

BRAMHALL BAPTIST CHURCH

England & Wales · Charity number 1133038

Details

Status Registered

Legal form Other

Registered 2009-12-01

Register [View on the Charity Commission register](#)

Contact

Address 98 Woodford Road
Bramhall
Stockport
SK7 1PB

Phone 07719741058

Email bramhallbaptist.church@gmail.com

Website www.bramhallbaptist.org

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE PRINCIPLES OF THE BAPTIST DENOMINATION AND THE STATEMENT OF PURPOSE AT CLAUSE 3.

Activities: Religious and general welfare activities

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL AND OVERSEAS
- Portugal
- Manchester City
- Stockport

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£117,999	£93,376	-	-
2023-12-31	£86,446	£129,619	-	-
2022-12-31	£79,254	£70,372	-	-
2021-12-31	£70,285	£47,588	-	-
2020-12-31	£104,433	£48,154	-	-

Trustees

Name	Role	Appointed
Elizabeth Ruth Meal		2018-03-19
Janet Hughes		2024-03-25
Matthew Alan Pierce		2022-06-13
Miranda Elsie Packard		2020-05-25
Stephen Mark Burr		2014-01-16
Tom Townson		2016-09-26

BRAMHALL BAPTIST CHURCH

England & Wales - Charity number 1133038

Accounts

Murandst



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01-01-2024 Period start date To 31-12-24
Period end date

Charity name: Bramhall Baptist Church

Charity registration number: 1133038

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith for the benefit of the public in accordance with the principles of the Baptist Denomination and its Statement of Purpose.
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	Sunday morning services are held weekly, with teaching and activities for all ages. An evening service is held monthly. A Little Lambs baby & toddler group meets weekly during term time. A club for seniors meets fortnightly for talks, refreshments and outings. A book club and walks are open to everyone. The church is part of Churches Together in Bramhall & Woodford.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have complied with their duty to have due regard to the guidance on public benefit, published by the Charity Commission.

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	The church relies on the attendees to volunteer in various roles to ensure that the numerous organised activities can take place.
Other		

Achievements and Performance

	SORP reference	

<p>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.</p>	<p>Para 1.20</p>	<p>The Sunday morning service continued to be live-streamed for those who were unable to attend the church in person.</p> <p>The Little Lambs baby & toddler group continued to be a vital meeting place for young children and their parents / grandparents / guardians. This was particularly important for new parents and those who had moved into the area.</p> <p>The seniors group also provided much needed social contact for its participants who are often living alone.</p>
--	------------------	---

Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	
<p>Other</p>		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the church at the year end was much improved on the previous year end. This was due to a review of expenditure and careful budgeting, combined with increased giving by attendees.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	About £15,000
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:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The church's funding is by way of personal giving by the church's attendees. The funding is gift-aided where possible.
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	Charitable 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 Minister – appointed by a church members' meeting. Other Trustees – elected by the church members

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		The church has adopted a modified version of the Baptist Union's policy for safeguarding children. All those involved in children's and young people's work have undergone safeguarding training.

Reference and Administrative details

Charity name	Bramhall Baptist Church
Other name the charity uses	
Registered charity number	1133038
Charity's principal address	Woodford Road Bramhall Stockport SK7 1PB

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 Burr	Trustee & Elder		
2	Ruth Meal	Trustee & Elder		
3	Tom Townson	Trustee		
4	Miranda Packard	Trustee & Treasurer		
5	Matthew Pierce	Trustee & Minister		
6	Jan Hughes	Trustee	25-03-24 to 31-12-24	
7				
8				
9				
10				
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	

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

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

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)

Miranda Elsie Packard	
-----------------------	--

Position (eg Secretary,
Chair, etc)

Treasurer	
-----------	--

Date

1-July-2025

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2024

**ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2024**

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-9

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2024 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities 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.



David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

31st March 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2024

INCOME

	Notes	<u>Restricted Funds</u> £	<u>General Funds</u> £	<u>2024 Total Funds</u> £	<u>2023</u> £
General Fund					
<u>Voluntary Income</u>					
General Giving		4,500	74,626	79,126	61,601
Gift Aid Tax Refunds		900	16,972	17,872	15,163
Other Income	2		7,096	7,096	7,197
<u>Non-Voluntary Income</u>					
Manse Rental			13,965	13,965	0
Bank Interest			390	390	410
General Fund Total		<u>5,400</u>	<u>113,050</u>	<u>113,050</u>	<u>84,370</u>
Designated Funds					
Restricted Income for Missions	3.2	3,436		3,436	943
Gift Aid Tax Refunds	3.2	245		245	0
Little Lambs			1,268	1,268	916
Holiday at Home				0	123
Tea Break				0	95
Total Church Income		<u>3,682</u>	<u>114,318</u>	<u>117,999</u>	<u>86,446</u>
Total Church Expenditure - Page 5		8,869	84,507	93,376	129,619
NET RESOURCES		<u>(5,187)</u>	<u>29,811</u>	<u>24,623</u>	<u>(43,173)</u>
Freehold Property Realisation Account Writedown		(7,760)		(7,760)	(7,760)
Funds brought forward 1 January 2024		110,558	86,063	196,622	247,556
		<u>97,611</u>	<u>115,874</u>	<u>213,485</u>	<u>196,622</u>

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2024

EXPENDITURE

General Fund		Notes	Restricted Funds £	General Funds £	2024 Total Funds £	2023 £
Pastor	Salary & Pension		5,400	40,114	45,514	30,463
	Expenses			1,284	1,284	1,671
	Training			240	240	544
Manse	Gas, Elec, Water, Ins, C/Tax			1,747	1,747	3,356
	Repair & Maintenance			2,729	2,729	4,928
	Letting Management Fees			1,575	1,575	0
	BU Loan Interest			10,551	10,551	10,673
Church	Gas, Elec, Phone, Ins			6,791	6,791	5,086
	Repair & Maintenance			3,042	3,042	48,956
	Equipment			1,359	1,359	617
	Sunday School			835	835	1,823
	Print & Photocopying			218	218	143
	Books & Stationery			14	14	192
	Subs, & Licenses			682	682	960
	Speakers' expenses			750	750	230
	Outreach			376	376	1,971
	Pastoral Care			151	151	0
	Bank Charges			5	5	0
	Other			2,487	2,487	1,378
	Independent Examiner			500	500	500
	Missions General	3.1		7,717	7,717	13,267
	Missions Restricted	3.2	3,419		3,419	1,827
	Little Lambs			1,340	1,340	886
	Tea Break		50		50	150
Total Expenditure			<u>8,869</u>	<u>84,507</u>	<u>93,376</u>	<u>129,619</u>

BRAMHALL BAPTIST CHURCH

Page 6

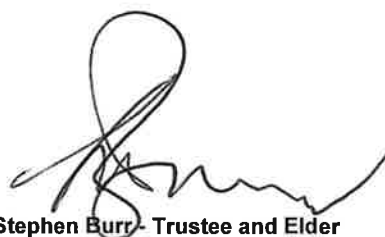
Balance Sheet as at 31 December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Freehold Property at Net Book Value		318,137	325,897
CURRENT ASSETS			
Bank and Cash		36,212	12,513
Debtors		6,354	5,525
TOTAL CURRENT ASSETS		<u>42,567</u>	<u>18,038</u>
TOTAL ASSETS		<u>360,704</u>	<u>343,935</u>
LIABILITIES			
Creditors		(5,156)	(2,962)
Manse Loan (due for repayment within 12 months)		(8,957)	(7,309)
		<u>(14,114)</u>	<u>(10,271)</u>
NET ASSETS before Long Term Liabilities		<u>346,590</u>	<u>333,664</u>
Creditors due more than 12 months			
Manse Loan		(127,705)	(137,043)
NETT ASSETS		<u><u>218,885</u></u>	<u><u>196,622</u></u>
FUNDS			
UNRESTRICTED			
General Fund		115,874	86,063
		<u>115,874</u>	<u>86,063</u>
RESTRICTED			
Missions Account		1,874	1,661
Freehold Property Equalisation Account		101,137	108,897
		<u>218,885</u>	<u>196,622</u>

