SANDBACH BAPTIST CHURCH

England & Wales · Charity number 1186522

Details

Status	Registered
Legal form	CIO
Registered	2019-11-22
Register	View on the Charity Commission register

Contact

Address	Ground Floor 36 Green Street Sandbach
Phone	07966202913
Email	alistair@sandbach-baptist.org.uk
Website	www.sandbach-baptist.org.uk

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

Activities: We are a Christ-focussed Church, which aims to share the love of Jesus, with the local community and by supporting worldwide Christian mission. We hold services, mid-week meetings and regular social activities. We also use our community building to serve the local community, with weekly activities for the elderly and very young. Our members also support local school, foodbank, and debt advice

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- Cheshire East

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£138,409	£83,249	-	-
2024-08-31	£81,973	£71,637	-	-
2023-08-31	£76,813	£73,539	-	-
2022-08-31	£69,994	£72,344	-	-
2021-08-31	£71,147	£59,965	-	-
2020-08-31	£62,396	£52,242	-	-

Trustees

Name	Role	Appointed
Andrea Jones		2020-11-30
Bernard Williams		2022-11-28
Christine Margaret Nash		2025-03-24
George Beresford Hill		2020-11-30
Ian Howard Parsons		2025-04-06
Susan Warburton		2025-03-24

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SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2025

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

VERSION FINAL 12/11/25

SANDBACH BAPTIST CHURCH

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FOR THE PERIOD ENDED 31 AUGUST 2025

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SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2025

The Trustees present this report with the financial statements of the charity for the period ended 31 August 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

REFERENCE AND ADMINISTRATON DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street (Ground Floor)

Sandbach

Cheshire

CW11 1GX

Trustees

The Trustees of the charity during the period covered by this report were:

Rev A Stewart (Chair – retired 31/08/25)

Mr B Williams

Mr G Hill

Mrs A Jones

Mrs H Carter

Mr I Parsons (re-appointed 06/04/25)

Dr S Warburton (appointed 24/03/25)

Mrs C Nash (appointed 24/03/2025)

Mrs S Radcliffe (retired 25/11/24)

The trustees are all members of the charity

The Trustees of the charity at the date the report and accounts were approved were:

Mr B Williams (Elder and Chair) (re-appointed 24/11/25)

Mr G Hill

Mrs A Jones

Mr I Parsons

Dr S Warburton

Mrs C Nash

Mrs H Carter (retired 24/11/25)

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable objectives

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association; however, the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

The charity is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks and receive a financial report or update at each meeting.

The Minister and Elder also meet regularly by Zoom.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Objectives and Activities

To achieve the principal charitable objectives above, the church provides a variety of activities both for its membership and for the community. The aim is to share the love of Jesus with the community in Sandbach, and further afield.

The Church does not own a place of worship but hires a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church currently rents a community building at 36 Green Street (Ground Floor), Sandbach, called Oasis Community Centre ("Oasis"), for further acts of worship; study groups; and community-based activities. The Church also makes Oasis available to community groups to hire.

The Church also uses a hybrid of face to face and online activities carried out on the Zoom video conferencing platform. A summary of key activities is as follows:

Worship, Study and Prayer

Central to the work and witness of the Church is the provision of regular Sunday services of Christian worship. A children's programme usually takes place during these services.

An audio recording of Sunday morning worship is taken and uploaded to the Church website.

Average weekly attendance on a Sunday morning for the reporting period was 48.

The following mid-week groups met for Prayer, Worship and Bible Study:

Face to Face

- Tuesday Evening "Encounter with God" meeting
- Wednesday morning Ladies Fellowship
- Wednesday Evening Bible Study Group
- Saturday Morning Prayer Gathering
- Music Group Practice
- Messy Church - the Church has run several sessions as a complementary style of craft-based worship and numbers in attendance have increased during the year.

Online via Zoom

- Thursday evening House group

The Minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. This was emailed to members and associates and printed and delivered to those people without email.

A Church Retreat was held in October 2024, which was a time of spiritual enrichment and reflection.

Activities at Oasis

In addition to the face-to-face meetings mentioned above under Worship, Study and Prayer, we have provided the following services:

- Tots and Co – pre-school toddlers and carers
- Welcome BAP for seniors.
- Shoebox packing for the Teams4U shoebox project.
- External lettings to groups providing community led activities:
    - University of the 3rd Age ("U3A")
    - Chair fitness classes
    - National Childbirth Trust

Additionally, an independent youth organisation called Urban Saints met at Oasis, the leaders for which were all members of the Church. Please see below for more information about the future of this group.

Other activities

The Church is an active member of Churches Together in Sandbach ("CTiS") and in addition to joining together in acts of worship and acts of witness to the community, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank.
- Sandbach Pantry.
- Christian Aid week.
- Tackling climate change locally.
- Outdoor community singing of Christmas Carols and sharing the Christmas message.
- Christmas Day lunch for people in our community who are on their own.
- Amnesty International's Write for Rights campaign, which brings together people from around the world to fight injustice and support people whose human rights are under threat.

Our Minister met regularly with other clergy in Sandbach and local Baptist ministers.

The Church also has strong ties with Sandbach Primary Academy where our Minister has been a Governor for the last few years, so he met with the teachers and did some work with the children.

A programme of inclusive social events was held during the year including walks and a garden party.

The Church has continued to look at issues of neurodiversity to help ensure we are as inclusive as possible.

In terms of wider mission activities, the Church supports a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving.

On occasions, guest speakers from some of the organisations we support share information about their work at Sunday services during the year.

Special appeals have also been held throughout the year for worthy causes, including Tear Fund, Mission Aviation Fellowship, Sandbach Pantry, Prison Fellowship and our partner mission organisation in Albania: Tek Ura At The Bridge.

The Church operates a Safeguarding Policy to protect children and adults at risk, which is reviewed regularly by the leadership team during the year and approved by the Church on an annual basis. The Church facilitates safeguarding training, for those who need it, in accordance with the Church Safeguarding Policy. The Church also ensures that people working with children and adults at risk are appropriately vetted by the Disclosure and Barring Service.

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Significant decisions made during the period

1) Purchase of 36 Green Street

In October 2024, the owner of 36 Green Street (comprising Oasis on the ground floor and 2 one-bedroom flats on the 1st floor) approached the Church to see if we would be prepared to purchase the whole building. After months of prayer, discussion amongst the leadership and Church membership and detailed analysis of the financial implications of the purchase, the decision was taken unanimously at a Special Church Meeting on 12 January 2025 to purchase 36 Green Street. A major reason was that if the building had been bought by a developer (as had happened with other

properties in the street), the Church may have had to vacate Oasis, which would mean that all our community-based mission activity would have either ceased or would have had to re-locate across multiple locations across town at extra cost. This would have led to a significant disruption to our mission work, and it was agreed that for this mission work to continue with certainty, we should submit an offer to purchase 36 Green Street. An offer of £200k was accepted and with legal fees the total cost is expected to be approximately £211k. The purchase will be funded by:

- Transfer from reserves	£123,500
- Additional donations and associated gift aid of	£ 48,600
- Interest free loans from church members of	£ 38,900
Total:	£211,000

The interest free loans have been agreed over varying periods of between 2-10 years; however, it is the intention to repay all loans as soon as possible. As at the end of the financial period in question, the purchase was still going through with solicitors dealing with several outstanding legal issues.

2) Retirement of Minister

In early 2025, our Minister Rev Stewart announced his intention to resign, having reached retirement age. Rev Stewart formally resigned on 31 August 2025, and the Church subsequently entered a period of "Pastoral Vacancy". The Church has appointed a moderator from the North Western Baptist Association to work with the Trustees on a future vision and profile for the Church, which will enable the search for a new Minister to commence. It is acknowledged that the Church may be without a Minister for a significant period due to a shortage of possible candidates.

