



# 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)

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# 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.

The church is affiliated to the Baptist Union of Great Britain and to the North West Baptist Association.

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.

# Section C Objectives and activities

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

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.



**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)**

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

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

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.

**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

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ACCOUNTS FOR THE YEAR ENDED  
31ST DECEMBER 2020

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**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

				2020	2019
	Notes	Restricted Funds	General Funds	Total Funds	Total Funds
		£	£	£	£
<b>INCOMING RESOURCES FROM GENERATED FUNDS:</b>					
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
<b>TOTAL INCOMING RESOURCES</b>		<b>17,949</b>	<b>86,484</b>	<b>104,433</b>	<b>121,641</b>
<b>RESOURCES EXPENDED:</b>					
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
		<b>17,879</b>	<b>29,775</b>	<b>47,654</b>	<b>74,231</b>
<b>Governance -</b>					
Independent examiner		<b>0</b>	<b>500</b>	<b>500</b>	<b>610</b>
<b>TOTAL RESOURCES EXPENDED</b>		<b>17,879</b>	<b>30,275</b>	<b>48,154</b>	<b>74,841</b>
<b>NETT RESOURCES GENERATED</b>		<b>70</b>	<b>56,209</b>	<b>56,279</b>	<b>46,800</b>
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
<b>Funds carried forward 31st December 2020</b>		<b>133,864</b>	<b>97,633</b>	<b>231,497</b>	<b>182,977</b>

BRAMHALL BAPTIST CHURCH

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BALANCE SHEET AT 31ST DECEMBER 2020

	Notes	2020 £	2019 £
<b>FIXED ASSETS</b>			
Freehold Property at Net Book Value	8	<u>349,177</u>	<u>356,936</u>
<b>CURRENT ASSETS</b>			
<b>BANK AND CASH</b>			
Bank and cash			
<b>OTHER CURRENT ASSETS</b>	9	52,946	29,082
Payments made in advance		1,398	1,636
Gift aid claim received after year end		2,596	3,905
Sundry Debtors		137	300
<b>TOTAL CURRENT ASSETS</b>		<u>57,077</u>	<u>34,923</u>
<b>TOTAL ASSETS</b>		<u>406,254</u>	<u>391,859</u>
<b>LESS: LIABILITIES</b>			
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>
<b>NET ASSETS</b>		<u>231,497</u>	<u>182,976</u>
<b>FUNDS;</b>			
<b>UNRESTRICTED:</b>			
General Fund	9	94,797	37,387
Missions account		2,837	4,037
		<u>97,634</u>	<u>41,424</u>
<b>RESTRICTED:</b>			
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
	<b>73,865</b>	<b>103,240</b>
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
	<b>91,814</b>	<b>121,574</b>

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
Lugtigheds	1,200	1,300
Tear Fund	0	500
Miscellaneous Expenses	0	230
	<u>13,285</u>	<u>14,581</u>
Transfer against Gift Day Restricted General	0	-3,761
	<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
Lugtigheds	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
<b>Subscriptions</b>	£	£
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	0	48,223	0	23,274
Toddlers Group	Bank	166		66	
	Cash in hand	34	200	140	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

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ACCOUNTS FOR THE YEAR ENDED  
31ST DECEMBER 2020

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

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**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:

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- \* 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

				2020	2019
	Notes	Restricted Funds	General Funds	Total Funds	Total Funds
		£	£	£	£
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Pension Scheme Liability	11	16,000	-25,000	-9,000	-23,800
		<b>17,879</b>	<b>29,775</b>	<b>47,654</b>	<b>74,231</b>
<b>Governance -</b>					
Independent examiner		<b>0</b>	<b>500</b>	<b>500</b>	<b>610</b>
<b>TOTAL RESOURCES EXPENDED</b>		<b>17,879</b>	<b>30,275</b>	<b>48,154</b>	<b>74,841</b>
<b>NETT RESOURCES GENERATED</b>		<b>70</b>	<b>56,209</b>	<b>56,279</b>	<b>46,800</b>
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BRAMHALL BAPTIST CHURCH

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BALANCE SHEET AT 31ST DECEMBER 2020

	Notes	2020 £	2019 £
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Gift aid claim received after year end		2,596	3,905
Sundry Debtors		137	300
<b>TOTAL CURRENT ASSETS</b>		<u>57,077</u>	<u>34,923</u>
<b>TOTAL ASSETS</b>		<u>406,254</u>	<u>391,859</u>
<b>LESS: LIABILITIES</b>			
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>
<b>NET ASSETS</b>		<u>231,497</u>	<u>182,976</u>
<b>FUNDS;</b>			
<b>UNRESTRICTED:</b>			
General Fund	9	94,797	37,387
Missions account		2,837	4,037
		<u>97,634</u>	<u>41,424</u>
<b>RESTRICTED:</b>			
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
	<b>73,865</b>	<b>103,240</b>
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
	<b>91,814</b>	<b>121,574</b>

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
Lugtigheds	1,200	1,300
Tear Fund	0	500
Miscellaneous Expenses	0	230
	<b>13,285</b>	<b>14,581</b>
Transfer against Gift Day Restricted General	0	-3,761
	<b>13,285</b>	<b>10,820</b>

## 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
Lugtigheds	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	<b>1,616</b>	<b>221</b>	<b>1,728</b>	<b>1,879</b>	<b>1,686</b>

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
<b>Subscriptions</b>	£	£
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	0	48,223	0
Toddlers Group	Bank	166		66
	Cash in hand	34	200	140
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