Accounts approved for Bramhall Baptist Church by:-



Miranda Packard - Trustee and Treasurer



Stephen Burr - Trustee and Elder

31st March 2025

**NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024**

1. ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.
- 1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.
- 1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.
- 1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.
- 1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741. The current insured value of the property is £1,898,296 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method. The current insured value of the manse building is £1,000,000 on a blanket policy. Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	<u>2024</u>	<u>2023</u>
	£	£
Beswick Trust	5,396	3,634
Other income	1,700	1,127
Insurance Claim	0	2,436
	<u>£7,096</u>	<u>£7,197</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024

3.1. MISSIONARY GIVING AND OUTREACH

Missionary giving was as follows -

	<u>2024</u>			<u>2023</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>TOTAL</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	
Mike and Jessica Shore		1,200	1,200	2,400
Message Trust		1,600	1,600	3,200
Millennium Youth Bar Trust ("The Mill")		600	600	4,800
Christians in Schools		1,200	1,200	1,200
Baptist Union Home Mission		550	550	1,550
Hotshots			0	20
Christian Solidarity Worldwide			0	1,200
Pioneers	300	1,200	1,500	1,500
Tearfund	751		751	526
Holiday at Home	1,356		1,356	1,389
Thursday Club		154	154	
Ian and Wendy Davies	275	225	500	
Good News for Everyone (Gideons)		250	250	
Rowley Projects		725	725	
Release International	737	13	750	
Tea Break	50		50	
	<u>3,469</u>	<u>7,717</u>	<u>11,186</u>	<u>17,785</u>

3.2 RESTRICTED FUND MISSIONARY GIVING

	<u>Brought forward</u>	<u>Incoming resources</u>	<u>Gift aid added</u>	<u>Less: Outgoing resources</u>	<u>Carried forward</u>
	<u>1.01.24</u>				<u>31.12.24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Gifts for restricted purposes -					
Hotshots	1,174				1,174
Pioneers		240	60	(300)	0
Tearfund		621	130	(751)	0
Holiday at Home	392	1,619		(1,356)	655
Tea Break	95	0		(50)	45
Release International		737		(737)	0
Other		220	55	(275)	0
Totals - Restricted Funds	<u>£1,661</u>	<u>£3,436</u>	<u>£245</u>	<u>-£3,469</u>	<u>£1,874</u>

**NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024**

4. Manse

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum.

To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest rate currently 7.00% p.a. The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts incorporate the General Fund, Holiday at Home and Little Lambs group.

	<u>2024</u>	<u>2023</u>
	£	£
General Fund	35,235	12,118
Little Lambs	322	395
Holiday at Home	655	0
	<u>£36,212</u>	<u>£12,513</u>

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce
 Stephen Burr
 Ruth Meal
 Miranda Packard
 Thomas Townson
 Janet Hughes

from 25th March 2024

8. POST BALANCE SHEET EVENTS

The Charity Trustees together with all the church members have agreed to transfer the charity into a Charitable Incorporated Organisation. It is expected that this will be achieved during 2025.

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2024

**ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2024**

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-9

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2024 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities 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.



David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

31st March 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2024

INCOME

	Notes	<u>Restricted Funds</u> £	<u>General Funds</u> £	<u>2024 Total Funds</u> £	<u>2023</u> £
General Fund					
<u>Voluntary Income</u>					
General Giving		4,500	74,626	79,126	61,601
Gift Aid Tax Refunds		900	16,972	17,872	15,163
Other Income	2		7,096	7,096	7,197
<u>Non-Voluntary Income</u>					
Manse Rental			13,965	13,965	0
Bank Interest			390	390	410
General Fund Total		<u>5,400</u>	<u>113,050</u>	<u>113,050</u>	<u>84,370</u>
Designated Funds					
Restricted Income for Missions	3.2	3,436		3,436	943
Gift Aid Tax Refunds	3.2	245		245	0
Little Lambs			1,268	1,268	916
Holiday at Home				0	123
Tea Break				0	95
Total Church Income		<u>3,682</u>	<u>114,318</u>	<u>117,999</u>	<u>86,446</u>
Total Church Expenditure - Page 5		<u>8,869</u>	<u>84,507</u>	<u>93,376</u>	<u>129,619</u>
NET RESOURCES		<u>(5,187)</u>	<u>29,811</u>	<u>24,623</u>	<u>(43,173)</u>
Freehold Property Realisation Account Writedown		(7,760)		(7,760)	(7,760)
Funds brought forward 1 January 2024		110,558	86,063	196,622	247,556
		<u>97,611</u>	<u>115,874</u>	<u>213,485</u>	<u>196,622</u>

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2024

EXPENDITURE

General Fund		Notes	Restricted Funds £	General Funds £	2024 Total Funds £	2023 £
Pastor	Salary & Pension		5,400	40,114	45,514	30,463
	Expenses			1,284	1,284	1,671
	Training			240	240	544
Manse	Gas, Elec, Water, Ins, C/Tax			1,747	1,747	3,356
	Repair & Maintenance			2,729	2,729	4,928
	Letting Management Fees			1,575	1,575	0
	BU Loan Interest			10,551	10,551	10,673
Church	Gas, Elec, Phone, Ins			6,791	6,791	5,086
	Repair & Maintenance			3,042	3,042	48,956
	Equipment			1,359	1,359	617
	Sunday School			835	835	1,823
	Print & Photocopying			218	218	143
	Books & Stationery			14	14	192
	Subs, & Licenses			682	682	960
	Speakers' expenses			750	750	230
	Outreach			376	376	1,971
	Pastoral Care			151	151	0
	Bank Charges			5	5	0
	Other			2,487	2,487	1,378
	Independent Examiner			500	500	500
	Missions General	3.1		7,717	7,717	13,267
	Missions Restricted	3.2	3,419		3,419	1,827
	Little Lambs			1,340	1,340	886
	Tea Break		50		50	150
Total Expenditure			<u>8,869</u>	<u>84,507</u>	<u>93,376</u>	<u>129,619</u>

BRAMHALL BAPTIST CHURCH

Page 6

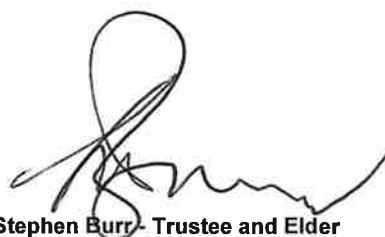
Balance Sheet as at 31 December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Freehold Property at Net Book Value		318,137	325,897
CURRENT ASSETS			
Bank and Cash		36,212	12,513
Debtors		6,354	5,525
TOTAL CURRENT ASSETS		<u>42,567</u>	<u>18,038</u>
TOTAL ASSETS		<u>360,704</u>	<u>343,935</u>
LIABILITIES			
Creditors		(5,156)	(2,962)
Manse Loan (due for repayment within 12 months)		(8,957)	(7,309)
		<u>(14,114)</u>	<u>(10,271)</u>
NET ASSETS before Long Term Liabilities		<u>346,590</u>	<u>333,664</u>
Creditors due more than 12 months			
Manse Loan		(127,705)	(137,043)
NETT ASSETS		<u><u>218,885</u></u>	<u><u>196,622</u></u>
FUNDS			
UNRESTRICTED			
General Fund		115,874	86,063
		<u>115,874</u>	<u>86,063</u>
RESTRICTED			
Missions Account		1,874	1,661
Freehold Property Equalisation Account		101,137	108,897
		<u>218,885</u>	<u>196,622</u>

Accounts approved for Bramhall Baptist Church by:-



Miranda Packard - Trustee and Treasurer



Stephen Burr - Trustee and Elder

31st March 2025

**NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024**

1. ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.
- 1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.
- 1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.
- 1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.
- 1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741. The current insured value of the property is £1,898,296 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method. The current insured value of the manse building is £1,000,000 on a blanket policy. Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	<u>2024</u>	<u>2023</u>
	£	£
Beswick Trust	5,396	3,634
Other income	1,700	1,127
Insurance Claim	0	2,436
	<u>£7,096</u>	<u>£7,197</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024

