

# Station Hill Baptist Church

## Annual Report and Accounts 2021

Registered Charity number 1132165  
2-4 Station Hill, Chippenham SN15 1EG



## Annual Report for the year to 31 January 2021

The Trustees here present their report together with the accompanying independently examined financial statements of the charity for the year ended 31 January 2021.

### A) The Charity and its Governance

Station Hill Baptist Church was formed in 1854 and has occupied the site ever since. As part of the process of becoming a charity in 2009, the Church updated its governing document to conform to a standard approved governing document for Baptist Union of Great Britain churches. The Charity is governed with due regard to the Charity Commission's guidance on public benefit.

#### Objectives of the Church

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. Station Hill Baptist Church has a vision to be the visible presence of Christ in Chippenham and North Wiltshire, and together with other churches to be active in society to minister to the whole community. Our task is that, by all means possible, we will bring people into contact with Christ and His good news, to enable them to develop a personal relationship and friendship with God, to be filled with the Holy Spirit and active in sharing their faith with other people.

#### Trustees

The Church Meeting appoints Charity Trustees from among the church members. These include the Elders and other officers by virtue of their roles within the church. The Church Meeting may appoint other Trustees from time to time by virtue of their qualifications for the role. The Charity Trustees who served during the year are:

Peter Whitby

Sarah Loveridge

Todd Nightingale

David Brown (from September 2020)

The current Chair is to be decided.

Paul Phillips (until September 2020)

Moir Beagley (until July 2020)

Wayne Lawther

#### Church Council and Officers

The Church Council collectively takes the role of Managing Trustees. It consists of members, appointed by the Church Meeting, who meet bi-monthly and comprises the officers listed below plus representatives of four different aspects of the life and work of the church, namely worship and word, mission and evangelism, lifestyle and discipleship, and stewardship of our assets. The Church is governed and regulated by its own members through bi-monthly Church Meetings; this is



the ultimate authority for decisions under God. There will be changing definitions of the roles of Elders and the Church Council to free Elders to prioritise the spiritual direction of the church, with the Church Council considering more day to day decisions regarding running the church.

The church officers who served during the year were:

Elder.....Paul Phillips (until September 2020)

Elder .....Peter Whitby

Elder.....Sarah Loveridge

Elder.....Moira Beagley (Inactive from late July 2020 ufn as studying in Scotland; Eldership status to be reviewed in summer 2021)

Elder.....David Brown (from September 2020)

Minister.....Todd Nightingale

Community Minister.....Wayne Lawther

Treasurer.....Vacant

Administrator.....Steve Hardy

Jenny Budgell CIMA has been appointed as Independent Examiner of the Financial Statements.

### Safe to Grow Policy

The Church is committed to the nurturing, protection and safeguarding of all, especially children, young people and adults at risk. It is the responsibility of each one of us to prevent the physical, sexual and emotional abuse of children and young people, and to report any abuse discovered or suspected. We recognise that our work with children and young people is the responsibility of the whole church. We undertake to exercise proper care in the selection and appointment of those working with children and young people, whether paid or volunteer.

The church is committed to supporting, resourcing and training those who work with children and young people and to providing supervision. The church is committed to following the Home Office Code of Practice *Safe from Harm* and adopts the principles published by the Baptist Union of Great Britain in its booklet ***Safe to Grow***, putting alongside these a policy of good practice for youth and children's work.

Each worker with children and young people must know the recommendations and undertake to observe them. Each is given a copy of the church's agreed procedures and good practice guidelines and all are given safeguarding training. As part of our commitment to children and young people, the church has appointed Christine Leitch as the Designated Person for Safeguarding, James Drewett as the Deputy Designated Person for Safeguarding and Safeguarding Trustee and Simona Baker as the Safe to Grow Administrator. The Designated Person for Safeguarding's role is regularly explained to children and young people, and contact details are publicly displayed.



## Baptist Affiliation

The Church is part of the wider national body, the Baptist Union of Great Britain, and is also a member of the West of England Baptist Association. The Church pays an annual subscription to the Baptist Union of Great Britain based upon its membership numbers. The Church also made donations to the Baptist Union Home Mission Fund and Baptist Missionary Society during the year.