The Church has the benefit of several folks who can preach, and lead Sunday Worship and all midweek and mission activities are expected to continue. Our Elder, Mr Bernie Williams, will assume oversight of all pastoral issues, supported by the Trustees and Church members and Associates.

3) Integration of Youth work previously undertaken by Urban Saints

Urban Saints is an external organisation which has been championing the gospel among young people for over 100 years and sponsoring local groups for young people all over the country. The group in Sandbach has been reaching out to young people aged 9-18 for many years and the current set of leaders are all members of Sandbach Baptist Church. In 2025, Urban Saints took the decision to withdraw its sponsorship of local groups from the end of August 2025, meaning that all groups had to seek new sponsors. Given the very close ties with this youth work, the Church took the decision to integrate the group into the Church family, and the new group has been re-branded "Energize" and will formally be part of the Church from 1 September 2025.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

On 31 August 2025, the membership stood at 47.

Financial Review

The Church continues to raise the funds it needs to carry on its activities, from within its own membership/congregation and through external lettings.

The Church employed one member of staff during the reporting period, which was the Minister (who as previously reported, retired on 31 August 2025). The Church is therefore heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Treasurer prepares a budget at the beginning of each Financial Year, which is approved first by the Trustees and ratified by the Church Meeting in September annually.

Within the overall budget, the Church sets a mission budget each year based approximately on 10% of the previous year's income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

In addition to the Mission Budget, the Church also holds appeals during the year in which money is raised and paid out to other charitable organisations.

An agreed Financial Controls Policy (including policies on Reserves and Investments) is in place together with a self-assessment against the Charity Commission checklist. This checklist contains questions to help charity trustees evaluate the Charity's performance against the legal requirements and good practice recommendations set out in the commission's guidance on internal financial controls for charities.

The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The financial statements show an overall surplus for the year of £55,160, however this included a surplus of £46,080, which relates solely to income and expenditure received and incurred for the one-off purchase of 36 Green Street.

Reserves Policy

The Trustees and Church Members have agreed that three months' normal expenditure be kept in reserves to cover unexpected expenditure, which may arise. The Church currently has significant reserves to meet this policy requirement, however once the purchase of 36 Green Street is completed, the Church will be closer to the three months' normal expenditure threshold. The Reserves Policy will be reviewed again in the next financial year, following the purchase of 36 Green Street.

Signed: B E. Williams

Mr B Willams
Elder and Chair of Trustees

Date: 24/11/25

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 1st September 2024 – 31st August 2025

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner: D. Halworth

Name of independent examiner: DAVID HALSWORTH

Relevant professional qualification of independent examiner: CIPFA

Name of firm (where appropriate): N/A

Address: 26 HILL ST, SANDBACH, CHESHIRE

Post Code CW11 3JE

Date: 14/06/26

SANDBACH BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2025	2024
Receipts			
Weekly offerings		12,949	12,347
Donations		46,059	40,894
Income tax recovered on gifts		11,856	11,273
Investment income	2	5,585	7,038
Rents and contributions for use of premises		1,530	3,213
Raised for other causes	3	6,661	2,513
Church weekend and Retreats		200	0
Other income	4	0	200
Total Receipts		**84,840**	**77,478**
Payments			
Ministry	5	(40,678)	(38,715)
Mission	6	(7,950)	(7,800)
Premises	7	(15,333)	(12,818)
Administration and Other	8	(4,316)	(3,172)
Amounts passed onto other causes	9	(6,793)	(2,539)
Total Payments		**(75,070)**	**(65,044)**
Net receipts / (payments) for the period		9,770	12,434
Transfers from General Fund		**(38)**	**(16)**
Transfers to General Fund		**240**	**240**
Cash balance at previous year end		**146,505**	**133,847**
Cash balance at current year end		**156,477**	**146,505**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2025	2024
Receipts			
Grant Oasis		0	0
Grant Manse		0	0
Total Receipts		**0**	**0**
Payments			
Maintenance/Renovation to Manse		(839)	(1,867)
Maintenance/Renovation to Oasis		(32)	(309)
Total Payments		**(871)**	**(2,176)**
Net receipts (payments) for the period		(871)	(2,176)
Transfers to / (from) Building fund		**0**	**0**
Cash balance at previous year end		**31,400**	**33,576**
Cash balance at current year end		**30,529**	**31,400**

PURCHASE OF 36 GREEN STREET RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2025	2024
Receipts			
Donations		40,975	0
Gift Aid		7,625	0
Total Receipts		**48,600**	**0**
Payments			
Legal Fees		(2,520)	(0)
		(0)	(0)
Total Payments		**(2,520)**	**0**
Net receipts / (payments) for the period		46,080	0
Cash balance at previous year end		**0**	**0**
Cash balance at current year end		**46,080**	**0**

SHOEBOX APPEAL (DESIGNATED ACCOUNT)

	Note	2025	2024
Receipts			
Donations		499	684
Total Receipts		**499**	**684**
Payments			
Boxes and contents		(92)	(0)
Transport		(528)	(480)
Total Payments		**(620)**	**(480)**
Net receipts (payments) for the period		(121)	204
Transfers to Shoebox Account – Gift Aid		**38**	**16**
Cash balance at previous year end		**308**	**88**
Cash balance at current year end		**225**	**308**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2025	2024
Receipts			
Donations and other income		1,744	1,087
Memorials		0	0
Total Receipts		**1,744**	**1,087**
Payments			
Meals		(1,220)	(1,141)
Gifts, cards and other		(0)	(231)
Total Payments		**(1,220)**	**(1,372)**
Net receipts / (payments) for the period		524	(285)
Transfers to General Fund - Oasis		**(240)**	**(240)**
Cash balance at previous year end		**956**	**1,481**
Cash balance at current year end		**1,240**	**956**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2025	2024
Receipts			
Weekly donations and other income		2,726	2,723
Total Receipts		**2,726**	**2,723**
Payments			
Child sponsorship charities	10	(2,948)	(2,564)
Total Payments		**(2,948)**	**(2,564)**
Net receipts / (payments) for the period		(222)	159
Transfers from General fund		**0**	**0**
Cash balance at previous year end		**817**	**658**
Cash balance at current year end		**595**	**817**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2025

	Note	2025	2024
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	0
RBS Bank Account		8,172	10,597
Baptist Union Corp. Ltd (7 day notice)		189,384	14,853
Baptist Union Corp. Ltd (3 month notice)		27,466	154,536
Baptist Union Corp. Ltd (1 Month notice)		10,124	0
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	11	402,187	395,416
Total Assets		**637,333**	**575,402**
Liabilities			
Current liabilities		0	0
Pension Scheme liability	12	0	0
Other liabilities		0	0
Total Liabilities		**0**	**0**

The accounts and statement of assets and liabilities as set out on pages 10-14 relating to the period ending 31 August 2025 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 24/11/25

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2025	2024
Bank and savings interest	5,585	7,038
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**5,585**	**7,038**

3. Raised for other Causes

	2025	2024
Tek Ura Albania	463	649
Tear Fund	336	273
Sandbach Pantry	1,297	618
Sandbach Foodbank	30	30
Morning Star Ministries	0	100
Angel Tree	20	143
Rev Stewart Retirement Collection	3,815	0
Mission Aviation Fellowship	700	700
Total raised for other Causes	**6,661**	**2,513**

4. Other Income

	2025	2024
Utility and other refunds	0	200
Other income	0	0
Total Other Income	**0**	**200**