3.1. MISSIONARY GIVING AND OUTREACH

Missionary giving was as follows -

	<u>2024</u>			<u>2023</u>
	<u>Restricted</u>	<u>Unrestricted</u>	<u>TOTAL</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	
Mike and Jessica Shore		1,200	1,200	2,400
Message Trust		1,600	1,600	3,200
Millennium Youth Bar Trust ("The Mill")		600	600	4,800
Christians in Schools		1,200	1,200	1,200
Baptist Union Home Mission		550	550	1,550
Hotshots			0	20
Christian Solidarity Worldwide			0	1,200
Pioneers	300	1,200	1,500	1,500
Tearfund	751		751	526
Holiday at Home	1,356		1,356	1,389
Thursday Club		154	154	
Ian and Wendy Davies	275	225	500	
Good News for Everyone (Gideons)		250	250	
Rowley Projects		725	725	
Release International	737	13	750	
Tea Break	50		50	
	<u>3,469</u>	<u>7,717</u>	<u>11,186</u>	<u>17,785</u>

3.2 RESTRICTED FUND MISSIONARY GIVING

	<u>Brought forward</u> <u>1.01.24</u>	<u>Incoming resources</u>	<u>Gift aid added</u>	<u>Less: Outgoing resources</u>	<u>Carried forward</u> <u>31.12.24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Gifts for restricted purposes -					
Hotshots	1,174				1,174
Pioneers		240	60	(300)	0
Tearfund		621	130	(751)	0
Holiday at Home	392	1,619		(1,356)	655
Tea Break	95	0		(50)	45
Release International		737		(737)	0
Other		220	55	(275)	0
Totals - Restricted Funds	<u>£1,661</u>	<u>£3,436</u>	<u>£245</u>	<u>-£3,469</u>	<u>£1,874</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2024**4. Manse**

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum.

To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest rate currently 7.00% p.a. The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts incorporate the General Fund, Holiday at Home and Little Lambs group.

	<u>2024</u>	<u>2023</u>
	£	£
General Fund	35,235	12,118
Little Lambs	322	395
Holiday at Home	655	0
	<u>£36,212</u>	<u>£12,513</u>

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce
 Stephen Burr
 Ruth Meal
 Miranda Packard
 Thomas Townson
 Janet Hughes

from 25th March 2024

8. POST BALANCE SHEET EVENTS

The Charity Trustees together with all the church members have agreed to transfer the charity into a Charitable Incorporated Organisation. It is expected that this will be achieved during 2025.

BRAMHALL BAPTIST CHURCH

England & Wales - Charity number 1133038

Accounts



Trustees' Annual Report for the period

From 01-01-2023

Period start date

Period end date 31-12-23

Charity name: Bramhall Baptist Church

Charity registration number: 1133038

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith for the benefit of the public in accordance with the principles of the Baptist Denomination and its statement of Purpose.
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	Sunday morning services are held weekly, with teaching and activities for all ages. An evening service is held monthly. A Little Lambs toddler group meets weekly during term time. An afternoon club meets weekly for board games, chat and refreshments. A club for seniors meets fortnightly for talks, refreshments and outings. A book club and walks are open to everyone. The church is part of Churches Together Bramhall & Woodford.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have complied with their duty to have due regard to the guidance on public benefit, published by the Charity Commission.

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	The church relies on the attendees to volunteer in various roles to ensure that the numerous organised activities can take place.

Other		
-------	--	--

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	<p>The Sunday morning service continued to be live-streamed for those who were unable to attend the church in person.</p> <p>The Little Lambs toddler group continued to be a vital meeting place for young children and their parents / grandparents / guardians. Particularly for new parents and those who had moved into the area.</p> <p>An after-school Thursday Club met weekly during term time for youngsters and their parents / carers to play board games, chat and enjoy refreshments. This is open to everyone.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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	The church undertook a vital refurbishment of the toilet facilities during the year. However, this outlay, combined with an unprecedented and unpredicted rise in inflation meant the church finances were stretched at the year end.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	About £15,000.
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:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The church's funding is by way of personal giving by the church's attendees. This funding is gift-aided where possible.
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	Charitable 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 Minister – appointed by a church members' meeting Other Trustees – elected by the church members

Additional information (optional)

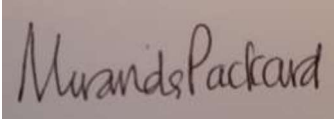
You may choose to include further statements where relevant about:

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		The church has adopted a modified version of the Baptist Union's policy for safeguarding children. All those involved in children's and young people's work have undergone safeguarding training.

Reference and Administrative details

Charity name	Bramhall Baptist Church
Other name the charity uses	
Registered charity number	1133038
Charity's principal address	Woodford Road Bramhall Stockport SK7 1PB

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 Burr	Trustee & Elder		
2	Ruth Meal	Trustee & Elder		
3	Tom Townson	Trustee		
4	Miranda Packard	Trustee & Treasurer		
5	Matthew Pierce	Trustee & Minister		
6	Edward Trim	Trustee & Elder	01-01-23 to 26-06-23 	
7				
8				
9				
10				
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	

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
-----------------	------	---------

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

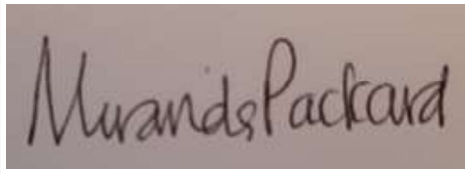
Other optional information

--

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)	Miranda Packard	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	15 July 2024	

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2023

**ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2023**

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2023 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

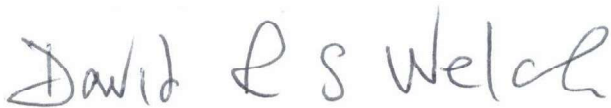
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities 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.



David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

7th March 2024

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2023

INCOME	Notes	2023		2022	
		Restricted Funds	General Funds	Total Funds	
General Fund		£	£	£	£
<u>Voluntary Income</u>					
General Giving		-	61,601	61,601	51,854
Gift Aid Tax Refunds		233	14,930	15,163	11,929
Other Income	2	-	7,197	7,197	3,566
<u>Non-Voluntary Income</u>					
Manse Rental		-	-	-	8,394
Bank Interest		-	410	410	143
General Fund Total		233	84,137	84,370	75,886
<u>Designated Funds</u>					
Restricted Income for Missions	3.2	943	-	943	2,871
Little Lambs		-	916	916	497
Holiday at Home		123	-	123	-
Tea Break		95	-	95	-
Total Church Income		1,393	85,053	86,446	79,254
Total Church Expenditure - Page 5		(1,827)	(127,792)	(129,619)	(70,372)
NET RESOURCES		(434)	(42,739)	(43,173)	8,882
Freehold Property Realisation Account Writedown		(7,760)	-	(7,760)	(7,760)
Funds brought forward 1 January 2023		118,752	128,803	247,555	246,433
		£110,558	£86,063	£196,622	£247,555

BRAMHALL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2023

EXPENDITURE

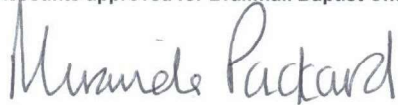
General Fund		Notes	Restricted	General	2023	2022
			Funds	Funds	Total	
			£	£	£	£
Pastor	Salary & Pension		-	30,463	30,463	15,602
	Expenses		-	1,671	1,671	2,686
	Training		-	544	544	-
	Recruitment Costs		-	-	-	-
Manse	Gas, Elec, Water, Ins, C/Tax		-	3,356	3,356	2,323
	Repair & Maintenance		-	4,928	4,928	4,831
	Letting Management Fees		-	-	-	362
	BU Loan Interest		-	10,673	10,673	6,882
	Speakers' expenses		-	230	230	1,000
Church	Gas, Elec, Phone, Ins		-	5,086	5,086	4,226
	Repair & Maintenance		-	48,956	48,956	7,264
	Equipment		-	617	617	2,560
	Sunday School		-	1,823	1,823	1,350
	Print & Photocopying		-	143	143	137
	Books & Stationery		-	192	192	-
	Subs, & Licenses		-	960	960	832
	Outreach		-	1,971	1,971	93
	Training / Conference Fees		-	-	-	-
	Other		-	1,378	1,378	1,281
	Independent Examiner		-	500	500	550
	Missions General	3.1	-	13,267	13,267	15,550
	Missions Restricted	3.2	1,827	-	1,827	2,260
	Little Lambs		-	886	886	506
	Tea Break		-	150	150	74
Total Expenditure			£ 1,827	£ 127,792	£ 129,619	£ 70,372