## Church Building Trustees

The Church Building Trustees are the West of England Baptist Association.

=====

## B) Church Review 2020/2021

### Coronavirus Pandemic

Due to the unprecedented occurrence of the Coronavirus pandemic, the Church building closed in the spring under Government guidelines, with Zoom broadcasts of Sunday morning services while attendance at church was prohibited for the congregation. Other meetings such as Church Council and Church Meetings were also held on Zoom only, whilst the Annual Church Meeting was cancelled in May and replaced with a Church Information Meeting in June, due to the impracticality of having meaningful discussion over Zoom link of any matters which required voting by members.

All church bookings, internal and external, were cancelled or suspended, including Contact Group, Prayer Café, BIG Church, Toddler Groups, Eden Academy, Urban Saints, Young Adults Group, Lunchtime Fellowship and Sunday Afternoon Fellowship. WhatsApp groups were set up for Monday and Friday Toddlers with very popular story reading sessions on Zoom. A WhatsApp Group was set up for people to keep in touch during lockdown, which has proved very popular too. As Government guidelines and restrictions have been relaxed or tightened again during the lockdown, so it has been possible at times for the Church hall to be opened under social distancing regulations for private prayer on Wednesdays and Fridays pm from July 1<sup>st</sup> for a period and for people to attend Saturday morning Prayer Times from July 4<sup>th</sup> again for a period.

Midday Daily Office Prayers on Zoom also ran for a period and Bible reading and Prayer sessions three mornings a week have continued throughout the lockdown.

Due to the special dispensation given to some social service groups, the Contact Centre restarted on 18<sup>th</sup> July and new groups were started by Splitz for their Domestic Violence Perpetrators Programme and CVSS for TeenTalk counselling for young people. Measures were brought in to ensure Pastoral Care is available for people in isolation and to allow people to continue financial support for the church.



## Ministry and leadership

In the past we have employed a full-time minister and a full-time youth and children's worker. Over the last decade we have been privileged to provide training and support for 2 trainee ministers in collaboration with Bristol Baptist College. We had been without a minister since September 2016, when Simon Philpott stepped down from that position. Although this time had been largely positive and fruitful, we believed in 2018 that the time was right to start the process of finding a minister to further enable us to fulfil God's vision and purpose for our fellowship. Michael Todd Nightingale was welcomed as Minister on 6<sup>th</sup> April 2019.

We have not had a Children and Youth Worker since August 2017 but we always want to encourage our young people to commit their lives to God, be baptised and take up active roles in the church during their time with us to prepare for their future. After a period of consultation and prayerful reflection, we appointed Wayne Lawther as our Associate Minister in February 2018 with responsibilities for Community outreach and Families. His title has been changed during this year to Community Minister. His role continues to focus on outreach to our local community and families, from within and outside the church, to complement the lead Minister, supporting the church with a multi-faceted contribution as our Community Minister. This includes a very active volunteer chaplaincy role at a hostel for homeless people in Chippenham. He has been instrumental in challenging the Church to be 'multi-voiced' since the interregnum began in September 2016.

Since April 2019 Danelle Nightingale had led our Children and Youth Work for ages 0-11 years, while Wayne Lawther led our Youth Work from 11-18 years. Danelle stepped down from this role at the end of the 2020 summer term, as she has many other active roles at SHBC. Todd Nightingale and Wayne Lawther have taken over leading the 0-11's, with Wayne continuing with the 11-18's too. We are very grateful to Danelle for all that she has done with our young people since she came to SHBC.

At times of transition it is inevitably the Elders who bear the burden of responsibility for leadership of the church. This year the Elders have been in a time of transition themselves, with Paul Phillips stepping down as one at the end of August, David Brown taking up Paul's place, and Moira Beagley stepping down as a Trustee and taking an "inactive" role as an Elder while she completes her studies in Scotland. Evenso our fellowship is immensely grateful to the Elders for their selfless and dedicated service, and their wisdom and discernment through this period.

