maintained high standards on site the existing facilities have been painted and the caretaker ensured that deep cleaning was carried out. • The family support worker employed for 5 hours a week worked alongside the Youth and Children's worker in providing support for families
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

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The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Church Members' Meeting shall appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of 9.2 the control management and administration of the Church shall be by the Charity Trustees, save that the Charity Trustees are not required to do anything that would cause them to be in breach of this Constitution or any trustee duty placed upon them as a result of this role.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider		

network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Queens Road Baptist Church Broadstairs
Other name the charity uses	
Registered charity number	1131955
Charity's principal address	Queens Road Baptist Church, Queens Road, Broadstairs Kent CT10 1NU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephen Cave	Minister – Team Leader and Chairperson		
2	Samuel Hearle	Team Minister		
3	Ian Hooper			
4	Simon Kemp	Treasurer		
5	Michelle Jackson			
6	Gill Corker			
7	Teresa Fisher			
8	Peter Okun	Secretary		
9	Caroline Pick			
10	Peter Verrall			
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Baptist Union of Great Britain and Northern Ireland		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen J Cave	Peter Okun
Position (eg Secretary, Chair, etc)	Chairperson	Secretary
Date	30/03/2021	

CHARITY REGISTRATION NUMBER: 1131955

Queens Road Baptist Church
Unaudited Financial Statements
31 December 2020

LEVICKS
Chartered accountants
3 Lloyd Road
BROADSTAIRS
Kent
CT10 1HY

Queens Road Baptist Church

Financial Statements

Year ended 31 December 2020

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Detailed statement of financial activities	21
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Queens Road Baptist Church

Trustees' Annual Report

Year ended 31 December 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

Registered charity name	Queens Road Baptist Church
Charity registration number	1131955
Principal office	2 Queens Road Broadstairs Kent CT10 1NU UK

The trustees

S Cave
S Hearle
G Corker
I Hooper
C Pick
T Fisher
P Verrall
P Okun
S Kemp
M Jackson

Company secretary	P Okun
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Accountants	Levicks Chartered accountants 3 Lloyd Road BROADSTAIRS Kent CT10 1HY
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Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Structure, governance and management

Type of governing document

Constitution

How is the charity constituted?

Unincorporated association

Trustee selection methods

The Church Members' Meeting shall appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of the control management and administration of the Church shall be by the Charity Trustees, save that the Charity Trustees are not required to do anything that would cause them to be in breach of this Constitution or any trustee duty placed upon them as a result of this role.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Objectives and activities

Summary of the purposes of the charity as set out in its governing document

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

Summary of the main activities in relation to those purposes

In fulfilling the Purpose the Church will engage in a range of Activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- * Regular public worship, prayer, Bible study, preaching and teaching;
- * Baptism, as defined in the Union's Declaration of Principle;
- * The Communion of the Lord's Supper which shall normally be observed at least once a month;
- * Evangelism and mission, locally, regionally, nationally and internationally;
- * The teaching, encouragement, welcome and inclusion of young people;
- * Nurture and growth of Christian disciples;
- * Education and training for Christian and community service;
- * Giving and encouraging pastoral care;
- * Supporting and encouraging charitable social action in the United Kingdom and abroad;
- * Encouraging relationships with and supporting Baptists and other Christians.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The trustees are aware of this guidance.

Contribution made by volunteers

Apart from 6 staff the church relies totally on volunteers. We have access to 300+ volunteers many who give large amounts of time to the church activities.

Other

In line with current Government guidelines in relation to COVID19 the activities of the church have been curtailed and mostly moved on-line from March 2020.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

* Provides worship and teaching for a church wide community of 400 people and additional numbers who have engaged with streamed services, teaching and daily devotions. This has provided a sense of togetherness when meeting physically has been restricted.

* Through zoom and other social media QRBC has continued to provide activities and relevant worship and teaching for 40 children (0-10) and 35 young people (11-18) creating an environment where they can explore the Christian faith.

* Have maintained links with Schools and provided on-line pre-recorded material for Assemblies; access to hospital has been curtailed but QRBC have linked with the NHS chaplaincy team; either through social media or when possible on-site support to care homes; on-line well-being courses and support.

* Volunteers have continued to provide reception support and cover phone-calls etc. in an effort to keep the building open as much as possible.

* Supported and worked in partnership with the Gap project which is based on site and works to provide on-going support for people struggling with lock-down; provision of food support, continued work with the homeless.

* Worked in partnership with Global Challenge providing financial and spiritual support to partner churches in Northern Uganda and associated projects together with supporting a Secondary School for children who otherwise would have no access to education as well as practical support and education for children and adults with physical, emotional and learning needs.

* Provided pastoral support and spiritual guidance to both the church attendees and the wider community through distanced visiting, phone calls and video calls.

* As much as possible to provide opportunities for thanksgiving/dedication of children; baptism; marriage, funeral services so that people can be supported and mark these critical times in their lives. These have fallen in-line with Government guidelines.