5. Ministry

	2025	2024
Minister's stipend	(22,092)	(21,286)
Pension contribution	(6,962)	(6,794)
Pension deficit fund	(2)	(12)
PAYE and National insurance	(4,202)	(3,786)
Council Tax, Travel and general expenses	(2,826)	(2,743)
Manse costs (including utilities)	(4,591)	(4,079)
Other ministry	(3)	(15)
Total Ministry	**(40,678)**	**(38,715)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2025	2024
Baptist Missionary Society	(1,580)	(1,100)
Baptist Home Mission	(2,440)	(1,900)
North Western Baptist Association	(730)	(730)
A Rocha UK	(100)	(100)
Bible Society	(100)	(100)
Tek Ura Albania	(800)	(1,050)
Sandbach Pantry	(150)	(150)
Good News for Everyone	(100)	(100)
Healing Rooms	(100)	(100)
Lifeline Debt Advice	(200)	(700)
Open Doors	(100)	(100)
Prison Fellowship/Angel Tree	(800)	(820)
Sanctus	(0)	(100)
Chance Changing Lives	(100)	(100)
Urban Saints	(400)	(400)
Sandbach Foodbank	(150)	(150)
Sandbach Primary Academy Toy Appeal	(100)	(100)
Total Mission	**(7,950)**	**(7,800)**

7. Premises

	2025	2024
Rent – Oasis	(7,752)	(7,752)
Utilities – Oasis	(2,218)	(1,738)
Small equipment/furniture – Oasis/SPA	(1,759)	(1,170)
Insurance – Oasis	(569)	(442)
Fire extinguisher checks – Oasis	(155)	(116)
Hire of Hall – Sandbach Academy	(2,880)	(1,600)
Total Premises	**(15,333)**	**(12,818)**

8. Administration & Other

	2025	2024
Website Fees	(215)	(233)
Licensing fees	(867)	(818)
Subscriptions (BU, NWBA and CtiS)	(216)	(250)
Other Fees & Training	(426)	(418)
Youth/Sunday School/Tots	(575)	(315)
Consumables	(357)	(462)
Cards and gifts	(327)	(382)
Advent Calendars/Easter gifts	(449)	(294)
Church Weekend/Retreats	(784)	(0)
Other	(100)	(0)
Total Administration and Other	**(4,316)**	**(3,172)**

9. Amounts passed onto other causes

	2025	2024
Tear Fund (includes Gift Aid collected)	(361)	(273)
Sandbach Pantry (includes Gift Aid collected)	(1,399)	(579)
Sandbach Foodbank	(30)	(30)
Prison Fellowship/Angel Tree	(20)	(143)
Rev A Stewart Retirement Collection	(3,735)	(0)
Morning Star Ministries	(0)	(100)
Tek Ura Albania	(463)	(649)
Mission Aviation Fellowship	(700)	(700)
Compassion UK Gift Aid	(85)	(65)
Total Amounts passed onto other causes	**(6,793)**	**(2,539)**

10. Child Sponsorship Charities

	2025	2024
Compassion International	(2,732)	(2,348)
Open Doors	(216)	(216)
Total Child Sponsorship Charities	**(2,948)**	**(2,564)**

11. Assets held for Church's use

	2025	2024
Manse	400,637	393,866
Sound equipment	500	600
Visual equipment	400	100
Computers and furniture	650	750
Air Purifier	0	100
Total Assets held for Church's use	**402,187**	**395,416**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £400,637 (based on insurable day one value as at 31/8/25)
- The church also owns fixtures, furniture and equipment with a value of £1,550

12. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions was immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2024

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

VERSION FINAL 10/11/24

SANDBACH BAPTIST CHURCH

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SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2024

The trustees present their report with the financial statements of the charity for the period ended 31 August 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

REFERENCE AND ADMINISTRATON DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street (Ground Floor)

Sandbach

Cheshire

CW11 1GX

Trustees

The trustees of the charity during the period were:

Rev A Stewart (Chair)

Mr B Williams

Mr G Hill (re-appointed 27/11/23)

Mrs A Jones (re-appointed 27/11/23)

Mr I Parsons

Mrs S Radcliffe

Mrs H Carter

The trustees are all members of the charity

The trustees of the charity at the date the report and accounts were approved were:

Rev A Stewart (Chair)

Mr B Williams

Mr G Hill

Mrs A Jones

Mrs H Carter

Mr I Parsons

Mrs S Radcliffe Retired (25/11/24)

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable object

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association; however, the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

The charity is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks and receive a financial report or update at each meeting.

The minister and elder also meet each week by Zoom.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

In order to achieve the principal charitable objective above, the church provides a variety of activities both for its membership and for the community. The aim is to share the love of Jesus with the community in Sandbach, and further afield.

The Church does not own a place of worship but rents a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church rents a community building at 36 Green Street (Ground Floor), Sandbach called Oasis Community Centre ("Oasis") for further acts of worship, study groups and community-based activities. The Church also makes Oasis available to community groups to hire.

The Church also uses a hybrid of face to face and online activities carried out on the Zoom video conferencing platform. A summary of key activities is as follows:

Worship, Study and Prayer

Central to the work and witness of the Church is the provision of regular Sunday services of Christian worship. A children's programme usually takes place during these services.

An audio recording of Sunday morning worship is taken and put on the Church website.

Average weekly attendance on a Sunday morning for the reporting period was 47.

The following mid-week groups now meet for Prayer, Worship and Bible Study:

Face to Face

- Tuesday Evening "Encounter with God" meeting
- Wednesday Morning Ladies Fellowship
- Wednesday Evening Bible Study Group
- Saturday Morning Prayer Gathering
- Music Group Practice
- Messy Church - the Church has run three sessions as a complimentary style of craft based worship and further sessions are planned in the future
- Monthly informal youth bible study group

Online via Zoom

- Thursday evening Alpha House group

Some of the communication channels opened during COVID-19 lockdown have continued i.e. WhatsApp groups.

The minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. These were emailed to members and associates and printed and delivered to those people without email.

A Church Retreat is planned for 26 October 2024, which will be a time of spiritual enrichment and reflection.

Activities at Oasis

In addition to the face-to-face meetings mentioned above under Worship, Study and Prayer, we provided the following services:

- Tots and Co – pre-school toddlers and carers
- BAP for seniors.
- Shoebox packing for the Teams4U shoebox project.
- External lettings to groups providing community led activities:

- University of the 3rd Age ("U3A")
- Women's Institute
- National Childbirth Trust

Additionally, an independent youth organisation called Urban Saints meets at Oasis and the Urban Saints leaders are all members of the Church.

Other activities

The Church is an active member of Churches Together in Sandbach ("CTiS") and in addition to joining together in acts of worship and acts of witness to the community, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank
- Lifeline Debt Advice up to closure of the service on 31/8/24
- Sandbach Pantry
- Christian Aid week
- "Net Zero in our neighbourhood" – tackling climate change locally
- Outdoor community singing of Christmas Carols and sharing the Christmas message.
- Christmas Day lunch for people in our community who are on their own.
- Amnesty International's Write for Rights campaign, which brings together people from around the world to fight injustice and support people whose human rights are under threat.
- Hosted a theatrical presentation by Lamps Collective of "The Passion".

The Church members have expressed a willingness to be part of the journey with CTiS as they explore how Youth and Families Work might evolve in Sandbach. The Church is also willing to be open to the possibility of putting financial resources and volunteers into that project.

Our minister meets regularly with other clergy in Sandbach and local Baptist ministers.

The Church also has strong ties with Sandbach Primary Academy where our minister is a Governor and meets with the teachers and does some work with the children.

A programme of inclusive social events was held during the year including walks and a garden party.

The Church has been looking at issues of neurodiversity to help ensure we are as inclusive as possible.

In terms of wider mission activities, the Church includes support for a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving as follows:

- Baptist Union Home Mission
- BMS World Mission
- North Western Baptist Association
- Healing Rooms
- Prison fellowship
- Compassion International, through which the Church supports six children and young people in different countries by corresponding by letters and cards.
- Open Doors
- Urban Saints and Nefyn Youth Camps
- Teams4U Shoebox Appeal
- Tearfund
- Good news for everyone
- Sanctus Refugee Support
- A Rocha UK
- Bible Society

- Lifeline Debt Advice
- Sandbach Foodbank
- Sandbach Pantry
- Chance Changing Lives
- Sandbach Primary Academy Toy Appeal

On occasions, guest speakers from some of the organisations we support share information about their work at Sunday services during the year.