## Worship

Our worship time is enabled and richly blessed with the musical gifts and talents of many members who lead, play, and sing, supported by those who quietly work to set up and operate equipment. During the interregnum we explored a more multi-voiced style of Sunday morning worship when the church grew both in confidence and in using their gifts, and this is something we continue to encourage and develop further. The gifts have been well to the fore again during lockdown, as with



the church closed the worship leaders have shared leading our worship from their homes for the Zoom broadcasts on Sunday mornings, with church members able to sing along from their own homes too. We are grateful to all members who have contributed to the worship, preaching and teaching ministry of the Church. Our monthly *BIG* Family Church service on Zoom includes games, fun and food; it is growing in popularity and attracting families who do not feel comfortable at the more traditional style of church services.

## Prayer

The Church is committed to the importance of prayer as a means to discern the will of God. We hold prayer events as an opportunity for the church to meet for corporate themed prayer. We hold weeks of prayer and fasting to coincide with important periods within the church calendar. Once we were back in our own church building the Prayer Café began opening every Saturday, with our new facilities including a shower which homeless people can use in privacy. The Prayer Café will continue to be an important established part of our outreach ministry to the Chippenham community, but at present its operation is curtailed by the ongoing pandemic. PrayerNet enables and encourages individual prayer for the specific needs of our fellowship and those known to them at all times.

## Pastoral care, teaching and discipleship

House Groups are a first line for pastoral care and teaching in small groups – the studies normally follow the theme of related sermons on preceding Sunday mornings. The church aims to include as many people as possible, providing groups that meet at different times and days throughout the week. Our pastoral care team also offer support to those unwell or with needs at home or in hospital. The Church recognises the importance of discipleship and development at all stages of people's faith journey and this is often best done in small groups; this year we held an "Empowered" evangelism course in October which was well received. Separate social groups for men and women in the church have begun online through WhatsApp, with many bringing non-SHBC friends into the groups too.

## Mission, evangelism and community service

Mission, both overseas and within our local community, is core to living out our faith – we support families working in mission organisations in Canada and in France as well as keeping close contact with interests in Senegal. Our local community work's emphasis is on outward and visible community witness. Part of our service to the local community is the provision of food parcels to those in need, from donations provided by the congregation; we continued to see a growing need for this in the last year as many families are living in hardship. Many of our members serve and witness individually to the wider community; this includes those supporting the homeless, and those volunteering as Street Pastors. We are also members of the Chippenham Churches Together group and encourage our members to support and be involved in the wider church of Chippenham.



## Children and young people

God has blessed us with a group of children and young people. Teaching, while giving them lifestyle examples of how to grow and to live in faith, is a dynamic work. We teach them in Church and in the “Eden Academy” format on Sundays; we are grateful that the redevelopment of our buildings has provided the suitable accommodation we need for all our work to continue under our own roof – when the pandemic allows! A crèche is also provided during our Sunday morning services and a gazebo at the back of the church allows parents the option of staying in the service with their youngsters. All age worship has been a growing aspect of our Sunday services, sometimes led by the young people themselves. We run clubs and activities during term time that young people from within the church and from the wider community attend, including the Urban Saints club (held monthly on Friday evenings) which continues to attract new primary school children from outside the church. We also participate in a Sunday evening programme run jointly with other local churches, notably St Paul’s Church, for young people from all the secondary schools in Chippenham. Charmaine Elkerton coordinates ‘Open the Book’ sessions in local schools. We give special thanks to the many members of our fellowship who serve our children and young people.

## Seniors

Work amongst the ‘seniors’ in our community continues to meet an important and growing need with Sunday Afternoon Fellowship (SAF) and Wednesday lunch club being well attended. This ministry seeks to serve people in practical, emotional, social and spiritual ways as they lose friends and loved ones, become less mobile and risk greater isolation. Julian and Natascha House have continued coordinating and leading services regularly at Seymour House, a local residential home; this has been a real blessing and encouragement to residents. Whilst these activities had to be suspended during the Coronavirus pandemic, contact was maintained with Seymour House and a system set up to keep in regular contact with the people who attend the SAF and the lunch club. Also the SAF team, observing Coronavirus precautions, put together and delivered many individual cream teas to SAF people at home, with a 4-page newsletter, on August 16<sup>th</sup> to make up for the loss of the popular SAF Summer Garden Party. Consideration is being given to how the groups can operate once the lockdown is over, it being appreciated that it will not be easy for our seniors to feel confident in venturing out into the community again.

