

HAZEL GROVE BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS
YEAR ENDED 31st AUGUST 2025

Hazel Grove Baptist Church Year Ended 31st August 2025

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Hazel Grove Baptist Church Year Ended 31st August 2025

Elders and Deacons Report i.e. the Trustees

The Deacons present their report for the year ended 31st August 2025

Elders and Deacons i.e. the Trustees

The Trustees who have served during the year, their responsibilities within the church, the dates of their appointment, re-appointment, or resignation.

ELDERS	RESPONSIBILITY	APPOINTED (re-appointed)
Jonathan Bramwell	Senior Minister	Employee
Mark Paddon	Assistant Minister	Resigned 31.08.2025
John Bulman	Elder/Pastoral	04 January 2022
Nigel Tedford	Elder/Evangelism	03 May 2022

DEACONS	RESPONSIBILITY	APPOINTED (re-appointed)
Maureen S. Babcock	Administration	08 March 2022
Michael Burgess	Technology	04 March 2025
Jean Baker	Community	16 October 2021
Felicity Chisholm	Worship	08 March 2022
Denise Edge	Finance	04 January 2022
Cathy Mackay	Safeguarding	16 October 2021
Brian Needham	Fabric/Personnel	07 March 2023
Uchenna Okoye	Youth	03 May 2022

Principal Address

Hazel Grove Baptist Church
Station Street, Hazel Grove, Stockport, Cheshire, SK7 4EX

Principal Bankers

The Royal Bank of Scotland,
Drummond House, 1 Redheughs Avenue, Edinburgh. EH12 9JN

Reporting Accountants

Castletons, Chartered Certified Accountants
The Old Workshop, 12b Kennerleys Lane, Wilmslow, Cheshire, SK9 5EQ

Trustees

North Western Baptist Association
Resource Centre, Fleet Street, Newton, Wigan, WN5 0DS

Charity number 1133951

Hazel Grove Baptist Church Year Ended 31st August 2025

Status

HGBC is a Member of the Baptist Union of Great Britain. The Trustees of HGBC are the North Western Baptist Association who were appointed in accordance with the Fairbairn Trusts, agreed at a Church Meeting dated 28th October 1993. The present Constitution of HGBC was adopted at a Special Church Meeting on Tuesday, 20 October 2009.

Aims and Objectives

The aim of the church shall be to serve as the body of Christ in order to extend the Kingdom of God and glorify His Name in the areas of Hazel Grove, Stockport and beyond.

In pursuing this aim, the main objectives shall be those in the church's vision, and captured in the church's mission of:

'Turning ordinary people into extraordinary disciples of Jesus'

To enable ordinary people to become extraordinary disciples of Jesus, the church engages in:

1. Worship and Prayer
2. Bible Teaching and Fellowship
3. Missionary Evangelism at home and abroad
4. Nurturing Christian believers
5. Encouraging and equipping the congregation
6. Children and Young People's work
7. Pastoral Care
8. Supporting Social Care
9. Meeting certain needs of the Community.
10. Relating to Baptists and other Christians generally, as beneficially as possible.

The Church's aims and objectives are worked out on a daily basis in accordance with the vision God has given to the Church, and as the Holy Spirit directs through the Church Meeting from time to time.

Hazel Grove Baptist Church Year Ended 31st August 2025

Financial Review

The HGBC Leadership are extremely grateful for the continued, outstanding, financial support of its members and church attendees.

HGBC were very pleased to welcome their new Senior Minister Jonathan Bramwell in August 2025.

Income

Total income for this year of £390,998 compared to £300,211 in the previous year.

Expenditure

Total expenditure for this year was £244,233 (including depreciation of £22,563) compared to £290,330 (including depreciation of £21,880) in the previous year.

The church has been able to continue its support of many Mission Works as hoped and planned, both in the UK and Abroad, by donating £28,819 (previous year £31,377).

It also helped its own members in financial need with Pastoral donations totalling £16,195 (previous year £4,714), along with food parcels where needed.