Special appeals have also been held throughout the year for the following worthy causes:

- Mission Aviation Fellowship
- Sandbach Foodbank and Sandbach Pantry
- Morning Star Ministries
- Christian Aid sponsored bike ride
- Tear Fund (Hunger Lunch and Big Quiz)

Additionally, a major fundraising appeal was established in 2022 for the Tek Ura Mission in Albania. This work is led by former BMS Missionaries Dan and Annie Dupree.

Due the fact that BMS will not be supporting Dan and Dupree in 2024, the Church has committed to provide further financial support. Dan and Annie Dupree have visited the Church to give a presentation of the mission work undertaken by Tek Ura and one of the Church Trustees went to Albania during the reporting period to see first hand the work of the mission.

The Church operates a Safeguarding Policy to protect children and vulnerable adults, which is reviewed regularly by the leadership team during the year and approved by the Church on an annual basis. The Church arranges safeguarding training, for those who need it in accordance with the Church Safeguarding Policy. The Church also ensures that people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

On 31 August 2024, the membership stood at 45.

Financial Review

The Church continues to raise the funds, which it needs to carry on its activities from within its own membership/congregation and external lettings.

The Church employs one member of staff, which is the minister and is heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Treasurer prepares a budget at the beginning of each Financial Year, which is approved first by the Trustees and ratified by the Church Meeting in September annually.

Within the overall budget, the Church sets a mission budget each year based approximately on 10% of the previous year's income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

In addition to the Mission Budget, the Church also holds appeals during the year in which money is raised and paid out to other charitable organisations.

An agreed Financial Controls Policy (including policies on Reserves and Investments) is in place together with a self-assessment against the Charity Commission checklist. This checklist contains questions to help charity trustees evaluate the Charity's performance against the legal requirements and good practice recommendations set out in the commission's guidance on internal financial controls for charities.

The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The financial statements show an overall surplus for the year of £10,336, which was better than budgeted.

Reserves Policy

The Trustees and Church Members have agreed that six months' normal expenditure be kept in reserves to cover unexpected expenditure, which may arise. The Church currently has sufficient reserves to meet this policy requirement.

Signed:.....

Rev AG Stewart
Chair of Trustees

Date: 25/11/24.....

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 1st September 2023 – 31st August 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner: D. Hallworth

Name of independent examiner: DAVID HALLWORTH

Relevant professional qualification of independent examiner: CIPFA

Name of firm (where appropriate): Cheshire East Council (Acting Independently for this examination)

Address: 26 Hill St, SANDBACH, CHESHIRE

Post Code: CW11 3JE

Date: 16th June 2025

SANDBACH BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2024

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2024	2023
Receipts			
Weekly offerings		12,347	9,602
Donations		40,894	42,943
Income tax recovered on gifts		11,273	10,894
Investment income	2	7,038	4,832
Rents and contributions for use of premises		3,213	850
Raised for other causes	3	2,513	2,381
Church weekend and Retreats		0	190
Other income	4	200	400
Total Receipts		**77,478**	**72,092**
Payments			
Ministry	5	(38,715)	(37,377)
Mission	6	(7,800)	(7,000)
Premises	7	(12,818)	(12,169)
Administration and Other	8	(3,172)	(3,604)
Amounts passed onto other causes	9	(2,539)	(2,471)
Total Payments		**(65,044)**	**(62,621)**
Net receipts / (payments) for the period		12,434	9,471
Transfers from General Fund		**(16)**	**(28)**
Transfers to General Fund		**240**	**240**
Cash balance at previous year end		**133,847**	**124,164**
Cash balance at current year end		**146,505**	**133,847**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2024	2023
Receipts			
Grant Oasis		0	0
Grant Manse		0	0
Total Receipts		**0**	**0**
Payments			
Maintenance/Renovation to Manse		(1,867)	(3,583)
Maintenance/Renovation to Oasis		(309)	(3,819)
Total Payments		**(2,176)**	**(7,402)**
Net receipts (payments) for the period		(2,176)	(7,402)
Transfers to / (from) Building fund		**0**	**0**
Cash balance at previous year end		**33,576**	**40,978**
Cash balance at current year end		**31,400**	**33,576**

SHOEBOX APPEAL (DESIGNATED ACCOUNT)

	Note	2024	2023
Receipts			
Donations		684	457
Total Receipts		**684**	**457**
Payments			
Boxes and contents		(0)	(185)
Transport		(480)	(300)
Total Payments		**(480)**	**(485)**
Net receipts (payments) for the period		204	(28)
Transfers to Shoebox Account – Gift Aid		**16**	**28**
Cash balance at previous year end		**88**	**88**
Cash balance at current year end		**308**	**88**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2024	2023
Receipts			
Donations and other income		1,087	1,692
Memorials		0	0
Total Receipts		**1,087**	**1,692**
Payments			
Meals		(1,141)	(761)
Gifts, cards and other		(231)	(266)
Total Payments		**(1,372)**	**(1,027)**
Net receipts / (payments) for the period		(285)	664
Transfers to General Fund - Oasis		**(240)**	**(240)**
Cash balance at previous year end		**1,481**	**1,056**
Cash balance at current year end		**956**	**1,481**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2024	2023
Receipts			
Weekly donations and other income		2,723	2,572
Total Receipts		**2,723**	**2,572**
Payments			
Child sponsorship charities	10	(2,564)	(2,004)
Total Payments		**(2,564)**	**(2,004)**
Net receipts / (payments) for the period		159	568
Transfers from General fund		**0**	**0**
Cash balance at previous year end		**658**	**90**
Cash balance at current year end		**817**	**658**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2024

	Note	2024	2023
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	0
RBS Bank Account		10,597	10,299
Baptist Union Corp. Ltd (7 day notice)		14,853	14,468
Baptist Union Corp. Ltd (3 month notice)		154,536	144,883
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	11	395,416	388,302
Total Assets		**575,402**	**557,952**
Liabilities			
Current liabilities		0	0
Pension Scheme liability	12	0	0
Other liabilities		0	0
Total Liabilities		**0**	**0**

The accounts and statement of assets and liabilities as set out on pages 10-13 relating to the period ending 31 August 2024 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 25/11/24

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2024	2023
Bank and savings interest	7,038	4,832
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**7,038**	**4,832**

3. Raised for other Causes

	2024	2023
Tek Ura Albania	649	1,184
Tear Fund	273	472
BMS Harvest	0	305
Sandbach Foodbank and Pantry	648	300
Morning Star Ministries	100	60
Angel Tree	143	50
Christian Aid	0	10
Mission Aviation Fellowship	700	0
Total raised for other Causes	**2,513**	**2,381**

4. Other Income

	2024	2023
Utility and other refunds	200	400
Other income	0	0
Total Other Income	**200**	**400**

5. Ministry

	2024	2023
Minister's stipend	(21,286)	(19,374)
Pension contribution	(6,794)	(6,419)
Pension deficit fund	(12)	(12)
PAYE and National insurance	(3,786)	(3,916)
Council Tax, Travel and general expenses	(2,743)	(2,583)
Manse costs (including utilities)	(4,079)	(5,043)
Other ministry	(15)	(30)
Total Ministry	**(38,715)**	**(37,377)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2024	2023
Baptist Missionary Society	(1,100)	(1,100)
Baptist Home Mission	(1,900)	(1,900)
North Western Baptist Association	(730)	(350)
A Rocha UK	(100)	(100)
Bible Society	(100)	(100)
Tek Ura Albania	(1,050)	(215)
Sandbach Pantry	(150)	(250)
Good News for Everyone	(100)	(100)
Compassion UK Global Food	(0)	(135)
Healing Rooms	(100)	(100)
Lifeline Debt Advice	(700)	(800)
Open Doors	(100)	(250)
Prison Fellowship/Angel Tree	(820)	(950)
Sanctus	(100)	(250)
Chance Changing Lives	(100)	(0)
Urban Saints	(400)	(400)
Sandbach Foodbank	(150)	(0)
Sandbach Primary Academy Toy Appeal	(100)	(0)
Total Mission	**(7,800)**	**(7,000)**