## Community organisations

In addition to all our Church activities, our facilities have been used by wider community organisations including a Child Contact Centre, and counselling support groups, one for young people and another helping perpetrators of domestic violence. The church runs two Toddler Groups, and the majority of people attending all of these groups are not church attendees. While our buildings were being refurbished in 2018 all these community organisations met elsewhere,



but they were all keen to start using our church building again after it re-opened in March 2019. It is core to our purpose that we should place our buildings and ourselves in service of the needs around us and this ability will be enhanced by the modernisation work. Our hope that the improvements would attract usage by many more such community groups is bearing fruit.

## Our Building

In recent years we drew up plans to completely redevelop our building to enable us to expand our community work, make all parts of the church accessible to everyone, and develop our children's work more effectively within our premises on Sundays. We witnessed God affirm and bless the priority of this work. At the same time our own financial position was strengthened following the sacrificial giving and pledging of members towards our Refurbishment Fund and as we set aside monthly surpluses from our General Fund towards this work during the interregnum. In July 2017 we appointed a new team of professional advisors and developed detailed design drawings with them which were approved at the Church Meeting that November. Works commenced soon after Easter 2018 and our Sunday services were held at the Olympiad Leisure Centre. We are grateful for the help and support of the staff there and the provision of safe storage for our equipment between services.

Since the work was completed in March 2019 we have new and improved kitchen, café area and toilet facilities on the ground floor, including a disabled access toilet/wet room, a revised layout for the first floor allowing better use of the space available, and a new attic room for our youth to relax in and giving us another facility for smaller, private meetings. Access has been greatly improved with the provision of a ramp access to the main entrance from Station Hill and a lift between the ground and first floors. The church was also redecorated throughout, with new carpets, chairs, tables and PA equipment. Snagging work will be carried out in May, allowing the building work to be signed off finally and the retained payment released to complete contracts with Emery and Eleven10 for the refurbishment of the church.

## Thanks

We particularly wish to note the hard work of many people, the many hours of service freely and willingly given, all the offerings brought to God for the work of his Kingdom, and the time people have given to prayer and working with others. Thank you. We are grateful to God.



## =====

### C) Church Financial Report

#### Financial Summary

Our Statement of Financial Activities is presented in the same format as last year based on accrual accounting as our income has exceeded the threshold of £250,000 set by the Charity Commission. This also means our property and equipment assets are recorded formally in the Balance Sheet.

Our accounts for 2020/2021 show a return to normality despite the lockdown, with members continuing to support the church through electronic payments. We are grateful to many members who have given sacrificially of their time to complete the refurbishment programme. This should not be understated. We do have a splendid facility to accomplish our work in the community.

We need to remember we have a debt to the Baptist Building Fund for the next several years: we shall have a gift day to help reduce this.

#### Principal Funding Sources

The main source of funding for the Church Revenue Account is offerings given by members of the congregation.

#### Reserves Policy

The Church has adopted a formal reserving policy in line with Charity Commission guidance.

**General reserve:** Liquid funds will be held to ensure that the committed running costs of the church (salary and manse costs plus essential church utility and insurance payments and loan repayments) could be met for 3 months in the unforeseen event of the need to wind up the charity. This would enable the Trustees to take appropriate action to stem the costs by giving notice to employees of the church and/or to liquidate other assets to meet liabilities.