Reserves Policy

The Trustees have examined the need for free reserves and they consider, that given the nature of the charity's work and its commitments, the level of the free reserves should be approximately 4 month's salary and building costs as a general rule being £65,000, whilst acknowledging the leading of the Holy Spirit which would allow reserves to fall below this level.

Reporting Accountant

In preparing this report and these accounts we are grateful to our accountant, Castletons Accountants. The accounts have been prepared in accordance with the Charity Commissioners guidelines for an Independent Examination, and are presented for your approval.

The attached accounts and statements of assets and liabilities relating to year ending 31st August 2025, are as approved by the deacons.

Approved by the Diaconate and signed on its behalf by:

Deacon Date

Hazel Grove Baptist Church Year Ended 31st August 2025

INDEPENDENT EXAMINERS REPORT TO THE DEACONS AND MEMBERS OF HAZEL GROVE BAPTIST CHURCH

I report on the accounts of the Trust for the year ended 31st August 2025, which are set out on pages 7 – 16.

Respective responsibilities of Deacons and examiner

As the charity's Deacons you are responsible for the presentation of the accounts; you consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the 2011 Act) does not apply and an independent examination is needed.

It is my responsibility to examine the accounts under Section 145 of the 2011 Act, state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5) (b) of the 2011 Act, whether particular matters have come to my attention.

Basis of Independent Examiners 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 charity and a comparison of the accounts presented with those records. It also includes consideration of the unusual items or disclosures in the accounts, and seeking explanations from you as Deacons concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on whether the accounts present a true and fair view and the report is limited to those matters set out in the statement below

Independent Examiners Statement

Since the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

In connection with my examination, no matter has come to my attention:
which gives me reasonable cause to believe that in any material aspect the requirements

- The accounting records were not kept in accordance with section 130 of the 2011 Act; and
- The accounts did not accord with the accounting records or
- The accounts did not comply with the accounting requirements of the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

JACQUELINE FORD FCCA
CASTLETONS
CHARTERED CERTIFIED ACCOUNTANTS
THE OLD WORKSHOP
12B KENNERLEYS LANE
WILMSLOW
CHESHIRE SK9 5EQ
DATE

Hazel Grove Baptist Church Year Ended 31st August 2025

Statement of Financial Activities For The Year Ended 31st August 2025

Income & Expenditure Account		UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
No. = Note number to accounts	NO	2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
Incoming Resources		£	£	£	£	£	£
Covenanted Giving		157,540	158,081	0	0	157,540	158,081
General Offerings		38,668	28,756	0	0	38,668	28,756
Donations.		13,759	35,599	0	0	13,759	35,599
Donation transfer to restricted fund			-10000		10000		
Tax refunds		31,336	34,959	0	0	31,336	34,959
Bank Interest Received		5,409	3,350	0	0	5,409	3,350
Gifts for Specific Needs			0	11,017	7,518	11,017	7,518
Miscellaneous Income	3	13,922	20,193		0	13,922	20,193
Deaconfield Limited			5,000		0		5,000
Profit on sale of fixed assets		119,347	6,755		0	119,347	6,755
Total Income for Year		379,981	282,693	11,017	17,518	390,998	300,211