BRAMHALL BAPTIST CHURCH

Balance Sheet as at 31 December 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Freehold Property at Net Book Value		325,897	333,657
CURRENT ASSETS			
Bank and Cash		12,513	61,439
Debtors		5,525	5,841
TOTAL CURRENT ASSETS		<u>18,038</u>	<u>67,280</u>
TOTAL ASSETS		<u>343,935</u>	<u>400,937</u>
LIABILITIES			
Creditors		(2,962)	(2,654)
Manse Loan (due for repayment within 12 months)		(7,309)	(6,977)
		<u>(10,271)</u>	<u>(9,632)</u>
NET ASSETS before Long Term Liabilities		<u>333,664</u>	<u>391,306</u>
Creditors due more than 12 months			
Manse Loan		(137,043)	(143,751)
NETT ASSETS		<u>£196,622</u>	<u>£247,555</u>
FUNDS			
UNRESTRICTED			
General Fund		86,063	128,802
		<u>86,063</u>	<u>128,802</u>
RESTRICTED			
Missions Account		1,661	2,095
Freehold Property Equalisation Account		108,897	116,657
		<u>£196,622</u>	<u>£247,555</u>

Accounts approved for Bramhall Baptist Church by:-



M Packard - Trustee and Treasurer



T Townson - Trustee

7th March 2024

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2023

1. ACCOUNTING POLICIES AND DEFINITIONS

1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.

1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.

1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.

1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.

1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.

1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.

The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741.

During the year £33,421 was incurred on a New Toilet Block, included in £48,956 for repairs.

The current insured value of the property is £1,699,858 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 incl. alterations & modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method.

The current insured value of the manse building is £1,000,000 on a blanket policy.

Insured Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	<u>2023</u>	<u>2022</u>
	£	£
Beswick Trust	3,634	2,596
Stockport Council - warm spaces	0	550
Local businesses using carpark	0	420
Other income	1,127	-
Insurance Claim	2,436	-
	<u>£7,197</u>	<u>£3,566</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2023

3.1. MISSIONARY GIVING AND OUTREACH

Missionary giving was as follows -	<u>2023</u>			<u>2022</u>
	Restricted £	Unrestricted £	TOTAL £	£
Mike and Jessica Shore	0	2,400	2,400	2,400
Message Trust	0	1,200	1,200	3,200
Millennium Youth Bar Trust ("The Mill")	0	4,800	4,800	4,800
Christians in Schools	0	1,200	1,200	1,200
Baptist Union Home Mission	0	1,200	1,200	1,550
Hotshots	0	0	0	20
Christian Solidarity Worldwide	0	1,250	1,250	1,200
Pioneers	300	1,200	1,500	1,500
Tearfund	876	0	876	526
Holiday at Home	651	0	651	1,389
Thursday Club	0	17	17	-
	<u>£1,827</u>	<u>£13,267</u>	<u>£15,094</u>	<u>£17,785</u>

3.2 RESTRICTED FUND MISSIONARY GIVING

	<u>Brought forward 1.01.23</u>	<u>Incoming resources</u>	<u>Gift aid added</u>	<u>Less: Outgoing resources</u>	<u>Carried forward 31.12.23</u>
	£	£	£	£	£
Gifts for restricted purposes -					
Hotshots	1174				1174
Pioneers		240	60	(300)	
Tearfund		703	173	(876)	
Holiday at Home	921	123		(651)	392
Tea Break		95			95
Totals - Restricted Funds	<u>£2,095</u>	<u>£1,160</u>	<u>£233</u>	<u>-£1,827</u>	<u>£1,661</u>

4. Manse

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to **Cost before depreciation of £387,974.**
To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest years at a variable interest rate currently 7.75% p.a.
The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts distinguish between general fund, missions and Little Lambs group.

	<u>2023</u>	<u>2022</u>
	£	£
General Fund	12,118	59,602
Missions	0	1,472
Little Lambs	395	365
	<u>£12,513</u>	<u>£61,439</u>

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce
Stephen Burr
Ruth Meal
Miranda Packard
Thomas Townson
Edward Trim (Resigned June 2023)

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2023 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

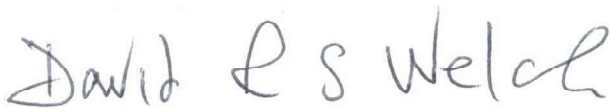
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities 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.



David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS

7th March 2024

BRAMHALL BAPTIST CHURCH

England & Wales - Charity number 1133038

Accounts



Trustees' Annual Report for the period

From 01-01-2022

Period start date To 31-12-2022

Period end date

Charity name: **Bramhall Baptist Church**

Charity registration number: **1133038**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith for the benefit of the public in accordance with the principles of the Baptist Denomination and its Statement of Purpose.
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	A Sunday morning worship service is held with activities for all ages. A parent & toddler group meets weekly during school term time. An afternoon 'warm spaces' group meets weekly. A club for seniors meets fortnightly for refreshments, talks and outings. A book club and walks are open to all. The church is part of Churches Together in Bramhall & Woodford.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have complied with their duty to have due regard to the guidance on public benefit, published by the Charity Commission.

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	The church relies on the attendees to volunteer in various roles to ensure that the numerous organised activities can take place.

Other		The church was without a minister until June. Up to then the leadership team continued to maintain and oversee all the essential activities of the church.
-------	--	--

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	<p>The Sunday morning service continued to be live-streamed for those who were unable to attend the church in person. This facility was initially set up in response to the Covid 19 restrictions.</p> <p>The toddler group continued to be a vital meeting place for young children and their parents/grandparents/guardians. Particularly for new parents and those who had moved into the area.</p> <p>The church opened once a week under the 'warm spaces' Government initiative. Hot refreshments were provided, along with the opportunity to participate in board games.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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	The church's financial position was very solid. Reserves had accumulated due to the effect of Covid restrictions and a new minister wasn't employed until June.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	About £15,000
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:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The majority of the church's funding is by way of personal giving by the church's attendees. This funding is gift-aided where possible.
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	Charitable 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 Minister - appointed by a church members' meeting. Other trustees – elected by the church members.

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		The church has adopted a modified version of the Baptist Union's policy for safeguarding children. All those involved in children's work have undergone safeguarding training.

Reference and Administrative details

Charity name	Bramhall Baptist Church
Other name the charity uses	
Registered charity number	1133038
Charity's principal address	Woodford Road Bramhall Stockport SK7 1PB

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 Burr	Trustee & Elder		
2	Ruth Meal	Trustee & Elder		
3	Tom Townson	Trustee		
4	Edward Trim	Trustee & Elder		
5	Miranda Packard	Trustee & Treasurer		
6	Matthew Pierce	Trustee & Minister	13-06-22 to 31-12-22	
7				
8				
9				
10				
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	

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
-----------------	------	---------

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

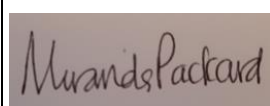
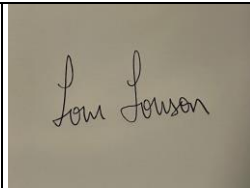
Other optional information

--

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)	Miranda Packard	Tom Townson
Position (eg Secretary, Chair, etc)	Treasurer	
Date	14 November 2023	

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2022

ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2022

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4-5
Balance Sheet	6
Notes to the Accounts	7-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/MEMBERS OF BRAMHALL BAPTIST CHURCH

I report on the accounts of Bramhall Baptist Church for the year ended 31st December 2022 on pages 4-8 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities 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.

