

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.<br>A Little Lambs baby & toddler group meets weekly during term time.<br>A club for seniors meets fortnightly for talks, refreshments and outings.<br>A book club and walks are open to everyone.<br>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 |  |
|--|----------------|--|
|--|----------------|--|

|   |           |   |
|---|-----------|---|
| 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 baby &amp; 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:

|  |           |  |
|--|-----------|--|
| 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 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.<br><br>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<br>(trust deed, royal charter)   | Para 1.25 | Constitution  |
| How is the charity constituted?<br>(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 | <p>The Minister – appointed by a church members' meeting.</p> <p>Other Trustees – elected by the church members</p> |

### 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<br>Bramhall<br>Stockport<br>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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## 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

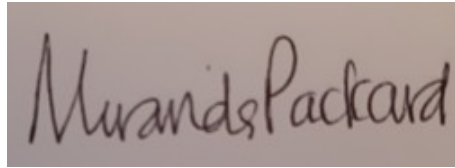
|  |
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|  |
|--|

## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

A handwritten signature in dark ink that reads "Miranda Packard". The signature is written in a cursive style and is positioned within a rectangular box.

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**

**BRAMHALL BAPTIST CHURCH**

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

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**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**

BRAMHALL BAPTIST CHURCH

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

INCOME

|   | Notes | <u>Restricted<br/>Funds</u><br>£ | <u>General<br/>Funds</u><br>£ | <u>2024<br/>Total<br/>Funds</u><br>£ | <u>2023</u><br>£ |
|---|-------|----------------------------------|-------------------------------|--------------------------------------|------------------|
| <b>General Fund</b>                             |       |                                  |                               |                                      |                  |
| <b><u>Voluntary Income</u></b>                  |       |                                  |                               |                                      |                  |
| 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            |
| <b><u>Non-Voluntary Income</u></b>              |       |                                  |                               |                                      |                  |
| Manse Rental                                    |       |                                  | 13,965                        | 13,965                               | 0                |
| Bank Interest                                   |       |                                  | 390                           | 390                                  | 410              |
| <b>General Fund Total</b>                       |       | <u>5,400</u>                     | <u>113,050</u>                | <u>113,050</u>                       | <u>84,370</u>    |
| <b>Designated Funds</b>                         |       |                                  |                               |                                      |                  |
| 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               |
| <b>Total Church Income</b>                      |       | <u>3,682</u>                     | <u>114,318</u>                | <u>117,999</u>                       | <u>86,446</u>    |
| <b>Total Church Expenditure - Page 5</b>        |       | <u>8,869</u>                     | <u>84,507</u>                 | <u>93,376</u>                        | <u>129,619</u>   |
| <b>NET RESOURCES</b>                            |       | <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>   |

BRAMHALL BAPTIST CHURCH

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

EXPENDITURE

| General Fund      |                              |     | <u>Restricted</u> | <u>General</u> | <u>2024</u>   | <u>2023</u>    |
|-------------------|------------------------------|-----|-------------------|----------------|---------------|----------------|
|                   | <u>Notes</u>                 |     | <u>Funds</u>      | <u>Funds</u>   | <u>Total</u>  |                |
|                   |                              |     | <u>£</u>          | <u>£</u>       | <u>Funds</u>  | <u>£</u>       |
| 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**

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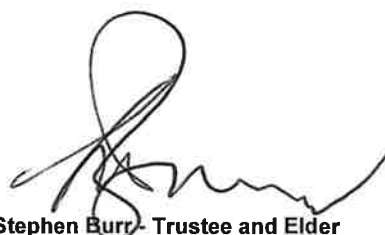
**Balance Sheet as at 31 December 2024**

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

|   | <u>2024</u>       |                     |               | <u>2023</u>   |
|---|-------------------|---------------------|---------------|---------------|
|   | <u>Restricted</u> | <u>Unrestricted</u> | <u>TOTAL</u>  | <u>£</u>      |
|   | <u>£</u>          | <u>£</u>            | <u>£</u>      |               |
| Missionary giving was as follows -      |                   |                     |               |               |
| 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**

**BRAMHALL BAPTIST CHURCH**

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**ACCOUNTS FOR THE YEAR ENDED  
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**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**