* Partnering with fellow Baptist Churches in the pursuit of growth and mission and ways of coping with restrictions of worship and mission.

Achievements against objectives set

* Partnering with fellow Baptist Churches in the pursuit of growth and mission and ways of coping with restrictions of worship and mission.

* The office manager has continued to oversee the maintenance and effectiveness of the organisation. Health and Safety and Data Protection have been brought into line with recent legislation. Risk assessments put in place to provide a COVID compliant environment.

* The youth and children's worker continued through lock-down to provide support for young people, families and children. QRBC kids on-line programme and craft activities alongside the delivery of craft bags to families staying at home.

* Upgraded pastoral support team and introduced new strategies to provide support during lock-down.

* On-line people accessing the programme has remained consistent and numbers have exceeded expectations.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

* Reassessed financial commitment to the two partner charities during initial lock-down and had to cut-back but due to support levels being maintained during lock-down was able to re-address.

* Granted a payment holiday on building loan - interest only payments made.

* Maintained high standards on site the existing facilities have been painted and the caretaker ensured that deep cleaning was carried out.

* The family support worker employed for 5 hours a week worked alongside the Youth and Children's worker in providing support for families.

Financial review

During the period, there was a decrease in net assets of the charity of over £15,000.

Reserves Policy

The Church aims to retain £17,000 to cover future outgoings.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' 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 charity trustees to prepare financial statements for each 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 applicable Charities (Accounts and Reports) Regulations, 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.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

The trustees' annual report was approved on 13/9/2021 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to be 'P Okun', written over a circular stamp or mark.

P Okun
Charity Secretary

13 September 2021

Queens Road Baptist Church

Independent Examiner's Report to the Trustees of Queens Road Baptist Church

Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of Queens Road Baptist Church ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mark Hurdman BA(hons) FCA
Independent Examiner

11/10/2021

3 Lloyd Road
BROADSTAIRS
Kent
CT10 1HY

Queens Road Baptist Church

Statement of Financial Activities

Year ended 31 December 2020

		Year to 31 Dec 20			Period from 1 Aug 18 to 31 Dec 19
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	210,442	38,851	249,293	403,597
Total income		<u>210,442</u>	<u>38,851</u>	<u>249,293</u>	<u>403,597</u>
Expenditure					
Expenditure on charitable activities	5,6	226,459	37,601	264,060	394,931
Total expenditure		<u>226,459</u>	<u>37,601</u>	<u>264,060</u>	<u>394,931</u>
Net (expenditure)/income and net movement in funds		<u>(16,017)</u>	<u>1,250</u>	<u>(14,767)</u>	<u>8,666</u>
Reconciliation of funds					
Total funds brought forward		1,216,225	34,888	1,251,113	1,242,447
Total funds carried forward		<u>1,200,208</u>	<u>36,138</u>	<u>1,236,346</u>	<u>1,251,113</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 19 form part of these financial statements.

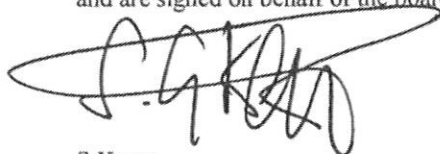
Queens Road Baptist Church

Statement of Financial Position

31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	11	1,390,590	1,431,932
Current assets			
Debtors	12	9,411	12,849
Cash at bank and in hand		<u>118,098</u>	<u>97,833</u>
		127,509	110,682
Creditors: amounts falling due within one year	13	<u>41,229</u>	<u>41,678</u>
Net current assets		86,280	69,004
Total assets less current liabilities		<u>1,476,870</u>	<u>1,500,936</u>
Creditors: amounts falling due after more than one year	14	138,824	152,623
Provisions			
Pensions and similar obligations	15	<u>101,700</u>	<u>97,200</u>
Net assets		<u>1,236,346</u>	<u>1,251,113</u>
Funds of the charity			
Restricted funds		36,138	34,888
Unrestricted funds		<u>1,200,208</u>	<u>1,216,225</u>
Total charity funds	17	<u>1,236,346</u>	<u>1,251,113</u>

These financial statements were approved by the board of trustees and authorised for issue on 13/09/2021 and are signed on behalf of the board by:



S Kemp
Trustee

The notes on pages 10 to 19 form part of these financial statements.