7. Premises

	2024	2023
Rent – Oasis	(7,752)	(7,752)
Utilities – Oasis	(1,738)	(1,355)
Small equipment/furniture – Oasis/SPA	(1,170)	(365)
Insurance – Oasis	(442)	(434)
Fire extinguisher checks – Oasis	(116)	(223)
Hire of Hall – Sandbach Academy	(1,600)	(2,040)
Total Premises	**(12,818)**	**(12,169)**

8. Administration & Other

	2024	2023
Website Fees	(233)	(215)
Licensing fees	(818)	(757)
Subscriptions (BU, NWBA and CtiS)	(250)	(323)
Other Fees & Training	(418)	(473)
Youth/Sunday School/Tots	(315)	(209)
Consumables	(462)	(317)
Cards and gifts	(382)	(163)
Advent Calendars/Easter gifts	(294)	(247)
Church Weekend/Retreats	(0)	(900)
Other	(0)	(0)
Total Administration and Other	**(3,172)**	**(3,604)**

9. Amounts passed onto other causes

	2024	2023
Tear Fund (Hunger lunch/Syria/Quiz)	(273)	(472)
Sandbach Pantry	(579)	(200)
Sandbach Foodbank	(30)	(100)
Prison Fellowship/Angel Tree	(143)	(50)
Christian Aid	(0)	(10)
Morning Star Ministries	(100)	(60)
Tek Ura Albania	(649)	(1,184)
BMS Harvest Appeal	(0)	(305)
Mission Aviation Fellowship	(700)	(0)
Compassion UK Gift Aid	(65)	(90)
Total Amounts passed onto other causes	**(2,539)**	**(2,471)**

10. Child Sponsorship Charities

	2024	2023
Compassion International	(2,348)	(1,788)
Open Doors	(216)	(216)
Total Child Sponsorship Charities	**(2,564)**	**(2,004)**

11. Assets held for Church's use

	2024	2023
Manse	393,866	386,902
Sound equipment	600	675
Visual equipment	100	100
Computers and furniture	750	325
Air Purifier	100	300
Total Assets held for Church's use	**395,416**	**388,302**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £393,866 (based on insurable day one value as at 31/8/24)
- The church also owns fixtures, furniture and equipment with a value of £1,550

12. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2023

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

FINAL

SANDBACH BAPTIST CHURCH

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SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2023

The trustees present their report with the financial statements of the charity for the period ended 31 August 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities"

REFERENCE AND ADMINISTRATON DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street (Ground Floor)

Sandbach

Cheshire

CW11 1GX

Trustees

The trustees of the charity during the period were:

Rev A Stewart (Chair)

Mr G Hill

Mrs A Jones

Mr I Parsons

Mrs S Radcliffe

Mrs H Carter (appointed 28/11/22)

Mr B Williams (appointed 28/11/22)

Mrs L Mynett (resigned 28/11/22)

Mr D Murphy (resigned 28/11/22)

The trustees are all members of the charity

The trustees of the charity at the date the report and accounts were approved were:

Rev A Stewart (Chair)

Mrs H Carter

Mr I Parsons

Mrs S Radcliffe

Mr B Williams

Mr G Hill (appointed 27/11/23)

Mrs A Jones (appointed 27/11/23)

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable object

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association; however, the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

The charity is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks and receive a financial report or update at each meeting.

The minister and elder also meet each week by Zoom.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

In order to achieve the principal charitable objective above, the church provides a variety of activities both to its membership and to the community. The aim is to share the love of Jesus with the community in Sandbach, and further afield.

The Church does not own a place of worship but rents a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church rents a community building at 36 Green Street (Ground Floor), Sandbach called Oasis Community Centre ("Oasis") for further acts of worship, study groups and community-based activities. The Church also makes Oasis available to community groups to hire.

The Church also uses a hybrid of face to face and online activities carried out on the Zoom video conferencing platform. A summary of key activities is as follows:

Worship, Study and Prayer

Central to the work and witness of the Church is the provision of regular services of Christian worship and a children's programme also takes place during the morning service.

An audio recording of Sunday morning worship is taken and put on the Church website.

The following mid-week groups now meet for Prayer, Worship and Bible Study:

Face to Face

- Tuesday Evening "Encounter with God" meeting
- Wednesday morning Ladies Fellowship
- Wednesday Evening Bible Study Group
- Saturday Morning Prayer Gathering
- Music Group Practice

Online via Zoom

- Thursday evening House group

Some of the communication channels opened during COVID-19 lockdown have continued i.e. WhatsApp groups.

The minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. These were emailed to members and associates and printed and delivered to those people without email.

The Church also held an awayday in September 2022, which was facilitated by the Northwestern Baptist Association Regional Minister and a further time for reflection in January 2023. Both sessions focused on where God is leading us in the future.

A Church Retreat is planned for the next reporting period.

Activities at Oasis

In addition to the face to face meetings mentioned above under Worship, Study and Prayer, we provided the following services:

- Tots and Co – pre-school toddlers and carers
- BAP for seniors
- Knit and natter
- Shoebox packing for the Teams4U shoebox project
- External lettings to groups providing community led activities:
    - University of the 3rd Age ("U3A")

- Women's Institute
- National Childbirth Trust

Additionally, an independent youth organisation called Urban Saints meets at Oasis and the Urban Saints leaders are all members of the Church.

A programme of social events was held during the year including walks and a special event to celebrate the King's coronation.

During the year, the Church built a new frontage to Oasis, which improves access to the entrance to make the building more accessible for people with disabilities.

Other activities

The Church is an active member of Churches Together in Sandbach and in addition to joining together in acts of worship and acts of witness to the community, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank
- Lifeline Debt Advice
- Community Pantry
- Christian Aid week
- "Net Zero in our neighbourhood" – tackling climate change locally

Our minister meets regularly with other clergy in Sandbach and local Baptist ministers.

The Church also has strong ties with Sandbach Primary Academy where our minister is a Governor and meets with the teachers and does some work with the children.

In terms of wider mission activities, the Church includes support for a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving as follows:

- Baptist Union Home Mission
- BMS World Mission
- North Western Baptist Association
- Healing Rooms
- Prison fellowship
- Compassion International, through which the Church supports five children and young people in different countries by corresponding by letters and cards
- Open Doors
- Urban Saints and Nefyn Youth Camps
- Teams4U Shoebox Appeal
- Tearfund
- Compassion Global Food Appeal
- Good news for everyone
- Sanctus Refugee Support
- A Rocha UK
- Bible Society
- Lifeline Debt Advice
- Sandbach Foodbank
- Sandbach Pantry

On occasions, guest speakers from some of the organisations we support share information about their work at Sunday services during the year.

Special appeals have also been held throughout the year for the following good causes:

- Baptist Missionary Society ("BMS") Harvest appeal
- Sandbach Foodbank and Sandbach Pantry
- Morning Star Ministries
- Christian Aid sponsored bike ride
- Tear Fund (Syria and Turkey appeal, Hunger Lunch and Big Quiz)

Additionally, a major fundraising appeal was established for the Tek Ura Mission in Albania. This work is led by BMS Missionaries Dan and Annie Dupree. The Tek Ura Mission is facing significant financial issues in their critical work and the Church committed to raise urgent funds, along with other Churches to keep the work going. In the financial period, the Church had raised £2,758, which was further boosted by Gift Aid to £2,921.