Hazel Grove Baptist Church Year Ended 31st August 2025

Statement of Financial Activities For The Year Ended 31st August 2025

Income & Expenditure Account		UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
No. = Note number to accounts	NO						
Total Income for the Year		379,981	282,693	11,017	17,518	390,998	300,211
Resources Expended							
Direct Charitable Expenditure							
Ministerial Salaries & Expenses	4	89,198	133,143	0	0	89,198	133,143
Mission, Donations & Training	5	28,819	31,377	0	0	28,819	31,377
Pastoral Gifts for Specific Needs			0	16,195	4,714	16,195	4,714
Miscellaneous Expenses	6	13,813	35,589		0	13,813	35,589
Youth, Stationery & Outreach	7	30,686	28,593		0	30,686	28,593
Depreciation	8	22,563	21,880		0	22,563	21,880
Direct Charitable Expenditure		185,079	250,582	16,195	4,714	201,274	255,296
Other Expenditure							
Building Maintenance Costs	9	40,979	32,574	0	0	40,979	32,574
Accountancy		1,920	1,800	0	0	1,920	1,800
Valuation fee		0	660	0	0	0	660
Non-Charitable Expenditure		42,899	35,034	0	0	42,899	35,034
Total Expenses for the Year		227,978	285,616	16,195	4,714	244,173	290,330
Net Incoming Resources		152,003	-2,923	-5178	12,804	146,825	9,881
Fund Balances at 1.9.2024		923,374	926,297	12,804	0	936,178	926,297
Transfers							
Fund Balances at 31.8.2025		1,075,377	923,374	7,626	12,804	1,083,003	936,178

Hazel Grove Baptist Church Year Ended 31st August 2025

BALANCE SHEET

As At 31st August 2025

BALANCE SHEET : ASSETS		UNRESTRICTED		RESTRICTED		TOTAL FUNDS	
NO. =	NO	2024/25	2023/24	2024/2025	2023/24	2024/25	2023/24
Note to Balance Sheet							
Fixed Assets: Tangible	2	£	£	£	£	£	£
Freehold on Station St.		579,308	599,684	0	0	579,308	599,684
Fixtures & Equipment		8,688	6,358	0	0	8,688	6,358
Share of Manse		0	19,240	0	0	0	19,240
Total Fixed Assets		587,996	625,282	0	0	587,996	625,282
Intangible Fixed Asset	2a	122,000	122,000	0	0	122,000	122,000
Current Assets							
Stock of Stationery		50	50	0	0	50	50
Debtors	10	0	15,049	0	0	0	15,049
Bank Balances	11	373,036	169,502	7,626	12,804	380,662	182,306
Total Current Assets		373,086	184,601	7,626	12,804	380,712	197,405
Creditors: ≤ 1 Year	12	7,705	8,509	0	0	7,705	8,509
				0			
Net Current Assets		365,381	176,092	7,626	12,804	373,007	188,896
Net Assets Before Creditors ≤ 1 Year		1,075,377	923,374	7,626	12,804	1,083,003	936,178
REPRESENTED BY							
Accumulated Fund							
Balance b/forward		923,374	926,297	12,804	0	936,178	926,297
Deficit/Surplus for the year		152,003	-2,923	-5,178	12,804	146,825	9,881
Transfer to/from restricted funds							
Balances @ Year End		1,075,377	923,374	7,626	12,804	1,083,003	936,178

Approved by the Deacons on

DENISE EDGE - Treasurer

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

1. ACCOUNTING POLICIES

The financial statements, incorporating a Statement of Financial Activities, have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 together with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The particular accounting policies adopted by the Deacons are described below:

i) ACCOUNTING CONVENTION

These financial statements have been prepared under historic cost convention as modified by the revaluation of Fixed Assets.

ii) INCOMING RESOURCES

Gifts received are accounted for as soon as it is prudent and practicable to do so, generally the earlier of the date of notification and receipt.

Covenant giving and general offerings are accounted for on receipt of the funds. Tax rebates are accounted for on receipt.

Gift aid receipt from Deaconfield Limited are accounted for when received.

iii) RESOURCES EXPENDED

Direct Charitable Expenditure. Includes all expenditure directly related to the objects of the church (in accordance with SORP)

iv) PENSION COSTS

The pension costs charged in the financial statements represent the contributions payable by the church during the year. The church makes contributions to the minister's and assistant minister's personal pension plan. The assets of the schemes are held separately from those of the church in independently administered funds.

The pension costs charge represents contributions payable by the church to the funds and amounted to £4,642 (2024: £8,706)

v) DEACONS

Deacons are not reimbursed expenses for the work carried out as Deacons.

vi) DEPRECIATION

Tangible fixed assets are capitalised if they cost £1,500 or more. They are stated at cost less their estimated residual value, and are written off over the assets expected useful life, as follows:

Audio Visual Equipment	Useful Life: 4 years
Computer Hardware & Software	Useful Life: 3 years
Motor Vehicles	Useful Life: 5 years
Land & Buildings & Manse	Useful Life: 50 years

vii) CHANGES TO ACCOUNTING ESTIMATES

No changes to accounting estimates have occurred in the reporting period.