Queens Road Baptist Church

Notes to the Financial Statements

Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 2 Queens Road, Broadstairs, Kent, CT10 1NU, UK.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	50 years
Fixtures and fittings	-	3 years
Equipment	-	5 years

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Offerings (S/O's)	135,389	—	135,389
Offerings (Env/Cash/Chqs)	6,932	—	6,932
Gift aid tax refunds	35,596	—	35,596
Sundry donations	—	14,242	14,242
Building fund donations	—	22,649	22,649
Deposit interest	109	—	109
Use of premises	32,416	—	32,416
Project funds	—	1,960	1,960
Mission donations	—	—	—
	<u>210,442</u>	<u>38,851</u>	<u>249,293</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Offerings (S/O's)	118,667	26,509	145,176
Offerings (Env/Cash/Chqs)	43,504	—	43,504
Gift aid tax refunds	42,117	—	42,117
Sundry donations	—	7,113	7,113
Building fund donations	—	31,690	31,690
Deposit interest	381	—	381
Use of premises	128,110	—	128,110
Project funds	1,924	3,278	5,202
Mission donations	—	304	304
	<u>334,703</u>	<u>68,894</u>	<u>403,597</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Q Mission	23,566	—	23,566
Ministry	94,910	—	94,910
Buildings	83,632	37,601	121,231
Church Life	22,430	—	22,430
Youth Work	1,921	—	1,923
	<u>226,459</u>	<u>37,601</u>	<u>264,060</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Q Mission	35,932	—	35,932
Ministry	158,595	—	158,595
Buildings	152,285	28,373	180,659
Church Life	15,608	—	15,608
Youth Work	4,138	—	4,137
	<u>366,558</u>	<u>28,373</u>	<u>394,931</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2020 £	Total fund 2019 £
Q Mission	23,566	23,566	35,932
Ministry	94,910	94,910	158,595
Buildings	121,231	121,231	180,659
Church Life	22,430	22,430	15,608
Youth Work	1,923	1,923	4,137
	<u>264,060</u>	<u>264,060</u>	<u>394,931</u>

7. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	<u>45,906</u>	<u>62,293</u>

8. Independent examination fees

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>900</u>	<u>900</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	Year to 31 Dec 20	Period from 1 Aug 18 to 31 Dec 19
	£	£
Wages and salaries	89,621	116,538
Social security costs	2,390	4,266
Employer contributions to pension plans	6,185	8,945
	<u>98,196</u>	<u>129,749</u>

The average head count of employees during the year was 6 (2019: 4). The average number of full-time equivalent employees during the year is analysed as follows:

	2020 No.	2019 No.
Number of administrative staff	<u>6</u>	<u>4</u>

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

10. Trustee remuneration and expenses

S Cave had remuneration of £27,000 and other benefits totaling £8,516. S Hearle had remuneration of £24,047 and other benefits totaling £8,406. Both trustees are employed as ministers of the church.

11. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 January 2020	1,674,574	49,593	12,069	1,736,236
Additions	—	300	4,264	4,564
At 31 December 2020	<u>1,674,574</u>	<u>49,893</u>	<u>16,333</u>	<u>1,740,800</u>
Depreciation				
At 1 January 2020	281,887	16,591	5,826	304,304
Charge for the year	33,491	9,686	2,729	45,906
At 31 December 2020	<u>315,378</u>	<u>26,277</u>	<u>8,555</u>	<u>350,210</u>
Carrying amount				
At 31 December 2020	<u>1,359,196</u>	<u>23,616</u>	<u>7,778</u>	<u>1,390,590</u>
At 31 December 2019	<u>1,392,687</u>	<u>33,002</u>	<u>6,243</u>	<u>1,431,932</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

12. Debtors

	2020	2019
	£	£
Trade debtors	4,201	7,590
Prepayments and accrued income	5,071	4,238
Other debtors	139	1,021
	<u>9,411</u>	<u>12,849</u>

13. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	4,378	3,872
Other creditors	36,851	37,806
	<u>41,229</u>	<u>41,678</u>

14. Creditors: amounts falling due after more than one year

	2020	2019
	£	£
Other creditors	<u>138,824</u>	<u>152,623</u>

15. Provisions

	Pensions and similar obligations
	£
At 1 January 2020	97,200
Additions	4,500
At 31 December 2020	<u>101,700</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,185 (2019: £8,945).

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

16. Pensions and other post retirement benefits *(continued)*

The charity operates a pension scheme providing benefits based on final pensionable pay. The assets of the scheme are held separately from those of the charity, being invested with the Baptist Pension Scheme.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected unit Method. The market value of the DB Plan at the valuation date was £162 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). The church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.60
CPI price inflation assumption	2.85
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.85
Assumed investment returns	
- Pre-retirement	5.10
- Post retirement	3.95
Deferred pension increases	
- Pre April 2009	3.60
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	3.40
- Main Scheme pension Post April 2006	2.30

Post-retirement mortality in accordance with 75% of the SINFA and SINMA tables, with allowance for future improvements in mortality rates from 2003 in line with the CMI 2012 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan revealed a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan dated 2 April 2015, deficiency contributions are payable until 30 June 2025. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Queens Road Baptist Church

Notes to the Financial Statements (continued)

Year ended 31 December 2020

17. Analysis of charitable funds

Unrestricted funds

	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
Unrestricted General	356,696	210,442	(226,459)	340,679
Unrestricted Development	859,529	—	—	859,529
	<u>1,216,225</u>	<u>210,442</u>	<u>(226,459)</u>	<u>1,200,208</u>

	At 1 August 2018	Income	Expenditure	At 31 December 2019
	£	£	£	£
Unrestricted General	388,551	334,703	(366,558)	356,696
Unrestricted Development	859,529	—	—	859,529
	<u>1,248,080</u>	<u>334,703</u>	<u>(366,558)</u>	<u>1,216,225</u>

Restricted funds

	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
Restricted Development	34,888	38,851	(37,601)	36,138

	At 1 August 2018	Income	Expenditure	At 31 December 2019
	£	£	£	£
Restricted Development	(5,633)	68,894	(28,373)	34,888

18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Current assets	<u>1,200,208</u>	<u>36,138</u>	<u>1,236,346</u>

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Current assets	<u>1,216,225</u>	<u>34,888</u>	<u>1,251,113</u>

19. Related parties

There was no other related party transaction other than note 10, Trustee remuneration and expenses.