David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner
3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS



2nd March 2023

BRAMHALL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2022

INCOME

	<u>Notes</u>	<u>Restricted Funds</u> £	<u>General Funds</u> £	<u>2022 Total Funds</u> £	<u>2021</u> £
General Fund					
<u>Voluntary Income</u>					
General Giving		-	51,854	51,854	42,939
Gift Aid Tax Refunds		-	11,929	11,929	10,548
Other Income	2	-	3,566	3,566	362
<u>Non-Voluntary Income</u>					
Manse Rental		-	8,394	8,394	15,412
Bank Interest		-	143	143	6
General Fund Total		<u>-</u>	<u>75,886</u>	<u>75,886</u>	<u>69,267</u>
Designated Funds					
Restricted Income for Missions	3.2	2,871	-	2,871	1,018
Little Lambs		-	497	497	-
Total Church Income		<u>2,871</u>	<u>76,383</u>	<u>79,254</u>	<u>70,285</u>
Total Church Expenditure - Page 5		<u>(2,260)</u>	<u>(68,111)</u>	<u>(70,372)</u>	<u>(47,588)</u>
NET RESOURCES					
		<u>611</u>	<u>8,271</u>	<u>8,882</u>	<u>22,697</u>
Freehold Property Realisation Account Writedown		(7,760)	-	(7,760)	(7,760)
Funds brought forward 1 January 2022		125,903	120,531	246,434	231,497
		<u>118,754</u>	<u>128,802</u>	<u>247,556</u>	<u>246,434</u>

BRAMHALL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2022

EXPENDITURE

		<u>Notes</u>	<u>Restricted</u> <u>Funds</u> £	<u>General</u> <u>Funds</u> £	<u>2022</u> <u>Total</u> <u>Funds</u> £	<u>2021</u> £
General Fund						
Pastor	Salary & Pension		-	15,602	15,602	-
	Expenses		-	2,686	2,686	-
	Training		-	-	-	-
	Recruitment Costs		-	-	-	274
Manse	Gas, Elec, Water, Ins, C/Tax		-	2,323	2,323	-
	Repair & Maintenance		-	4,831	4,831	2,441
	Letting Management Fees		-	362	362	-
	BU Loan Interest		-	6,882	6,882	5,136
	Speakers' expenses		-	1,000	1,000	700
Church	Gas, Elec, Phone, Ins		-	4,226	4,226	3,401
	Repair & Maintenance		-	7,264	7,264	3,727
	Equipment		-	2,560	2,560	12,871
	Sunday School		-	1,350	1,350	1,569
	Print & Photocopying		-	137	137	38
	Books & Stationery		-	-	-	-
	Subs, & Licenses		-	832	832	991
	Outreach		-	93	93	744
	Training / Conference Fees		-	-	-	280
	Other		-	1,281	1,281	-
	Independent Examiner		-	550	550	520
	Missions General	3.1	-	15,550	15,550	13,310
	Missions Restricted	3.2	2,260	-	2,260	1,020
	Little Lambs		-	506	506	232
	Tea Break		-	74	74	334
Total Expenditure			<u>2,260</u>	<u>68,111</u>	<u>70,372</u>	<u>47,588</u>

BRAMHALL BAPTIST CHURCH

Balance Sheet as at 31 December 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Freehold Property at Net Book Value		333,657	341,417
CURRENT ASSETS			
Bank and Cash		61,439	63,811
Debtors		5,841	3,946
TOTAL CURRENT ASSETS		<u>67,280</u>	<u>67,757</u>
TOTAL ASSETS		<u>400,937</u>	<u>409,174</u>
LIABILITIES			
Creditors		(2,654)	(2,694)
Manse Loan (due for repayment within 12 months)		<u>(6,977)</u>	<u>(11,700)</u>
		<u>(9,632)</u>	<u>(14,394)</u>
NET ASSETS before Long Term Liabilities		<u>391,306</u>	<u>394,780</u>
Creditors due more than 12 months			
Manse Loan		(143,751)	(148,346)
NETT ASSETS		<u><u>247,555</u></u>	<u><u>246,434</u></u>
FUNDS			
UNRESTRICTED			
General Fund		128,802	118,995
Missions Account		-	1,537
		<u>128,802</u>	<u>120,532</u>
RESTRICTED			
Missions Account		2,095	1,485
Freehold Property Equalisation Account		116,657	124,417
		<u><u>247,555</u></u>	<u><u>246,434</u></u>



2nd March 2023

Miranda Packard - Treasurer and Trustee



2nd March 2023

Stephen Burr - Elder and Trustee

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2022

1. ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.
- 1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.
- 1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.
- 1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.
- 1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741. The current insured value of the property is £1,699,858 and the contents is £42,099.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method. The current insured value of the manse building is £1,000,000 on a blanket policy. Contents of common parts is £10,000.

2. VOLUNTARY INCOME

Other income

	<u>2022</u>	<u>2021</u>
	£	£
Beswick Trust	2,596	-
Stockport Council - warm spaces	550	-
Local businesses using carpark	420	-
Other income	-	362
	<u>3,566</u>	<u>362</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2022

3.1. MISSIONARY GIVING AND OUTREACH

	<u>2022</u>			<u>2021</u>
Missionary giving was as follows -	<u>Restricted</u>	<u>Unrestricted</u>	<u>TOTAL</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	
Mike and Jessica Shore	-	2,400	2,400	2,400
Message Trust	-	3,200	3,200	1,200
Millennium Youth Bar Trust ("The Mill")	-	4,800	4,800	4,800
Christians in Schools	-	1,200	1,200	1,200
Baptist Union Home Mission	-	1,550	1,550	1,200
Hotshots	20	-	20	-
Christian Solidarity Worldwide	-	1,200	1,200	1,200
Pioneers	325	1,175	1,500	1,200
Tearfund	526	-	526	-
Holiday at Home	1,389	-	1,389	-
J Dawson	-	-	-	100
North Park Seniors	-	-	-	10
	<u>2,260</u>	<u>15,525</u>	<u>17,785</u>	<u>13,310</u>

3.2 RESTRICTED FUND MISSIONARY GIVING

	<u>Brought forward</u> <u>1.01.22</u>	<u>Incoming resources</u>	<u>Gift aid added</u>	<u>Less: Outgoing resources</u>	<u>Carried forward</u> <u>31.12.22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Gifts for restricted purposes -					
Hotshots	1,194	-	-	(20)	1,174
Pioneers	25	240	60	(325)	-
Tearfund	-	421	105	(526)	-
Holiday at Home	266	2,045	-	(1,389)	922
North Park Seniors	-	-	-	-	-
Totals - Restricted Funds	<u>1,485</u>	<u>2,706</u>	<u>165</u>	<u>(2,260)</u>	<u>2,096</u>

4. Manse

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum.

To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest rate currently 6.25% p.a. The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

5. BANK AND CASH BALANCES

The church bank accounts distinguish between general fund, missions and Little Lambs group.

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
General Fund	59,602	60,559
Missions	1,472	3,022
Little Lambs	365	230
	<u>61,439</u>	<u>63,811</u>

6. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

7. TRUSTEES

The current Trustees including those who have served during the year are:-

Matthew Pierce	appointed 13th June 2022
Stephen Burr	
Ruth Meal	
Miranda Packard	
Thomas Townson	
Edward Trim	

BRAMHALL BAPTIST CHURCH

England & Wales - Charity number 1133038

Accounts



Trustees' Annual Report for the period

Period start date		Period end date					
From	01	01	2020	To	31	12	2020

Section A Reference and administration details

Charity name

Bramhall Baptist Church

Other names charity is known by

Registered charity number (if any)

1133038

Charity's principal address

Bramhall Baptist Church

Woodford Road, Bramhall

Stockport

Postcode

SK7 1PB

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 Burr	Trustee & Elder		
2	Ruth Meal	Trustee & Elder		
3	Tom Townson	Trustee		
4	Tom Townson	Treasurer	01/01/20 – 30/11/20	
5	Edward Trim	Trustee & Elder	25/05/20 – 31/12/20	
6	Miranda Packard	Trustee	25/05/20 – 31/12/20	
7	Miranda Packard	Treasurer	30/11/20 - 31/12/20	
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	The minister (appointed by a church members' meeting) Other trustees elected by the church members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

<p>The church is affiliated to the Baptist Union of Great Britain and to the North West Baptist Association.</p> <p>The church has adopted a modified version of the Baptist Union's policy for safeguarding children. All those involved in children's work have been given safeguarding training.</p>

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

<p>To advance the Christian faith for the benefit of the public in accordance with the principles of the Baptist Denomination and the statement of purpose: STATEMENT of PURPOSE – As a company of believers in the Lord Jesus Christ we have been called and drawn together in fellowship. It is our aim through Worship, Praise, Communion, Prayer & Bible Study to strengthen and encourage one another, to bear witness to the Good News about Jesus Christ, to support those who serve Him at home and abroad and to lovingly care for our neighbours.</p>

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

A Sunday morning worship service is held with activities for all ages.