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

viii) INTANGIBLE ASSETS

Intangible assets are held that do not have a physical substance but are identifiable and are controlled through custody or legal rights.

No amortisation is charged as it is considered the value of the assets are in excess of the cost.

Intangible assets are included at historical cost.

2. FIXED ASSETS	Church Building	Share of 31 Cheviot Road	Fixture & Equipment	Motor Vehicle	Total Fixed Assets
Cost or Valuation	£	£	£	£	£
Balance @ 1 st September 2024	1,018,809	37,000	195,628		1,251,437
Additions			4,517		4,517
Disposals		-37,000	-70,417		-107,417
Balance @ 31st August 2025	1,018,809	0	129,728	0.000	1,148,537
Depreciation					
Balance @ 1 st September 2024	419,125	17,760	189,270	0	626,155
Charge for Year	20,376		2,187	0	22,563
Eliminated on Disposals		-17,760	-70,417		-88,177
Balance @ 31st August 2025	439,501	0	121,040	0.000	560,541
Net Book Values					
31st August 2025	579,308	0	8,688	0	587,996
31st August 2024	599,684	19,240	6,358	0	625,282

The Trust deeds to the church building have been deposited with the Baptist Union for safe keeping.

A valuation was prepared by Trafford Surveyors Limited on 28 January 2022 on the Church building, the market value of the property was valued at £610,000.

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

2.a. INTANGIBLE FIXED ASSET	INVESTMENT	2025	2024
	100 Ordinary £1 Shares in Deaconfield Limited (100% Holding)	122,000	122,000
31st August 2025	Cost of Investment at year end	122,000	122,000

The shares in Deaconfield Limited are registered in the name of the church's trustees, North Western Baptist Association, Resource Centre, Fleet Street, Pemberton, Wigan, WN5 0DS.

The acquisition of the 80 £1 ordinary shares in Deaconfield Ltd in 2004 gives the church ownership of the company which owns the land directly behind the Station Street property.

Note 3:	No	UNRESTRICTED		RESTRICTED		TOTAL FUNDS	
Miscellaneous Income		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Youth Receipts		5,470	5,805	0	0	5,470	5,805
Seedlings		2,114	1,954	0	0	2,114	1,954
Personnel/Prof		800	1,046	0	0	800	1,046
Mission		3,584	5,218	0	0	3,584	5,218
Sundry Income		361	2,322	0	0	493	2,322
Community		1,493	2,807	0	0	1,361	2,807
Worship		100	1,041	0	0	100	1,041
	3	13,922	20,193	0	0	13,922	20,193

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

Note 4:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Salaries		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Salaries		71,600	102,640	0	0	71,600	102,640
Employers National Insurance		370	5,740	0	0	370	5,740
Pension Costs		4,642	8,706	0	0	4,642	8,706
Expenses		1,608	3,674	0	0	1,608	3,674
Time for God		7,584	8,701	0	0	7,584	8,701
Recruitment costs		138	0	0	0	138	0
Payroll costs		873	761	0	0	873	761
Training teamaway		2,383	2,921	0	0	2,383	2,921
	4	89,198	133,143	0	0	89,198	133,143

Total average number of employees during the year was 4 (average 2024- 5).