Queens Road Baptist Church

Management Information

Year ended 31 December 2020

The following pages do not form part of the financial statements.

Queens Road Baptist Church

Detailed Statement of Financial Activities

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Income and endowments		
Donations and legacies		
Offerings (S/O's)	135,389	145,176
Offerings (Env/Cash/Chqs)	6,932	43,504
Gift aid tax refunds	35,596	42,117
Sundry donations	14,242	7,113
Building fund donations	22,649	31,690
Deposit interest	109	381
Use of premises	32,416	128,110
Project funds	1,960	5,202
Mission donations	—	304
	<u>249,293</u>	<u>403,597</u>
Total income	<u>249,293</u>	<u>403,597</u>

Queens Road Baptist Church

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Expenditure		
Expenditure on charitable activities		
Purchases	2,828	5,231
Wages and salaries	89,621	116,538
Employer's NIC	2,390	4,266
Pension costs	6,185	8,945
Rent	6,144	8,436
Rates and water	6,543	10,330
Light and heat	14,675	21,711
Repairs and maintenance	20,607	19,058
Insurance	3,861	5,357
Motor vehicle expenses	84	49
Legal and professional fees	9,709	14,041
Telephone	1,037	1,457
Other office costs	7,850	25,863
Depreciation	45,906	62,293
Other interest payable and similar charges	3,501	8,259
Finance costs - defined benefit pension scheme	7,103	12,511
Actuarial gains/(losses) on def'd ben. scheme	4,500	33,720
DetailedSOFAExpenditureOnCharitableActivitiesType3H	4,000	—
Church Life - worship	3,950	934
Q Mission - Gap Project	3,560	7,500
Q Mission - Spurgeons College	—	1,482
Q Mission - Other	3,981	2,175
Q Mission - 94 Global Challenge	6,733	6,000
Q Mission - Baptist Mission	5,732	13,900
Q Mission - Funds	1,500	2,000
Q Mission - Bethany Children's Trust	2,060	2,875
	<u>264,060</u>	<u>394,931</u>
Total expenditure	<u>264,060</u>	<u>394,931</u>
Net (expenditure)/income	<u>(14,767)</u>	<u>8,666</u>

Queens Road Baptist Church

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Expenditure on charitable activities		
Q Mission		
<i>Activities undertaken directly</i>		
Q Mission - Gap Project	3,560	7,500
Q Mission - Spurgeons College	—	1,482
Q Mission - Other	3,981	2,175
Q Mission - 94 Global Challenge	6,733	6,000
Q Mission - Baptist Mission	5,732	13,900
Q Mission - Funds	1,500	2,000
Q Mission - Bethany Children's Trust	2,060	2,875
	<u>23,566</u>	<u>35,932</u>
Ministry		
<i>Activities undertaken directly</i>		
Ministry - purchases	306	822
Ministry - wages/salaries	63,563	83,305
Ministry - employer's NIC	2,390	4,266
Ministry - pension costs	6,185	8,945
Ministry - rent	6,144	8,436
Ministry - rates & water	4,635	6,541
Ministry - motor vehicle expenses	84	49
Ministry - finance costs - def'd ben. scheme	7,103	12,511
Ministry - actuarial gains/(losses) on def'd ben. scheme	4,500	33,720
	<u>94,910</u>	<u>158,595</u>
Buildings		
<i>Activities undertaken directly</i>		
Buildings - purchases	599	272
Buildings - wages/salaries	26,058	33,233
Buildings - rates & water	1,908	3,789
Buildings - light & heat	14,675	21,711
Buildings - repairs & maintenance	15,302	18,648
Buildings - insurance	3,861	5,357
Buildings - legal and professional fees	4,866	9,197
Buildings - cleaning	2,401	17,900
Buildings - depreciation	44,060	62,293
	<u>113,730</u>	<u>172,400</u>
Carried forward	113,730	172,400