A young people's club (open to all) is held weekly during term time in the church building. Activities include games, crafts and outings.

A group for children and parents is held fortnightly at a local school. Activities include games, stories and a hot meal.

A parent and toddler group meets in the church weekly during term time.

'Teabreak', a club for seniors, meets alternate Wednesday afternoons for refreshments, talks and outings. Those without any means of transport are given lifts.

The church is part of the Churches Together in Bramhall & Woodford and regularly, with others in Bramhall, organises a 'Holiday at Home' for seniors during one week in August.

Book groups are run and open to those from church and others who do not regularly attend. Walks are organised on Saturdays as an opportunity to socialise. Fund-raising events such as concerts and quiz nights attract a wide range of people.

The charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional details of objectives and activities (Optional information)

The church relies on those who attend church to volunteer to ensure that the numerous organised activities can take place.

The church was without a minister for the whole year. The leadership team continued to maintain and oversee all the essential activities of the church.

The position held by the part-time youth worker unfortunately became untenable, due to the Covid-19 pandemic lockdown, and her contract was therefore terminated.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Due to the Covid -19 pandemic the church's activities in 2020 were severely curtailed due to the restrictions imposed by the Government.

From January until mid-March the church held regular Sunday morning worship services together with the meeting of home groups and times of prayer.

The fortnightly 'Teabreak' club for seniors met, with an attendance of about 30 people, to enjoy listening to quest speakers, participate in quizzes and enjoy music.

The family club, held at a local school, met on alternate Wednesdays to provide a hot meal for everyone and quizzes, games & Bible stories for the children. Each session had about 15 attendees. This ministry was supported by other local businesses and churches.

The parent and toddler group met weekly at the church with an average of 20 carers per session.

All the above activities which took place in the church building ceased once the country went into lockdown.

Sunday morning services continued on YouTube and any activity which could continue virtually was done via Zoom. This included home group meetings, prayer meetings and book group discussions.

Volunteers continued to keep in contact with those seniors who could no longer attend 'Teabreak' by preparing and delivering afternoon teas to their homes.

Section E

Financial review

Brief statement of the charity's policy on reserves

The church maintains minimum reserves, with the view that monies are given in order to pursue the aims of the church. This reserve is kept at around £15,000.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The majority of funding is by way of personal giving by the church attendees. This is gift-aided where possible.

The funds are distributed as agreed by the membership to support charities and work both locally in the Greater Manchester area and further afield in other parts of the world.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Miranda Packard	
Full name(s)	MIRANDA PACKARD	
Position (eg Secretary, Chair, etc)	TREASURER	
Date	31-AUGUST-2021	

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2020

BRAMHALL BAPTIST CHURCH

Page 2

**ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2020**

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6-11

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/CHURCH OFFICERS OF BRAMHALL BAPTIST CHURCH**

I report on the accounts of The Church for the year ended 31st December 2020 on pages 4-11 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and
- * to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities

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.

David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner
3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS



2nd March 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2020

	Notes	2020		2019	
		Restricted Funds	General Funds	Total Funds	Total Funds
		£	£	£	£
INCOMING RESOURCES FROM GENERATED FUNDS:					
Voluntary income					
Non Voluntary income	2.1	17,949	73,865	91,814	121,574
Investment income - bank interest	2.2	0	12,593	12,593	0
		0	26	26	67
TOTAL INCOMING RESOURCES		17,949	86,484	104,433	121,641
RESOURCES EXPENDED:					
Salaries and employee related costs	3	0	27,321	27,321	54,694
Missionary giving and outreach	4	1,879	16,159	18,038	23,586
Premises and establishment	5	0	7,922	7,922	14,292
Utilities	6	0	1,968	1,968	2,644
Administration costs	7	0	1,405	1,405	2,815
Pension Scheme Liability	11	16,000	-25,000	-9,000	-23,800
		17,879	29,775	47,654	74,231
Governance -					
Independent examiner		0	500	500	610
TOTAL RESOURCES EXPENDED		17,879	30,275	48,154	74,841
NETT RESOURCES GENERATED		70	56,209	56,279	46,800
Freehold Property Equalisation Account write down	10	-7,759	0	-7,759	-7,759
Funds brought forward 1st January 2020		141,553	41,424	182,977	143,936
Funds carried forward 31st December 2020		133,864	97,633	231,497	182,977

BRAMHALL BAPTIST CHURCH

BALANCE SHEET AT 31ST DECEMBER 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Freehold Property at Net Book Value	8	<u>349,177</u>	<u>356,936</u>
CURRENT ASSETS			
BANK AND CASH			
Bank and cash	9	52,946	29,082
OTHER CURRENT ASSETS			
Payments made in advance		1,398	1,636
Gift aid claim received after year end		2,596	3,905
Sundry Debtors		137	300
TOTAL CURRENT ASSETS		<u>57,077</u>	<u>34,923</u>
TOTAL ASSETS		<u>406,254</u>	<u>391,859</u>
LESS: LIABILITIES			
Outstanding amounts:			
Income in Advance		1,100	787
Tax, National Insurance and Accrued Expenses		2,547	1,502
Manse Loan due for repayment within 12 months		11,200	9,600
Pension Scheme Liability (1 year of 10 year BU Loan)	11	0	2,500
		<u>14,847</u>	<u>14,389</u>
Net current assets		<u>42,230</u>	<u>20,534</u>
Net assets before long term liabilities		391,407	377,470
Creditors due more than 1 year			
Manse Loan		159,910	171,994
Pension Scheme Liability (9 years plus interest)		0	22,500
		<u>159,910</u>	<u>194,494</u>
NET ASSETS		<u>231,497</u>	<u>182,976</u>
FUNDS;			
UNRESTRICTED:			
General Fund	9	94,797	37,387
Missions account		2,837	4,037
		<u>97,634</u>	<u>41,424</u>
RESTRICTED:			
Missions	4.2	1,686	1,616
Freehold Property Equalisation Account (re Manse) Nett	10	132,177	139,936
		<u>231,497</u>	<u>182,976</u>

M Packard - Trustee and Treasurer

Miranda Packard



S Burr - Trustee and Elder

1st March 2021

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

1. ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.
- 1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.
- 1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.
- 1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.
- 1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741. The current insured value of the property is £1,430,880 and the contents is £32,991.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method. The current insured value of the manse building is £1,000,000 on a blanket policy.
- 1.7 MISSIONS ACCOUNT. During the year £1,000 per month has been set aside in a separate bank account for Missions purposes.

2.1 VOLUNTARY INCOME

General fund voluntary income:	2020	2019
	£	£
Standing orders	40,044	55,603
Weekly offerings	16,791	29,300
Gift aid	12,238	16,954
Other income	4,792	1,383
	73,865	103,240
Restricted Fund Voluntary Income including associated Gift Aid		
(a) Missionary Giving (Note 4.2)	1,949	5,812
(b) Gift Day (Note 2.1)	0	12,522
(c) Donation for pension deficit (Note 11)	16,000	0
	91,814	121,574

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

2.2 NON VOLUNTARY INCOME

	2020	2019
	£	£
Job Retention Scheme Funding	4,752	0
Manse rent	7,841	0
	<u>12,593</u>	<u>0</u>

3. SALARIES AND EMPLOYEE RELATED COSTS

	2020	2019
	£	£
Pastor's salary, pension & expenses	4,504	27,380
Youth worker salary, pension & redundancy 3.1	10,727	12,882
Baptist ministers' pension fund	605	3,553
Manse expenses 3.2	3,969	3,419
Manse Loan interest	5,716	7,010
Speakers' expenses	1,800	450
	<u>27,321</u>	<u>54,694</u>

3.1 The church received £4,752 from the job retention scheme in support of the youth worker.

3.2 The Church received income from letting of the manse totalling £7,841 but incurred expenditure of £1,644 in preparation and ongoing repairs, thus generating a nett contribution before loan interest of £6,197. Loan interest incurred on the manse loan with the Baptist Union totalled £5,716, so the actual net return for Bramhall Baptist Church was only £ 481 on the Manse Letting Income.