BRAMHALL BAPTIST CHURCH

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

INCOME

|   | Notes | <u>Restricted<br/>Funds</u><br>£ | <u>General<br/>Funds</u><br>£ | <u>2024<br/>Total<br/>Funds</u><br>£ | <u>2023</u><br>£ |
|---|-------|----------------------------------|-------------------------------|--------------------------------------|------------------|
| <b>General Fund</b>                             |       |                                  |                               |                                      |                  |
| <b><u>Voluntary Income</u></b>                  |       |                                  |                               |                                      |                  |
| 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            |
| <b><u>Non-Voluntary Income</u></b>              |       |                                  |                               |                                      |                  |
| Manse Rental                                    |       |                                  | 13,965                        | 13,965                               | 0                |
| Bank Interest                                   |       |                                  | 390                           | 390                                  | 410              |
| <b>General Fund Total</b>                       |       | <u>5,400</u>                     | <u>113,050</u>                | <u>113,050</u>                       | <u>84,370</u>    |
| <b>Designated Funds</b>                         |       |                                  |                               |                                      |                  |
| 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               |
| <b>Total Church Income</b>                      |       | <u>3,682</u>                     | <u>114,318</u>                | <u>117,999</u>                       | <u>86,446</u>    |
| <b>Total Church Expenditure - Page 5</b>        |       | <u>8,869</u>                     | <u>84,507</u>                 | <u>93,376</u>                        | <u>129,619</u>   |
| <b>NET RESOURCES</b>                            |       | <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>   |

BRAMHALL BAPTIST CHURCH

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

EXPENDITURE

| General Fund      |                              | <u>Notes</u> | <u>Restricted</u><br><u>Funds</u><br><u>£</u> | <u>General</u><br><u>Funds</u><br><u>£</u> | <u>2024</u><br><u>Total</u><br><u>Funds</u><br><u>£</u> | <u>2023</u><br><br><u>£</u> |
|-------------------|------------------------------|--------------|---|--|---|-----------------------------|
| 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 |                              |              | 8,869   | 84,507                                     | 93,376  | 129,619                     |

**BRAMHALL BAPTIST CHURCH**

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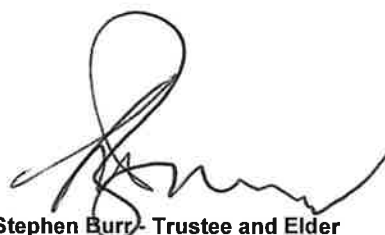
**Balance Sheet as at 31 December 2024**

|   | Notes | 2024<br>£             | 2023<br>£             |
|---|-------|-----------------------|-----------------------|
| <b>FIXED ASSETS</b>                             |       |                       |                       |
| Freehold Property at Net Book Value             |       | 318,137               | 325,897               |
| <b>CURRENT ASSETS</b>                           |       |                       |                       |
| Bank and Cash                                   |       | 36,212                | 12,513                |
| Debtors   |       | 6,354                 | 5,525                 |
| <b>TOTAL CURRENT ASSETS</b>                     |       | <u>42,567</u>         | <u>18,038</u>         |
| <b>TOTAL ASSETS</b>                             |       | <u>360,704</u>        | <u>343,935</u>        |
| <b>LIABILITIES</b>                              |       |                       |                       |
| 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>       |
| <b>NET ASSETS before Long Term Liabilities</b>  |       | <u>346,590</u>        | <u>333,664</u>        |
| Creditors due more than 12 months               |       |                       |                       |
| Manse Loan                                      |       | (127,705)             | (137,043)             |
| <b>NETT ASSETS</b>                              |       | <u><u>218,885</u></u> | <u><u>196,622</u></u> |
| <b>FUNDS</b>                                    |       |                       |                       |
| <b>UNRESTRICTED</b>                             |       |                       |                       |
| General Fund                                    |       | 115,874               | 86,063                |
|   |       | <u>115,874</u>        | <u>86,063</u>         |
| <b>RESTRICTED</b>                               |       |                       |                       |
| Missions Account                                |       | 1,874                 | 1,661                 |
| Freehold Property Equalisation Account          |       | 101,137               | 108,897               |
|   |       | <u><u>218,885</u></u> | <u><u>196,622</u></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>          |
|-----------------|----------------------|----------------------|
|                 | <u>£</u>             | <u>£</u>             |
| Beswick Trust   | 5,396                | 3,634                |
| Other income    | 1,700                | 1,127                |
| Insurance Claim | 0                    | 2,436                |
|                 | <u><u>£7,096</u></u> | <u><u>£7,197</u></u> |



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

## 3.1. MISSIONARY GIVING AND OUTREACH

|   | <u>2024</u>       |                     |               | <u>2023</u>   |
|---|-------------------|---------------------|---------------|---------------|
|   | <u>Restricted</u> | <u>Unrestricted</u> | <u>TOTAL</u>  | <u>£</u>      |
|   | <u>£</u>          | <u>£</u>            | <u>£</u>      |               |
| Missionary giving was as follows -      |                   |                     |               |               |
| 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.