Queens Road Baptist Church

Notes to the Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Brought forward	113,730	172,400
Buildings - loan interest	3,501	8,259
Direct charitable activity 7 - other type 2	4,000	—
	<u>121,231</u>	<u>180,659</u>
Church Life		
<i>Activities undertaken directly</i>		
Church Life - repairs & maintenance	5,305	410
Church Life - licences and subscriptions	4,843	4,844
Church Life - telephone	1,037	1,457
Church Life - other office costs	5,449	7,963
Church Life - depreciation	1,846	—
Church Life - Worship	3,950	934
	<u>22,430</u>	<u>15,608</u>
Youth Work		
<i>Activities undertaken directly</i>		
Youth, Family & Children	1,923	4,137
	<u>1,923</u>	<u>4,137</u>
Expenditure on charitable activities	<u>264,060</u>	<u>394,931</u>

CHARITY REGISTRATION NUMBER: 1131955

Queens Road Baptist Church
Unaudited Financial Statements
31 December 2020

LEVICKS
Chartered accountants
3 Lloyd Road
BROADSTAIRS
Kent
CT10 1HY

Queens Road Baptist Church

Financial Statements

Year ended 31 December 2020

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Statement of financial activities	8
Statement of financial position	9
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The following pages do not form part of the financial statements	
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Queens Road Baptist Church

Trustees' Annual Report

Year ended 31 December 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

Registered charity name	Queens Road Baptist Church
Charity registration number	1131955
Principal office	2 Queens Road Broadstairs Kent CT10 1NU UK

The trustees

S Cave
S Hearle
G Corker
I Hooper
C Pick
T Fisher
P Verrall
P Okun
S Kemp
M Jackson

Company secretary	P Okun
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Accountants	Levicks Chartered accountants 3 Lloyd Road BROADSTAIRS Kent CT10 1HY
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Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Structure, governance and management

Type of governing document

Constitution

How is the charity constituted?

Unincorporated association

Trustee selection methods

The Church Members' Meeting shall appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of the control management and administration of the Church shall be by the Charity Trustees, save that the Charity Trustees are not required to do anything that would cause them to be in breach of this Constitution or any trustee duty placed upon them as a result of this role.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Objectives and activities

Summary of the purposes of the charity as set out in its governing document

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

Summary of the main activities in relation to those purposes

In fulfilling the Purpose the Church will engage in a range of Activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- * Regular public worship, prayer, Bible study, preaching and teaching;
- * Baptism, as defined in the Union's Declaration of Principle;
- * The Communion of the Lord's Supper which shall normally be observed at least once a month;
- * Evangelism and mission, locally, regionally, nationally and internationally;
- * The teaching, encouragement, welcome and inclusion of young people;
- * Nurture and growth of Christian disciples;
- * Education and training for Christian and community service;
- * Giving and encouraging pastoral care;
- * Supporting and encouraging charitable social action in the United Kingdom and abroad;
- * Encouraging relationships with and supporting Baptists and other Christians.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The trustees are aware of this guidance.

Contribution made by volunteers

Apart from 6 staff the church relies totally on volunteers. We have access to 300+ volunteers many who give large amounts of time to the church activities.

Other

In line with current Government guidelines in relation to COVID19 the activities of the church have been curtailed and mostly moved on-line from March 2020.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

* Provides worship and teaching for a church wide community of 400 people and additional numbers who have engaged with streamed services, teaching and daily devotions. This has provided a sense of togetherness when meeting physically has been restricted.

* Through zoom and other social media QRBC has continued to provide activities and relevant worship and teaching for 40 children (0-10) and 35 young people (11-18) creating an environment where they can explore the Christian faith.

* Have maintained links with Schools and provided on-line pre-recorded material for Assemblies; access to hospital has been curtailed but QRBC have linked with the NHS chaplaincy team; either through social media or when possible on-site support to care homes; on-line well-being courses and support.

* Volunteers have continued to provide reception support and cover phone-calls etc. in an effort to keep the building open as much as possible.

* Supported and worked in partnership with the Gap project which is based on site and works to provide on-going support for people struggling with lock-down; provision of food support, continued work with the homeless.

* Worked in partnership with Global Challenge providing financial and spiritual support to partner churches in Northern Uganda and associated projects together with supporting a Secondary School for children who otherwise would have no access to education as well as practical support and education for children and adults with physical, emotional and learning needs.

* Provided pastoral support and spiritual guidance to both the church attendees and the wider community through distanced visiting, phone calls and video calls.

* As much as possible to provide opportunities for thanksgiving/dedication of children; baptism; marriage, funeral services so that people can be supported and mark these critical times in their lives. These have fallen in-line with Government guidelines.

* Partnering with fellow Baptist Churches in the pursuit of growth and mission and ways of coping with restrictions of worship and mission.

Achievements against objectives set

* Partnering with fellow Baptist Churches in the pursuit of growth and mission and ways of coping with restrictions of worship and mission.

* The office manager has continued to oversee the maintenance and effectiveness of the organisation. Health and Safety and Data Protection have been brought into line with recent legislation. Risk assessments put in place to provide a COVID compliant environment.

* The youth and children's worker continued through lock-down to provide support for young people, families and children. QRBC kids on-line programme and craft activities alongside the delivery of craft bags to families staying at home.

* Upgraded pastoral support team and introduced new strategies to provide support during lock-down.