4. MISSIONARY GIVING AND OUTREACH

	2020	2019
	£	£
Missionary giving (note 4.1)	13,285	10,820
Young peoples' work	1,627	1,675
Tea break	241	172
Resources, outreach & study material	741	1,352
Toddlers Group	265	947
	<u>16,159</u>	<u>14,966</u>
Restricted fund (details note 4.2)	1,879	8,620
	<u>18,038</u>	<u>23,586</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

4.1. MISSIONARY GIVING AND OUTREACH cont..

	2020	2019
	£	£
Missionary giving was as follows -		
Mike and Jessica Shore	2,400	2,400
Message Trust	1,200	1,200
Millennium Youth Bar Trust	4,800	4,800
Christians in Schools	1,200	1,200
Baptist Union Home Mission	1,200	1,200
Hotshots	85	551
Christian Solidarity Worldwide	1,200	1,200
Lugtigheids	1,200	1,300
Tear Fund	0	500
Miscellaneous Expenses	<u>0</u>	<u>230</u>
	13,285	14,581
Transfer against Gift Day Restricted General	<u>0</u>	<u>-3,761</u>
	<u>13,285</u>	<u>10,820</u>

4.2 RESTRICTED FUND MISSIONARY GIVING

	Brought forward 1.01.20	Gift aid added	Incoming resources	Less: Outgoing resources	Carried forward 31.12.20
	£	£	£	£	£
Gifts for restricted purposes -					
Hotshots	922	0	683	330	1,275
Lugtigheids	25	60	240	300	25
Tearfund	0	161	805	966	0
Holiday at Home	266	0	0	0	266
North Park Seniors	403	0	0	283	120
Totals - restricted Funds	<u>1,616</u>	<u>221</u>	<u>1,728</u>	<u>1,879</u>	<u>1,686</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

5. PREMISES AND ESTABLISHMENT		2020	2019	
		£	£	£
Caretaking and cleaning		998		1,321
Insurance		1,329		1,169
Repairs and fabric		4,866		11,802
Equipment and furnishings		729		0
		<u>7,922</u>		<u>14,292</u>
Allocation				
	Restricted Funds	0		8761
	General Funds	7,922		5531

Repairs and fabric costs were as follows -

Gardener	1,260	1,313
Fire precautions	402	308
Church Roof Repairs	0	9,000
Boiler service & remote heating system	421	118
Electrical testing, repairs & lighting	0	956
Install upstairs toilet	2,509	0
Update church locks etc	274	0
Sundry other	0	107
	<u>4,866</u>	<u>11,802</u>

6. UTILITIES		2020	2019	
		£	£	£
Electricity, gas & water		1,329		2,178
Communications		639		466
		<u>1,968</u>		<u>2,644</u>

7. ADMINISTRATION COSTS		2020	2019	
		£	£	£
Printing, postage and stationery		0		350
Training, college, conference fees		40		502
Subscriptions & donations (see below)		1,308		1,907
Sundry costs		57		56
		<u>1,405</u>		<u>2,815</u>

7. ADMINISTRATION COSTS CONTINUED

	2020	2019
Subscriptions	£	£
CCLI Copyright	294	686
Baptist Union	216	244
North West Baptist Association	350	460
Churches Protection Society	0	120
Churches Together	100	0
Evangelical Alliance	100	100
I Love Bramhall	248	297
	<u>1,308</u>	<u>1907</u>

8. MANSE

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum.

To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest rate currently 3.10% p.a.

The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

9. BANK AND CASH BALANCES

The church bank accounts distinguish between general fund, missions and toddlers group. The individual balances at 31st December 2020 are:-

		2020		2019	
		£	£	£	£
General Fund	Bank	48,223		23,274	
	Cash in hand	<u>0</u>	48,223	<u>0</u>	23,274
Toddlers Group	Bank	166		66	
	Cash in hand	<u>34</u>	200	<u>140</u>	206
Missions	Bank		4,523		5,602
			<u>52,946</u>		<u>29,082</u>

10. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

11. PENSION NOTE

Bramhall Baptist Church continued to pay its share of deficit contributions as a participating member of the Baptist Pension Scheme up to the 29th February 2020 when a cessation amount of £16,000 was agreed. Donations of £16,000 were received in April 2020 and paid to the Baptist Pension Scheme in the same month ceasing Bramhall Baptist Church's liability to any shortfall in the Baptist Union Defined Benefit Pension Scheme.

12. TRUSTEES

The current Trustees including those who have served during the year are:-

Stephen Burr	
Ruth Meal	
Miranda Packard	appointed 25th May 2020
Thomas Townson	
Edward Trim	appointed 25th May 2020

BRAMHALL BAPTIST CHURCH
Registered Charity Number: 1133038

ACCOUNTS FOR THE YEAR ENDED

31st December 2020

BRAMHALL BAPTIST CHURCH

Page 2

**ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2020**

INDEX

	Page
Report of the Independent Examiner	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6-11

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES/CHURCH OFFICERS OF BRAMHALL BAPTIST CHURCH**

I report on the accounts of The Church for the year ended 31st December 2020 on pages 4-11 attached.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the Act; and
- * to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Church Officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

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 keep accounting records in accordance with section 386 of the Companies Act 2006; and

* to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting and Reporting by Charities

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.

**David R S Welch FCA, DChA
Chartered Accountant & Independent Examiner**

3 Alvington Grove, Hazel Grove,
Stockport, Cheshire SK7 5LS



2nd March 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR
FOR YEAR ENDED 31ST DECEMBER 2020

	Notes	2020		2019	
		Restricted Funds	General Funds	Total Funds	Total Funds
		£	£	£	£
INCOMING RESOURCES FROM GENERATED FUNDS:					
Voluntary income					
Non Voluntary income	2.1	17,949	73,865	91,814	121,574
Investment income - bank interest	2.2	0	12,593	12,593	0
		0	26	26	67
TOTAL INCOMING RESOURCES		17,949	86,484	104,433	121,641
RESOURCES EXPENDED:					
Salaries and employee related costs	3	0	27,321	27,321	54,694
Missionary giving and outreach	4	1,879	16,159	18,038	23,586
Premises and establishment	5	0	7,922	7,922	14,292
Utilities	6	0	1,968	1,968	2,644
Administration costs	7	0	1,405	1,405	2,815
Pension Scheme Liability	11	16,000	-25,000	-9,000	-23,800
		17,879	29,775	47,654	74,231
Governance -					
Independent examiner		0	500	500	610
TOTAL RESOURCES EXPENDED		17,879	30,275	48,154	74,841
NETT RESOURCES GENERATED		70	56,209	56,279	46,800
Freehold Property Equalisation Account write down	10	-7,759	0	-7,759	-7,759
Funds brought forward 1st January 2020		141,553	41,424	182,977	143,936
Funds carried forward 31st December 2020		133,864	97,633	231,497	182,977

BRAMHALL BAPTIST CHURCH

BALANCE SHEET AT 31ST DECEMBER 2020

	Notes	2020 £	2019 £
FIXED ASSETS			
Freehold Property at Net Book Value	8	<u>349,177</u>	<u>356,936</u>
CURRENT ASSETS			
BANK AND CASH			
Bank and cash	9	52,946	29,082
OTHER CURRENT ASSETS			
Payments made in advance		1,398	1,636
Gift aid claim received after year end		2,596	3,905
Sundry Debtors		137	300
TOTAL CURRENT ASSETS		<u>57,077</u>	<u>34,923</u>
TOTAL ASSETS		<u>406,254</u>	<u>391,859</u>
LESS: LIABILITIES			
Outstanding amounts:			
Income in Advance		1,100	787
Tax, National Insurance and Accrued Expenses		2,547	1,502
Manse Loan due for repayment within 12 months		11,200	9,600
Pension Scheme Liability (1 year of 10 year BU Loan)	11	0	2,500
		<u>14,847</u>	<u>14,389</u>
Net current assets		<u>42,230</u>	<u>20,534</u>
Net assets before long term liabilities		391,407	377,470
Creditors due more than 1 year			
Manse Loan		159,910	171,994
Pension Scheme Liability (9 years plus interest)		0	22,500
		<u>159,910</u>	<u>194,494</u>
NET ASSETS		<u>231,497</u>	<u>182,976</u>
FUNDS;			
UNRESTRICTED:			
General Fund	9	94,797	37,387
Missions account		2,837	4,037
		<u>97,634</u>	<u>41,424</u>
RESTRICTED:			
Missions	4.2	1,686	1,616
Freehold Property Equalisation Account (re Manse) Nett	10	132,177	139,936
		<u>231,497</u>	<u>182,976</u>

M Packard - Trustee and Treasurer

Mirande Packard



S Burr - Trustee and Elder

1st March 2021

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

1. ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act Statement of Recommended Practice.
- 1.2 GENERAL FUNDS represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use and are available for application towards general purposes.
- 1.3 RESTRICTED FUNDS have been restricted by the donor for a particular purpose.
- 1.4 INCOMING RESOURCES are recognised when received, or in the case of gift aid claims made, when such claims are made.
- 1.5 RESOURCES USED are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.6 CAPITAL EXPENDITURE. Expenditure on land and buildings, furniture, fixtures and fittings for church use is written off in full during the year in which the costs are incurred.
The church building on Woodford Road, Bramhall was completed in 1993 at a total cost of £339,741. The current insured value of the property is £1,430,880 and the contents is £32,991.