**Buildings reserve:** In the past buildings maintenance has been undertaken on a year to year basis, when affordable. In future the church has agreed in principle to initiate the practice of setting aside funds in each financial year for the future maintenance of the church building. This is under review with your Trustees

**Restricted funds:** We will continue the practice of holding funds set aside for expenditure on our buildings and their refurbishment, and for mission work in restricted funds set apart from our general funds. The restricted mission funds include our mission tenth (10% of our general giving that is set aside for mission work including training people for mission), donations collected for missionaries that the church regularly supports, and our Fellowship Fund to meet the needs of those in our Church fellowship.



## Signature and Declaration

I declare, in my capacity as a Trustee, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf.

*Chris:*

PACER WILSON

18th October 2021





Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

STATION HILL BAPTIST CHURCH

On accounts for the year  
ended

31 JANUARY 2021

Charity no  
(if any)

113215

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended

Responsibilities and  
basis of report

As the charity trustees, you are responsible for the preparation of the  
accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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

[The charity's gross income exceeded £250,000 and I am qualified to  
undertake the examination by being a qualified member of [insert name of  
applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have  
come to my attention (other than that disclosed below \*) in connection with  
the examination which gives me cause to believe that in, any material  
respect,:

- the accounting records were not kept in accordance with section 130  
of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

I have no concerns and have come across no other matters in connection  
with the examination to which attention should be drawn in this report in  
order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

4/10/21

Name:

JENNIFER BUDGET

Relevant professional  
qualification(s) or body  
(if any):

CIMA



Address:

29 PAVELY CLOSE
CHIPPENHAM
SN15 2BZ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.

--



**Statement of Financial Activities as at 31/01/2021**

	Note	Unrestricted Funds £	Mission Funds (restricted) £	2021 £	2020 £
<b>Incoming Resources</b>					
Donations and legacies		118,145	64,448	182,593	183,044
Gift aid		28,592	6,520	35,112	29,836
Charitable activities		520	-	520	2,275
Profit on sale of manse		-	-	-	240,973
Rental income/other		416	-	416	5,120
<b>Total</b>		<b>147,673</b>	<b>70,968</b>	<b>218,641</b>	<b>461,248</b>
<b>Expenditure on:</b>					
Charitable activities	3,4	115,102	59,886	174,988	168,858
Refurbishment		15,334	-	15,334	77,800
<b>Total</b>		<b>130,436</b>	<b>59,886</b>	<b>190,322</b>	<b>246,658</b>
<b>Net income/(expenditure)</b>		<b>17,237</b>	<b>11,082</b>	<b>28,319</b>	<b>214,590</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	5	258,067	6,493	264,560	49,970
Total funds carried forward	5	275,304	17,575	292,879	264,560



Balance Sheet as at 31/01/2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	6	392,488	393,946
Total fixed assets		392,488	393,946
Current assets			
Debtors & Prepayments	7	11,693	8,705
Cash at bank and in hand		96,094	89,737
Total current assets		107,786	98,442
Liabilities			
Creditors: Amounts falling due within one year	8	(22,395)	(24,828)
Net assets less current liabilities		477,879	467,560
Creditors: Amounts falling due in greater than one year	8	(185,000)	(203,000)
Total net assets		292,879	264,560
The funds of the charity:			
Unrestricted funds	5	275,304	258,067
Restricted funds	5	17,575	6,493
Total charity funds		292,879	264,560

Signed by one or more trustees:

Name:

Date

*Ans:*

PETER WHITBY

18TH OCTOBER 2021



## **Note 1: Basis of preparation**

### ***Basis of accounting***

These accounts have been prepared on the basis of historic cost in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2015)
- and with Section 1A “Small Entities” of Financial Reporting Standard 102 (FRS 102)
- and with the Charities Act.

## **Note 2: Accounting policies**

### ***Recognition of incoming resources***

These are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources and when the trustees are virtually certain they will receive the resources and when the monetary value can be measured with sufficient reliability.

### ***Grants and donations (including gift aid)***

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA. Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

### ***Donated services and facilities***

These would only be included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material.