* On-line people accessing the programme has remained consistent and numbers have exceeded expectations.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

* Reassessed financial commitment to the two partner charities during initial lock-down and had to cut-back but due to support levels being maintained during lock-down was able to re-address.

* Granted a payment holiday on building loan - interest only payments made.

* Maintained high standards on site the existing facilities have been painted and the caretaker ensured that deep cleaning was carried out.

* The family support worker employed for 5 hours a week worked alongside the Youth and Children's worker in providing support for families.

Financial review

During the period, there was a decrease in net assets of the charity of over £15,000.

Reserves Policy

The Church aims to retain £17,000 to cover future outgoings.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' 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 charity trustees to prepare financial statements for each 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 applicable Charities (Accounts and Reports) Regulations, 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.

Queens Road Baptist Church

Trustees' Annual Report *(continued)*

Year ended 31 December 2020

The trustees' annual report was approved on 13/9/2021 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to be 'P Okun', written over a circular stamp or mark.

P Okun
Charity Secretary

13 September 2021

Queens Road Baptist Church

Independent Examiner's Report to the Trustees of Queens Road Baptist Church

Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of Queens Road Baptist Church ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mark Hurdman BA(hons) FCA
Independent Examiner

11/10/2021

3 Lloyd Road
BROADSTAIRS
Kent
CT10 1HY

Queens Road Baptist Church

Statement of Financial Activities

Year ended 31 December 2020

		Year to 31 Dec 20			Period from 1 Aug 18 to 31 Dec 19
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	210,442	38,851	249,293	403,597
Total income		<u>210,442</u>	<u>38,851</u>	<u>249,293</u>	<u>403,597</u>
Expenditure					
Expenditure on charitable activities	5,6	226,459	37,601	264,060	394,931
Total expenditure		<u>226,459</u>	<u>37,601</u>	<u>264,060</u>	<u>394,931</u>
Net (expenditure)/income and net movement in funds		<u>(16,017)</u>	<u>1,250</u>	<u>(14,767)</u>	<u>8,666</u>
Reconciliation of funds					
Total funds brought forward		1,216,225	34,888	1,251,113	1,242,447
Total funds carried forward		<u>1,200,208</u>	<u>36,138</u>	<u>1,236,346</u>	<u>1,251,113</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 19 form part of these financial statements.

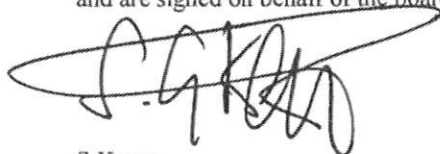
Queens Road Baptist Church

Statement of Financial Position

31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	11	1,390,590	1,431,932
Current assets			
Debtors	12	9,411	12,849
Cash at bank and in hand		<u>118,098</u>	<u>97,833</u>
		127,509	110,682
Creditors: amounts falling due within one year	13	<u>41,229</u>	<u>41,678</u>
Net current assets		86,280	69,004
Total assets less current liabilities		<u>1,476,870</u>	<u>1,500,936</u>
Creditors: amounts falling due after more than one year	14	138,824	152,623
Provisions			
Pensions and similar obligations	15	<u>101,700</u>	<u>97,200</u>
Net assets		<u>1,236,346</u>	<u>1,251,113</u>
Funds of the charity			
Restricted funds		36,138	34,888
Unrestricted funds		<u>1,200,208</u>	<u>1,216,225</u>
Total charity funds	17	<u>1,236,346</u>	<u>1,251,113</u>

These financial statements were approved by the board of trustees and authorised for issue on 13/09/2021 and are signed on behalf of the board by:



S Kemp
Trustee

The notes on pages 10 to 19 form part of these financial statements.

Queens Road Baptist Church

Notes to the Financial Statements

Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 2 Queens Road, Broadstairs, Kent, CT10 1NU, UK.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	50 years
Fixtures and fittings	-	3 years
Equipment	-	5 years

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Offerings (S/O's)	135,389	—	135,389
Offerings (Env/Cash/Chqs)	6,932	—	6,932
Gift aid tax refunds	35,596	—	35,596
Sundry donations	—	14,242	14,242
Building fund donations	—	22,649	22,649
Deposit interest	109	—	109
Use of premises	32,416	—	32,416
Project funds	—	1,960	1,960
Mission donations	—	—	—
	<u>210,442</u>	<u>38,851</u>	<u>249,293</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Offerings (S/O's)	118,667	26,509	145,176
Offerings (Env/Cash/Chqs)	43,504	—	43,504
Gift aid tax refunds	42,117	—	42,117
Sundry donations	—	7,113	7,113
Building fund donations	—	31,690	31,690
Deposit interest	381	—	381
Use of premises	128,110	—	128,110
Project funds	1,924	3,278	5,202
Mission donations	—	304	304
	<u>334,703</u>	<u>68,894</u>	<u>403,597</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Q Mission	23,566	—	23,566
Ministry	94,910	—	94,910
Buildings	83,632	37,601	121,231
Church Life	22,430	—	22,430
Youth Work	1,921	—	1,923
	<u>226,459</u>	<u>37,601</u>	<u>264,060</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Q Mission	35,932	—	35,932
Ministry	158,595	—	158,595
Buildings	152,285	28,373	180,659
Church Life	15,608	—	15,608
Youth Work	4,138	—	4,137
	<u>366,558</u>	<u>28,373</u>	<u>394,931</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2020 £	Total fund 2019 £
Q Mission	23,566	23,566	35,932
Ministry	94,910	94,910	158,595
Buildings	121,231	121,231	180,659
Church Life	22,430	22,430	15,608
Youth Work	1,923	1,923	4,137
	<u>264,060</u>	<u>264,060</u>	<u>394,931</u>

7. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	<u>45,906</u>	<u>62,293</u>

8. Independent examination fees

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>900</u>	<u>900</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	Year to 31 Dec 20	Period from 1 Aug 18 to 31 Dec 19
	£	£
Wages and salaries	89,621	116,538
Social security costs	2,390	4,266
Employer contributions to pension plans	6,185	8,945
	<u>98,196</u>	<u>129,749</u>

The average head count of employees during the year was 6 (2019: 4). The average number of full-time equivalent employees during the year is analysed as follows:

	2020 No.	2019 No.
Number of administrative staff	<u>6</u>	<u>4</u>

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

10. Trustee remuneration and expenses

S Cave had remuneration of £27,000 and other benefits totaling £8,516. S Hearle had remuneration of £24,047 and other benefits totaling £8,406. Both trustees are employed as ministers of the church.

11. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 January 2020	1,674,574	49,593	12,069	1,736,236
Additions	—	300	4,264	4,564
At 31 December 2020	<u>1,674,574</u>	<u>49,893</u>	<u>16,333</u>	<u>1,740,800</u>
Depreciation				
At 1 January 2020	281,887	16,591	5,826	304,304
Charge for the year	33,491	9,686	2,729	45,906
At 31 December 2020	<u>315,378</u>	<u>26,277</u>	<u>8,555</u>	<u>350,210</u>
Carrying amount				
At 31 December 2020	<u>1,359,196</u>	<u>23,616</u>	<u>7,778</u>	<u>1,390,590</u>
At 31 December 2019	<u>1,392,687</u>	<u>33,002</u>	<u>6,243</u>	<u>1,431,932</u>

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

12. Debtors

	2020	2019
	£	£
Trade debtors	4,201	7,590
Prepayments and accrued income	5,071	4,238
Other debtors	139	1,021
	<u>9,411</u>	<u>12,849</u>

13. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	4,378	3,872
Other creditors	36,851	37,806
	<u>41,229</u>	<u>41,678</u>

14. Creditors: amounts falling due after more than one year

	2020	2019
	£	£
Other creditors	<u>138,824</u>	<u>152,623</u>

15. Provisions

	Pensions and similar obligations
	£
At 1 January 2020	97,200
Additions	4,500
At 31 December 2020	<u>101,700</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,185 (2019: £8,945).

Queens Road Baptist Church

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

16. Pensions and other post retirement benefits *(continued)*

The charity operates a pension scheme providing benefits based on final pensionable pay. The assets of the scheme are held separately from those of the charity, being invested with the Baptist Pension Scheme.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected unit Method. The market value of the DB Plan at the valuation date was £162 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). The church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.60
CPI price inflation assumption	2.85
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.85
Assumed investment returns	
- Pre-retirement	5.10
- Post retirement	3.95
Deferred pension increases	
- Pre April 2009	3.60
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	3.40
- Main Scheme pension Post April 2006	2.30

Post-retirement mortality in accordance with 75% of the SINFA and SINMA tables, with allowance for future improvements in mortality rates from 2003 in line with the CMI 2012 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan revealed a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan dated 2 April 2015, deficiency contributions are payable until 30 June 2025. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Queens Road Baptist Church

Notes to the Financial Statements (continued)

Year ended 31 December 2020

17. Analysis of charitable funds

Unrestricted funds

	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
Unrestricted General	356,696	210,442	(226,459)	340,679
Unrestricted Development	859,529	—	—	859,529
	<u>1,216,225</u>	<u>210,442</u>	<u>(226,459)</u>	<u>1,200,208</u>

	At 1 August 2018	Income	Expenditure	At 31 December 2019
	£	£	£	£
Unrestricted General	388,551	334,703	(366,558)	356,696
Unrestricted Development	859,529	—	—	859,529
	<u>1,248,080</u>	<u>334,703</u>	<u>(366,558)</u>	<u>1,216,225</u>

Restricted funds

	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
Restricted Development	34,888	38,851	(37,601)	36,138

	At 1 August 2018	Income	Expenditure	At 31 December 2019
	£	£	£	£
Restricted Development	(5,633)	68,894	(28,373)	34,888

18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Current assets	<u>1,200,208</u>	<u>36,138</u>	<u>1,236,346</u>

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Current assets	<u>1,216,225</u>	<u>34,888</u>	<u>1,251,113</u>

19. Related parties

There was no other related party transaction other than note 10, Trustee remuneration and expenses.