Due the fact that BMS will not be supporting Dan and Dupree in 2024, the Church has committed to provide further support in the next reporting period. Dan and Annie Dupree visited the Church in the summer to give a presentation of the mission work undertaken by Tek Ura.

The Church operates a Safeguarding Policy to protect children and vulnerable adults, which is reviewed regularly by the leadership team during the year and approved by the Church on an annual basis. The Church arranges safeguarding training, for those who need it in accordance with the Church Safeguarding Policy. The Church also ensures that people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

On 31 August 2023, the membership stood at 47.

Financial Review

The Church continues to raise the funds, which it needs to carry on its activities from within its own membership/congregation and external lettings.

The Church employs one member of staff, which is the minister and is heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Treasurer prepares a budget at the beginning of each Financial Year, which is approved first by the Trustees and ratified by the Church Meeting in September annually.

Within the overall budget, the Church sets a mission budget each year based approximately on 10% of the previous year's income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

In addition to the Mission Budget, the Church also holds appeals during the year in which money is raised and paid out to other charitable organisations.

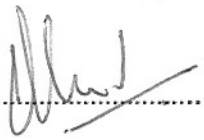
An agreed Financial Controls Policy (including policies on Reserves and Investments) is in place together with a self-assessment against the Charity Commission checklist. This checklist contains questions to help charity trustees evaluate the Charity's performance against the legal requirements

and good practice recommendations set out in the commission's guidance on internal financial controls for charities.

The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The financial statements show an overall surplus for the year of £3,274 which was better than budgeted.

Reserves Policy

The Trustees and Church Members have agreed that six months' normal expenditure be kept in reserves to cover unexpected expenditure, which may arise. The Church currently has sufficient reserves to meet this policy requirement.

Signed: 

Rev AG Stewart
Chair of Trustees

Date: 28/11/23

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 1st September 2022 – 31st August 2023

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner: .....

Name of independent examiner: DAVID HALLWORTH

Relevant professional qualification of independent examiner: CIPFA

Name of firm (where appropriate): N/A

Address: 26 HILL STREET, SANDBACH, CHESHIRE

Post Code CW11 3JE

Date: 12/06/24

SANDBACH BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2023

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2023	2022
Receipts			
Weekly offerings		9,602	6,289
Donations		42,943	44,335
Income tax recovered on gifts		10,894	11,469
Investment income	2	4,832	885
Rents and contributions for use of premises		850	835
Raised for other causes	3	2,381	1,925
Church weekend and Retreats		190	1,050
Other income	4	400	106
Total Receipts		**72,092**	**66,894**
Payments			
Ministry	5	(37,377)	(37,944)
Mission	6	(7,000)	(7,100)
Premises	7	(12,169)	(11,800)
Administration and Other	8	(3,604)	(4,381)
Amounts passed onto other causes	9	(2,471)	(2,214)
Total Payments		**(62,621)**	**(63,439)**
Net receipts / (payments) for the period		9471	3,455
Transfers from General Fund		**(28)**	**(40)**
Transfers to General Fund		**240**	**221**
Cash balance at previous year end		**124,164**	**120,528**
Cash balance at current year end		**133,847**	**124,164**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2023	2022
Receipts			
Grant Oasis		0	750
Grant Manse		0	152
Total Receipts		**0**	**902**
Payments			
Maintenance/Renovation to Manse		(3,583)	(3,282)
Maintenance/Renovation to Oasis		(3,819)	(2,971)
Total Payments		**(7,402)**	**(6,253)**
Net receipts (payments) for the period		(7,402)	(5,351)
Transfers to / (from) Building fund		**0**	**0**
Cash balance at previous year end		**40,978**	**46,329**
Cash balance at current year end		**33,576**	**40,978**

SHOEBOX APPEAL (DESIGNATED ACCOUNT)

	Note	2023	2022
Receipts			
Donations		457	142
Total Receipts		**457**	**142**
Payments			
Boxes and contents		(185)	(54)
Transport		(300)	0
Total Payments		**(485)**	**(54)**
Net receipts (payments) for the period		(28)	88
Transfers to Shoebox Account – Gift Aid		**28**	**0**
Cash balance at previous year end		**88**	**0**
Cash balance at current year end		**88**	**88**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2023	2022
Receipts			
Donations and other income		1,692	151
Memorials		0	0
Total Receipts		**1,692**	**151**
Payments			
Meals		(761)	(152)
Gifts, cards and other		(266)	(442)
Total Payments		**(1,027)**	**(594)**
Net receipts / (payments) for the period		664	(443)
Transfers to General Fund - Oasis		**(240)**	**(221)**
Cash balance at previous year end		**1,056**	**1,720**
Cash balance at current year end		**1,481**	**1,056**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2023	2022
Receipts			
Weekly donations and other income		2,572	1,905
Total Receipts		**2,572**	**1,905**
Payments			
Child sponsorship charities	10	(2,004)	(2,004)
Total Payments		**(2,004)**	**(2,004)**
Net receipts / (payments) for the period		568	(99)
Transfers from General fund		**0**	**40**
Cash balance at previous year end		**90**	**149**
Cash balance at current year end		**658**	**90**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2023

	Note	2023	2022
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	0
RBS Bank Account		10,299	14,856
Baptist Union Corp. Ltd (7 day notice)		14,468	14,085
Baptist Union Corp. Ltd (3 month notice)		144,883	137,435
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	11	388,302	358,035
Total Assets		**557,952**	**524,411**
Liabilities			
Current liabilities		0	0
Pension Scheme liability	12	0	0
Other liabilities		0	0
Total Liabilities		**0**	**0**

The accounts and statement of assets and liabilities as set out on pages 10-13 relating to the period ending 31 August 2023 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 28/11/23...

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2023	2022
Bank and savings interest	4,832	885
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**4,832**	**885**

3. Raised for other Causes

	2023	2022
Tek Ura Albania	1,184	0
Tear Fund	472	0
BMS Harvest	305	438
Sandbach Foodbank and Pantry	300	0
Morning Star Ministries	60	0
Angel Tree	50	0
Christian Aid	10	0
Chance Changing Lives	0	200
BMS Chad (Chilvers)	0	647
Teams4U Ukraine	0	640
Total raised for other Causes	**2,381**	**1,925**

4. Other Income

	2023	2022
Utility and other refunds	400	83
Other income	0	23
Total Other Income	**400**	**106**

5. Ministry

	2023	2022
Minister's stipend	(19,374)	(18,530)
Pension contribution	(6,419)	(6,099)
Pension deficit fund	(12)	(3,420)
PAYE and National insurance	(3,916)	(3,650)
Council Tax, Travel and general expenses	(2,583)	(2,347)
Manse costs (including utilities)	(5,043)	(3,898)
Other ministry	(30)	0
Total Ministry	**(37,377)**	**(37,944)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2023	2022
Baptist Missionary Society	(1,100)	(1,100)
Baptist Home Mission	(1,900)	(1,900)
North Western Baptist Association	(350)	(350)
A Rocha UK	(100)	(100)
Bible Society	(100)	(100)
Tek Ura Albania	(215)	(0)
Sandbach Pantry	(250)	(0)
Good News for Everyone	(100)	(100)
Compassion UK Global Food	(135)	(0)
Healing Rooms	(100)	(100)
Lifeline Debt Advice	(800)	(1,000)
Open Doors	(250)	(250)
Prison Fellowship/Angel Tree	(950)	(1,000)
Sanctus	(250)	(300)
Tear Fund	(0)	(45)
Urban Saints	(400)	(400)
British Red Cross – Ukraine	(0)	(330)
Cry in the Dark	(0)	(25)
Total Mission	**(7,000)**	**(7,100)**