Note 5:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Mission, Donations and Training		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Home Missions		14,691	16,336	0	0	16,336	16,336
Overseas Missions		14,128	15,041	0	0	15,041	15,041
Total	5	28,819	31,377	0	0	28,819	31,377

Note 6:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Miscellaneous Expenses		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Rent, Licences & Insurance's		6,981	6,996	0	0	6,981	6,996
Gas, Electric and Water		2,187	24,057	0	0	2,187	24,057
Telephone		3,499	3,437	0	0	3,499	3,437
Bank charges		1,146	1,099	0	0	1,146	1,099
Total	6	13,813	35,589	0	0	13,813	35,589

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

Note 7:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Youth, Stationery And Outreach		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Signing		250	250	0	0	250	250
Evangelism		3,963	3,094	0	0	3,963	3,094
Catering and cleaning		5,604	8,680	0	0	5,604	8,680
Outreach		4,619	4,099	0	0	4,619	4,099
Stationery & Comp. Consumables		5,649	3,224	0	0	5,649	3,224
Pulpit Supply		195	153	0	0	195	153
Youth		4,782	5,264	0	0	4,782	5,264
Community		2,323	1,827	0	0	2,323	1,827
Resources		984	1,818	0	0	984	1,818
Youth holiday		2,317	0	0	0	2,317	0
Misc		0	184	0	0	0	184
Total	7	30,686	28,593	0	0	30,686	28,593

Note 8:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Depreciation to Fixed Assets (Period to write off)		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
Ministers Car: (5 years)	2	0	0	0	0	0	0
Valuation of Manse: (50 years)	2	0	740	0	0	0	740
Church Freehold: (50 years)	2	20,376	20,376	0	0	20,376	20,376
Computers & Equipment: (3/4 years)	2	2,187	764	0	0	2,187	764
Total Depreciation for Year	8	22,563	21,880	0	0	22,563	21,880

Note 9:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
Repairs to Premises and Building Improvements		2023/25	2023/24	2024/25	2023/24	2024/25	2023/24
		£	£	£	£	£	£
General Repairs & Maintenance		37,084	24,884	0	0	37,084	24,884
Projects		0	3,695	0	0	0	3,695
Equipment repairs		1,607	0	0	0	1,607	0
Assets under £1,500 w/off		2,288	3,995	0	0	2,288	3,995
Total Improvements for Year	9	40,979	32,574	0	0	40,979	32,574

Hazel Grove Baptist Church Year Ended 31st August 2025

Notes to the Accounts

Note 10:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
Debtors		£	£	£	£	£	£
Deaconfield Ltd		0	5,000	0	0	0	5,000
Gift Aid		0	9,968	0	0	0	9,968
Other		0	81	0	0	0	81
Total debtors	10	0	15,049	0	0	0	15,049

Note 11:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
Bank Balances		£	£	£	£	£	£
Current Account		-542	2,097	0	0	-542	2,097
Deposit Account		63,024	94,235	0	0	63,024	94,235
BUC a/c		139,234	0	0	0	139,234	0
New Liquid Manager account		124,426	85,974	0	0	124,426	85,974
Vernon Building Society		54,520	0			54,520	0
Total Bank and Cash Balances	11	380,662	182,306	0	0	380,662	182,306

Note 12:	No	UNRESTRICTED FUNDS		RESTRICTED FUNDS		TOTAL FUNDS	
		2024/25	2023/24	2024/25	2023/24	2024/25	2023/24
Creditors:							
Due in less than one year			£	£	£	£	£
Accruals		7,705	8,509	0	0	7,705	8,509
Total Creditors ≤ 1 Year	12	7,705	8,509	0	0	7,705	8,509

Note 13:

Independent Examination

The amount payable to the independent examiner was as follows

	2025	2024
	£	£
Independent examination	1,920	1,800
Other assurance services	Nil	Nil
Tax advisory services	Nil	Nil
Other financial services	<u>Nil</u>	<u>Nil</u>
	<u>1,920</u>	<u>1,800</u>

Note 14:
Related Party Disclosure

The trustees who were remunerated during the year were Rev Bramwell and Mark Paddon as below.

	Salaries	Employers NIC	Pensions	Total 2025	Total 2024
	£	£	£	£	£
Minister	5,282	39	754	6,075	45,491
Assistant Minister	47,396	299	3,982	51,677	50,902
Youth/family Worker	0	0	0	0	0
Total for year	82,013	5,691	8,689	96,393	96,393