### ***Volunteer help***

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

### ***Liability recognition***

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

### ***Tangible fixed assets for use by charity***

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

## **Note 3: Expenditure on charitable activity (Church Revenue Fund)**

	2021	2020
	£	£
Administration expenses	2,830	1,916
Equipment	2,229	1,757
Fabric	5,729	5,930
Hall hire	-	35
Insurance	1,761	2,031
Manse	9,081	20,342
Staff costs	87,956	81,833
Sundries	3,879	11,578
Training	-	982
Visiting speakers	150	1,046
Youth work	1,487	3,037
	<b>115,102</b>	<b>130,487</b>



**Note 3b: Staff costs**

	2021	2020
	£	£
Salary	59,351	54,396
Social security	16,432	14,707
Pensions – defined benefit	2,421	4,144
Pensions – defined contribution	9,752	8,586
	<u>87,956</u>	<u>81,833</u>

Defined benefit pension payments relate to pension deficit payments on the Baptist Pension Scheme ("the scheme"). These costs relate to three past ministers who are retired pensioners and two past ministers who have dependent pensioners in the scheme. The scheme trustees have allocated the deficit by calculating an 'estimated employer debt' for each church and SHBC's estimated liability as at 31 January 2021 is £64,500 (£76,200 in 31 January 2020). The scheme closed to future accrual on 31 December 2011.

**Note 4: Details of certain items of expenditure*****Trustee expenses***

	2021	2020
Number of trustees who were paid expenses	None	None
Nature of the expenses		
Total amount paid	£nil	£nil

None of the trustees have been paid any remuneration or received any other benefits from Station Hill Baptist Church.

***Fee for examination of the accounts***

	2021	2020
Independent examiner's fees	£nil	£nil



## Note 5: Movement in funds

	Balance 31 January 2020 £	Incoming Resource s £	Resource s Expended £	Transfers in/(out) £	Balance 31 January 2021 £
Church Revenue fund	258,067	147,673	(130,436)	-	275,304
Mission Funds (restricted)					
ARM	225	21,990	(20,774)	-	1,441
Becky fund	-	3,383	(3,880)	497	-
Collected funds	414	9,024	(7,233)	-	2,205
Fellowship fund	1,554	7,386	(3,625)	-	5,315
Provis Fund	390	13,339	(13,250)	-	479
Mission tenth	3,910	15,846	(11,124)	(497)	8,135
	6,493	70,968	(59,886)	-	17,575
Total	264,560	218,641	(190,322)	-	292,879

## Note 6: Fixed Assets

	2021 Property £	Equipment £	2020 Property £	Equipment £
Cost				
At 1 February	390,000	5,520	117,996	1,114
Additions			390,000	4,376
Disposals		(1,144)	(117,996)	-
At 31 January	390,000	4,377	390,000	5,520
Depreciation				
At 1 February	-	1,574	-	1,026
Depreciation	-	1,459	-	548
Disposals	-	(1,144)	-	-
At 31 January	-	1,889	-	1,574
Opening net book value as at 1 February	390,000	3,946	117,996	118
Closing net book value as at 31 January	390,000	2,488	390,000	3,946

Equipment is depreciated over 3 years on a straight-line basis.

During the year ended 31 January 2020 the 80% ownership of the Frogwell Park Manse was sold for £360,000 realising a profit net of costs of £240,973. A new manse was purchased in Plantation Road for £390,000.

SHBC additionally owns the Baptist Church on Station Hill. This is not recognised on the balance sheet as there is no reliable valuation for the building available.



**Note 7: Debtors and prepayments**

The debtors and prepayments balance of £11,693 (2020: £8,705) includes £10,257 (2020: £7,665) relating to gift-aid receivable from HMRC. This is expected to be received within one year.

**Note 8: Loans**

During the year ended 31 January 2020, SHBC repaid £50,000 of loans with members of the congregation. SHBC additionally entered into £50,000 of congregation loans to aid with purchase of the new manse. This is a long term loan which has no fixed date for settlement.

During the year, SHBC paid £18,000 (2020: £9,000) off the £180,000 10 year interest free loan. £18,000 of loan repayments are due to be paid within the next 12 months.

**Note 9: Related party transactions**

There has been no related party transactions during 2021 (2020: none).