7. Premises

	2023	2022
Rent – Oasis	(7,752)	(7,752)
Utilities – Oasis	(1,355)	(1,176)
Small equipment/furniture – Oasis	(365)	(200)
Insurance – Oasis	(434)	(410)
Fire extinguisher checks – Oasis	(223)	(102)
Hire of Hall – Sandbach Academy	(2,040)	(2,160)
Total Premises	**(12,169)**	**(11,800)**

8. Administration & Other

	2023	2022
Website Fees	(215)	(263)
Licensing fees	(757)	(718)
Subscriptions (BU, NWBA and CtiS)	(323)	(283)
Other Fees & Training	(473)	(141)
Youth/Sunday School	(209)	(71)
Consumables	(317)	(212)
Cards and gifts	(163)	(429)
Advent Calendars/Easter Eggs	(247)	(281)
Church Weekend/Retreats	(900)	(1,955)
Other	(0)	(28)
Total Administration and Other	**(3,604)**	**(4,381)**

9. Amounts passed onto other causes

	2023	2022
Tear Fund (Hunger lunch/Syria/Quiz)	(472)	(0)
Sandbach Pantry	(200)	(0)
Sandbach Foodbank	(100)	(0)
Prison Fellowship/Angel Tree	(50)	(0)
Christian Aid	(10)	(0)
Morning Star Ministries	(60)	(0)
Tek Ura Albania	(1,184)	(0)
BMS Harvest Appeal	(305)	(438)
Chance Changing Lives	(0)	(200)
Teams4U Ukraine	(0)	(640)
Teams4U Ukraine Gift Aid	(0)	(101)
BMS Chad (Chilvers) Donations	(0)	(647)
BMS Chad (Chilvers) Gift Aid	(0)	(95)
Compassion UK Gift Aid	(90)	(93)
Total Amounts passed onto other causes	**(2,471)**	**(2,214)**

10. Child Sponsorship Charities

	2023	2022
Compassion International	(1788)	(1,788)
Open Doors	(216)	(216)
Total Child Sponsorship Charities	**(2,004)**	**(2,004)**

11. Assets held for Church's use

	2023	2022
Manse	386,902	356,260
Sound equipment	675	700
Visual equipment	100	125
Computers and furniture	325	350
Air Purifier	300	600
Total Assets held for Church's use	**388,302**	**358,035**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £386,902 (based on insurable value as at 31/8/23)
- The church also owns fixtures, furniture and equipment with a value of £1,400

12. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2022

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

SANDBACH BAPTIST CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 AUGUST 2022

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Statement of Receipts and Payments	10-12
Statement of Assets and Liabilities	13
Notes to the Financial Statements	14-17

SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2022

The trustees present their report with the financial statements of the charity for the period ended 31 August 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities"

REFERENCE AND ADMINISTRATION DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street (Ground Floor)

Sandbach

Cheshire

CW11 1GX

Trustees

The trustees of the charity during the period were:

Rev A Stewart (Chair)

Mrs L Mynett

Mr I Parsons (re-appointed 29/11/21)

Mrs S Warburton (resigned 29/11/21)

Mr D Murphy

Mrs A Jones

Mr G Hill

Mrs S Radcliffe (appointed 29/11/21)

The trustees are all members of the charity

The trustees of the charity at the date the report and accounts were approved were:

Rev A Stewart (Chair)

Mrs L Mynett (resigned 28/11/22)

Mr I Parsons

Mr D Murphy (resigned 28/11/22)

Mr G Hill

Mrs A Jones

Mrs S Radcliffe

Mr B Williams (appointed 28/11/22)

Mrs H Carter (appointed 28/11/22)

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable object

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association; however, the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

The charity is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks and receive a financial report or update at each meeting.

The minister and elder also meet each week by Zoom.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

In order to achieve the principal charitable objective above, the church provides a variety of activities both to its membership and to the community. The aim is to share the love of Jesus with the community in Sandbach, and further afield.

The Church operates a Safeguarding Policy to protect children and vulnerable adults, which is reviewed and approved by the Church on an annual basis. The Church also arranges safeguarding training during the year, for those who need it in accordance with the Church Safeguarding Policy.

The Church does not own a place of worship but rents a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church rents a community building at 36 Green Street, Sandbach ("Oasis") for further acts of worship, study groups and community-based activities. The Church also makes Oasis available to community groups to hire.

As the country came out of lockdown following the COVID-19 pandemic, the Trustees and members carefully considered the pace at which face to face activities should continue or re-commence. This has resulted in a hybrid mix of face to face and online activities carried out on the Zoom video conferencing platform. A summary of key activities is as follows:

Worship, Study and Prayer

Central to the work and witness of the Church is the provision of regular services of Christian worship and we were delighted to be able to meet physically again for worship on a Sunday morning at Sandbach Primary Academy from July 2021. A children's programme also re-started during the morning service. Covid protocols were put in place to protect the most vulnerable in the congregation and decisions to gradually relax these protocols were taken over time following discussions with the Trustees and Church members.

An audio recording of Sunday morning worship is taken and put on the Church website.

The following mid-week groups now meet for Prayer, Worship and Bible Study:

Face to Face

- Tuesday Evening "Encounter with God" meeting
- Wednesday Evening House group
- Saturday Morning Prayer Gathering
- Music Group Practice

Online via Zoom

- Wednesday morning Ladies Fellowship
- Thursday evening House group

Some of the communication channels opened during lockdown have continued i.e. WhatsApp groups.

The minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. These were emailed to members and associates and printed and delivered to those people without email.

The Church also held the following events:

- Church Weekend - a time of worship and social activities together
- Church Retreat - a time to reflect on what God was saying to us as individuals and a Church as we emerged from lockdown
- Church Leaders Day – a time to reflect on us as leaders and the mission of the Church

Further Church Awaydays to reflect on our individual and Church mission fields are planned in the next reporting period.

Activities at Oasis

Our community centre at Oasis has fully re-opened and during the year and in addition to the face to face meetings mentioned above under Worship, Study and Prayer, we provided the following services:

- Tots and Co – pre-school toddlers and carers
- BAP for seniors
- Knit and natter
- Shoebox packing for the Teams4U shoebox project
- External lettings to the University of the 3rd Age ("U3A") for some of its community led activities.

At the time of producing this report, the following groups are considering when it is safe to return to Oasis

- Strugglers Group for vulnerable people in our community

Additionally, an independent youth organisation called Urban Saints meets at Oasis and is led by members of the Church.

A programme of social events was held during the year including walks and a special event to celebrate the Queen's Platinum Jubilee.

During the year, the Church commenced a programme of work at Oasis as follows:

- Improved ventilation to make the building safer following Covid-19 lockdown
- Improved access to the entrance to make the building more accessible for people with disabilities

During the financial year, the ventilation work has been completed and we are waiting for the entrance work to commence.

Other activities

The Church is an active member of Churches Together in Sandbach and in addition to joining together in acts of worship and acts of witness to the community, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank
- Lifeline Debt Advice
- Community Pantry
- Christian Aid week
- Local Refugee support

Our minister meets regularly with other clergy in Sandbach and also local Baptist ministers.

The Church also has strong ties with Sandbach Primary Academy where our minister is a Governor.

In terms of wider mission activities, the Church includes support for a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving as follows:

- Baptist Union Home and Overseas Mission
- North Western Baptist Association
- Healing Rooms
- Prison fellowship
- Compassion International, through which the Church supports five children and young people in different countries by corresponding by letters and cards
- Open Doors
- Urban Saints and Nefyn Youth Camps
- Teams4U Shoebox Project
- Tearfund
- British Red Cross - Ukraine
- Good news for everyone
- Sanctus Refugee Support
- A Rocha UK
- Bible Society
- Lifeline Debt Advice

Special appeals have also been held throughout the year for the following good causes:

- Chance changing lives
- Baptist Missionary Society ("BMS") "Life's 1st Cry" appeal
- BMS support for sponsored missionaries in Chad
- Teams4U – Ukraine
- Christian Aid sponsored bike ride
- Tear Fund social evening - Ukraine

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, particularly during a time when we were emerging from lockdown.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

On 31 August 2022, the membership stood at 49.