The church purchased a manse in February 2016 at a cost of £387,974 including alterations and modernisation for use by the pastor, and this has been capitalised and is depreciated at 2% p.a. straight line method. The current insured value of the manse building is £1,000,000 on a blanket policy.
- 1.7 MISSIONS ACCOUNT. During the year £1,000 per month has been set aside in a separate bank account for Missions purposes.

2.1 VOLUNTARY INCOME

General fund voluntary income:	2020	2019
	£	£
Standing orders	40,044	55,603
Weekly offerings	16,791	29,300
Gift aid	12,238	16,954
Other income	4,792	1,383
	73,865	103,240
Restricted Fund Voluntary Income including associated Gift Aid		
(a) Missionary Giving (Note 4.2)	1,949	5,812
(b) Gift Day (Note 2.1)	0	12,522
(c) Donation for pension deficit (Note 11)	16,000	0
	91,814	121,574

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

2.2 NON VOLUNTARY INCOME

	2020	2019
	£	£
Job Retention Scheme Funding	4,752	0
Manse rent	7,841	0
	<u>12,593</u>	<u>0</u>

3. SALARIES AND EMPLOYEE RELATED COSTS

	2020	2019
	£	£
Pastor's salary, pension & expenses	4,504	27,380
Youth worker salary, pension & redundancy 3.1	10,727	12,882
Baptist ministers' pension fund	605	3,553
Manse expenses 3.2	3,969	3,419
Manse Loan interest	5,716	7,010
Speakers' expenses	1,800	450
	<u>27,321</u>	<u>54,694</u>

3.1 The church received £4,752 from the job retention scheme in support of the youth worker.

3.2 The Church received income from letting of the manse totalling £7,841 but incurred expenditure of £1,644 in preparation and ongoing repairs, thus generating a nett contribution before loan interest of £6,197. Loan interest incurred on the manse loan with the Baptist Union totalled £5,716, so the actual net return for Bramhall Baptist Church was only £ 481 on the Manse Letting Income.

4. MISSIONARY GIVING AND OUTREACH

	2020	2019
	£	£
Missionary giving (note 4.1)	13,285	10,820
Young peoples' work	1,627	1,675
Tea break	241	172
Resources, outreach & study material	741	1,352
Toddlers Group	265	947
	<u>16,159</u>	<u>14,966</u>
Restricted fund (details note 4.2)	1,879	8,620
	<u>18,038</u>	<u>23,586</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

4.1. MISSIONARY GIVING AND OUTREACH cont..

	2020	2019
	£	£
Missionary giving was as follows -		
Mike and Jessica Shore	2,400	2,400
Message Trust	1,200	1,200
Millennium Youth Bar Trust	4,800	4,800
Christians in Schools	1,200	1,200
Baptist Union Home Mission	1,200	1,200
Hotshots	85	551
Christian Solidarity Worldwide	1,200	1,200
Lugtigheids	1,200	1,300
Tear Fund	0	500
Miscellaneous Expenses	<u>0</u>	<u>230</u>
	13,285	14,581
Transfer against Gift Day Restricted General	<u>0</u>	<u>-3,761</u>
	<u>13,285</u>	<u>10,820</u>

4.2 RESTRICTED FUND MISSIONARY GIVING

	Brought forward 1.01.20	Gift aid added	Incoming resources	Less: Outgoing resources	Carried forward 31.12.20
	£	£	£	£	£
Gifts for restricted purposes -					
Hotshots	922	0	683	330	1,275
Lugtigheids	25	60	240	300	25
Tearfund	0	161	805	966	0
Holiday at Home	266	0	0	0	266
North Park Seniors	403	0	0	283	120
Totals - restricted Funds	<u>1,616</u>	<u>221</u>	<u>1,728</u>	<u>1,879</u>	<u>1,686</u>

NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2020

5. PREMISES AND ESTABLISHMENT		2020	2019	
		£	£	£
Caretaking and cleaning		998		1,321
Insurance		1,329		1,169
Repairs and fabric		4,866		11,802
Equipment and furnishings		729		0
		<u>7,922</u>		<u>14,292</u>
Allocation				
	Restricted Funds	0		8761
	General Funds	7,922		5531

Repairs and fabric costs were as follows -

Gardener	1,260	1,313
Fire precautions	402	308
Church Roof Repairs	0	9,000
Boiler service & remote heating system	421	118
Electrical testing, repairs & lighting	0	956
Install upstairs toilet	2,509	0
Update church locks etc	274	0
Sundry other	0	107
	<u>4,866</u>	<u>11,802</u>

6. UTILITIES		2020	2019	
		£	£	£
Electricity, gas & water		1,329		2,178
Communications		639		466
		<u>1,968</u>		<u>2,644</u>

7. ADMINISTRATION COSTS		2020	2019	
		£	£	£
Printing, postage and stationery		0		350
Training, college, conference fees		40		502
Subscriptions & donations (see below)		1,308		1,907
Sundry costs		57		56
		<u>1,405</u>		<u>2,815</u>

7. ADMINISTRATION COSTS CONTINUED

	2020	2019
Subscriptions	£	£
CCLI Copyright	294	686
Baptist Union	216	244
North West Baptist Association	350	460
Churches Protection Society	0	120
Churches Together	100	0
Evangelical Alliance	100	100
I Love Bramhall	248	297
	<u>1,308</u>	<u>1907</u>

8. MANSE

The manse was purchased in February 2016 at a cost of £370,015 and the property required renovating and updating totalling £17,959 bringing the total expenditure to £387,974, and this was funded as below. In accordance with standard accounting practice, the property is depreciated at 2% per annum.

To assist in the purchase of the manse the church took a loan with the Baptist Union Corporation in the amount of £225,000 repayable over 25 years at a variable interest rate currently 3.10% p.a.

The Baptist Union Corporation is the holding trustee of the manse and the church is the beneficial owner.

9. BANK AND CASH BALANCES

The church bank accounts distinguish between general fund, missions and toddlers group. The individual balances at 31st December 2020 are:-

		2020		2019	
		£	£	£	£
General Fund	Bank	48,223		23,274	
	Cash in hand	<u>0</u>	48,223	<u>0</u>	23,274
Toddlers Group	Bank	166		66	
	Cash in hand	<u>34</u>	200	<u>140</u>	206
Missions	Bank		4,523		5,602
			<u>52,946</u>		<u>29,082</u>

10. FREEHOLD PROPERTY EQUALISATION ACCOUNT

This represents the difference between the manse total cost and the loan which is held as a reserve against which the building depreciation is charged, thus eventually reducing it to nil over a period of years.

11. PENSION NOTE

Bramhall Baptist Church continued to pay its share of deficit contributions as a participating member of the Baptist Pension Scheme up to the 29th February 2020 when a cessation amount of £16,000 was agreed. Donations of £16,000 were received in April 2020 and paid to the Baptist Pension Scheme in the same month ceasing Bramhall Baptist Church's liability to any shortfall in the Baptist Union Defined Benefit Pension Scheme.

12. TRUSTEES

The current Trustees including those who have served during the year are:-

Stephen Burr	
Ruth Meal	
Miranda Packard	appointed 25th May 2020
Thomas Townson	
Edward Trim	appointed 25th May 2020