Queens Road Baptist Church

Management Information

Year ended 31 December 2020

The following pages do not form part of the financial statements.

Queens Road Baptist Church

Detailed Statement of Financial Activities

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Income and endowments		
Donations and legacies		
Offerings (S/O's)	135,389	145,176
Offerings (Env/Cash/Chqs)	6,932	43,504
Gift aid tax refunds	35,596	42,117
Sundry donations	14,242	7,113
Building fund donations	22,649	31,690
Deposit interest	109	381
Use of premises	32,416	128,110
Project funds	1,960	5,202
Mission donations	—	304
	<u>249,293</u>	<u>403,597</u>
Total income	<u>249,293</u>	<u>403,597</u>

Queens Road Baptist Church

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Expenditure		
Expenditure on charitable activities		
Purchases	2,828	5,231
Wages and salaries	89,621	116,538
Employer's NIC	2,390	4,266
Pension costs	6,185	8,945
Rent	6,144	8,436
Rates and water	6,543	10,330
Light and heat	14,675	21,711
Repairs and maintenance	20,607	19,058
Insurance	3,861	5,357
Motor vehicle expenses	84	49
Legal and professional fees	9,709	14,041
Telephone	1,037	1,457
Other office costs	7,850	25,863
Depreciation	45,906	62,293
Other interest payable and similar charges	3,501	8,259
Finance costs - defined benefit pension scheme	7,103	12,511
Actuarial gains/(losses) on def'd ben. scheme	4,500	33,720
DetailedSOFAExpenditureOnCharitableActivitiesType3H	4,000	—
Church Life - worship	3,950	934
Q Mission - Gap Project	3,560	7,500
Q Mission - Spurgeons College	—	1,482
Q Mission - Other	3,981	2,175
Q Mission - 94 Global Challenge	6,733	6,000
Q Mission - Baptist Mission	5,732	13,900
Q Mission - Funds	1,500	2,000
Q Mission - Bethany Children's Trust	2,060	2,875
	<u>264,060</u>	<u>394,931</u>
Total expenditure	<u>264,060</u>	<u>394,931</u>
Net (expenditure)/income	<u>(14,767)</u>	<u>8,666</u>

Queens Road Baptist Church

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Expenditure on charitable activities		
Q Mission		
<i>Activities undertaken directly</i>		
Q Mission - Gap Project	3,560	7,500
Q Mission - Spurgeons College	—	1,482
Q Mission - Other	3,981	2,175
Q Mission - 94 Global Challenge	6,733	6,000
Q Mission - Baptist Mission	5,732	13,900
Q Mission - Funds	1,500	2,000
Q Mission - Bethany Children's Trust	2,060	2,875
	<u>23,566</u>	<u>35,932</u>
Ministry		
<i>Activities undertaken directly</i>		
Ministry - purchases	306	822
Ministry - wages/salaries	63,563	83,305
Ministry - employer's NIC	2,390	4,266
Ministry - pension costs	6,185	8,945
Ministry - rent	6,144	8,436
Ministry - rates & water	4,635	6,541
Ministry - motor vehicle expenses	84	49
Ministry - finance costs - def'd ben. scheme	7,103	12,511
Ministry - actuarial gains/(losses) on def'd ben. scheme	4,500	33,720
	<u>94,910</u>	<u>158,595</u>
Buildings		
<i>Activities undertaken directly</i>		
Buildings - purchases	599	272
Buildings - wages/salaries	26,058	33,233
Buildings - rates & water	1,908	3,789
Buildings - light & heat	14,675	21,711
Buildings - repairs & maintenance	15,302	18,648
Buildings - insurance	3,861	5,357
Buildings - legal and professional fees	4,866	9,197
Buildings - cleaning	2,401	17,900
Buildings - depreciation	44,060	62,293
	<u>113,730</u>	<u>172,400</u>
Carried forward	113,730	172,400

Queens Road Baptist Church

Notes to the Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2020

	Year to 31 Dec 20 £	Period from 1 Aug 18 to 31 Dec 19 £
Brought forward	113,730	172,400
Buildings - loan interest	3,501	8,259
Direct charitable activity 7 - other type 2	4,000	—
	<u>121,231</u>	<u>180,659</u>
Church Life		
<i>Activities undertaken directly</i>		
Church Life - repairs & maintenance	5,305	410
Church Life - licences and subscriptions	4,843	4,844
Church Life - telephone	1,037	1,457
Church Life - other office costs	5,449	7,963
Church Life - depreciation	1,846	—
Church Life - Worship	3,950	934
	<u>22,430</u>	<u>15,608</u>
Youth Work		
<i>Activities undertaken directly</i>		
Youth, Family & Children	1,923	4,137
	<u>1,923</u>	<u>4,137</u>
Expenditure on charitable activities	<u>264,060</u>	<u>394,931</u>