Financial Review

The Church continues to raise the funds, which it needs to carry on its activities from within its own membership/congregation and external lettings.

The Church employs one member of staff, which is the minister and is heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Church sets a mission budget each year based approximately on 10% of the previous year's income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

An agreed Financial Controls Policy (including policies on Reserves and Investments) is in place together with a self-assessment against the Charity Commission checklist. This checklist contains questions to help charity trustees evaluate the Charity's performance against the legal requirements and good practice recommendations set out in the commission's guidance on internal financial controls for charities.

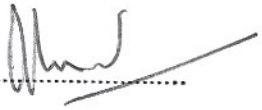
The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The financial statements show an overall deficit for the year of £2,350 which was better than budgeted. This deficit arose from the additional

maintenance work required at Oasis and the Manse. The Church is grateful to Benefact Trust for providing a grant of £750 towards this maintenance work.

Unspent budget of £4,600 for the entrance work at Oasis will be carried over into the 2022/3 Budget.

Reserves Policy

The Trustees and Church Members have agreed that six months' normal expenditure be kept in reserves to cover unexpected expenditure, which may arise. The Church currently has sufficient reserves to meet this policy requirement.

Signed: 

Rev AG Stewart
Chair of Trustees

Date: 28th November 22

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 1st September 2021 – 31st August 2022

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner: D Hallworth

Name of independent examiner: DAVID HALLWORTH

Relevant professional qualification of independent examiner: Accountant (Public Sector)

Name of firm (where appropriate): Cheshire East Council

Address: ~~Delamere House~~ 26 Hill Street, Sandbach, Cheshire

Post Code CW11 3JE

Date: 8th June 2023

SANDBACH BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2022	2021
Receipts			
Weekly offerings		6,289	925
Donations		44,335	45,134
Income tax recovered on gifts		11,469	9,063
Investment income	2	885	1,271
Rents and contributions for use of premises		835	0
Raised for other causes	3	1,925	506
Church weekend and Retreats		1,050	0
Other income	4	106	11,370
Total Receipts		**66,894**	**68,269**
Payments			
Ministry	5	(37,944)	(35,448)
Mission	6	(7,100)	(6,892)
Premises	7	(11,800)	(9,775)
Administration and Other	8	(4,381)	(2,712)
Amounts passed onto other causes	9	(2,214)	(1,744)
Total Payments		**(63,439)**	**(56,571)**
Net receipts / (payments) for the period		3,455	11,698
Transfers from General Fund		**(40)**	**0**
Transfers to General Fund		**221**	**0**
Cash balance at previous year end		**120,528**	**108,830**
Cash balance at current year end		**124,164**	**120,528**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2022	2021
Receipts			
Grant Oasis		750	0
Grant Manse		152	0
Total Receipts		**902**	**0**
Payments			
Repairs to Manse		(3,282)	(800)
Maintenance Oasis		(2,971)	(161
Total Payments		**(6,253)**	**(961)**
Net receipts (payments) for the period		(5,351)	(961)
Transfers (to) / from Building fund		**0**	**0**
Cash balance at previous year end		**46,329**	**47,290**
Cash balance at current year end		**40,978**	**46,329**

SHOEBOX APPEAL (DESIGNATED ACCOUNT)

	Note	2022	2021
Receipts			
Donations		142	0
Total Receipts		**142**	**0**
Payments			
Boxes and contents		(54)	0
Transport		0	0
Total Payments		**(54)**	**0**
Net receipts (payments) for the period		88	0
Transfers (to) / from Shoebox Account		**0**	**0**
Cash balance at previous year end		**0**	**0**
Cash balance at current year end		**88**	**0**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2022	2021
Receipts			
Donations and other income		151	0
Memorials		0	545
Total Receipts		**151**	**545**
Payments			
Meals		(152)	0
Gifts, cards and other		(442)	(249)
Total Payments		**(594)**	**(249)**
Net receipts / (payments) for the period		(443)	296
Transfers to General Fund - Oasis		**(221)**	**0**
Cash balance at previous year end		**1,720**	**1,424**
Cash balance at current year end		**1,056**	**1,720**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2022	2021
Receipts			
Weekly donations and other income		1,905	2,333
Total Receipts		**1,905**	**2,333**
Payments			
Child sponsorship charities	10	(2,004)	(2,184)
Total Payments		**(2,004)**	**(2,184)**
Net receipts / (payments) for the period		(99)	149
Transfers from General fund		**40**	**0**
Cash balance at previous year end		**149**	**0**
Cash balance at current year end		**90**	**149**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2022

	Note	2022	2021
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	0
RBS Bank Account		14,856	11,709
Shawbrook Bank CAF 12 Month Fixed		0	84,004
Baptist Union Corp. Ltd (7 day notice)		14,085	20,002
Baptist Union Corp. Ltd (3 month notice)		137,435	53,011
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	11	358,035	305,666
Total Assets		**524,411**	**474,392**
Liabilities			
Current liabilities		0	0
Pension Scheme liability	12	0	18,477
Other liabilities		0	0
Total Liabilities		**0**	**18,477**

The accounts and statement of assets and liabilities as set out on pages 9-12 relating to the period ending 31 August 2022 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 28/11/22.

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2022	2021
Bank and savings interest	885	1,271
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**885**	**1,271**

3. Raised for other Causes

	2022	2021
BMS Life's First Cry	438	506
Chance Changing Lives	200	0
BMS Chad (Chilvers)	647	0
Teams4U Ukraine	640	0
Total raised for other Causes	**1,925**	**506**

4. Other Income

	2022	2021
Grants	0	11,370
Insurance claim	0	0
Utility and other refunds	83	0
Other income	23	0
Total Other Income	**106**	**11,370**

5. Ministry

	2022	2021
Minister's stipend	(18,530)	(18,912)
Pension contribution	(6,099)	(5,662)
Pension deficit fund	(3,420)	(2,918)
PAYE and National insurance	(3,650)	(2,928)
Council Tax, Travel and general expenses	(2,347)	(2,144)
Manse costs (including telephone)	(3,898)	(2,884)
Other ministry	(0)	0
Total Ministry	**(37,944)**	**(35,448)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2022	2021
Baptist Missionary Society	(1,100)	(1,080)
Baptist Home Mission	(1,900)	(1,870)
North Western Baptist Association	(350)	(0)
A Rocha UK	(100)	(100)
Bible Society	(100)	(100)
Chance Changing Lives	(0)	(100)
BMS Nepal Appeal	(0)	(200)
Gideons (Good news for Everyone)	(100)	(100)
Bin Twinning	(0)	(93)
Healing Rooms	(100)	(100)
Lifeline Debt Advice	(1,000)	(1,000)
Open Doors	(250)	(250)
Prison Fellowship/Angel Tree	(1,000)	(1,009)
Sanctus	(300)	(300)
Tear Fund	(45)	(200)
Urban Saints	(400)	(390)
British Red Cross – Ukraine	(330)	(0)
Cry in the Dark	(25)	(0)
Total Mission	**(7,100)**	**(6,892)**

7. Premises

	2022	2021
Rent – Oasis	(7,752)	(7,722)
Utilities – Oasis	(1,176)	(588)
Small equipment purchases – Oasis	(200)	(699)
Insurance – Oasis	(410)	(398)
Fire extinguisher checks – Oasis	(102)	(128)
Hire of Hall – Sandbach Academy	(2,160)	(240)
Total Premises	**(11,800)**	**(9,775)**

8. Administration & Other

	2022	2021
Website Fees	(263)	(245)
CIO Legal Fees	(0)	(515)
Licensing fees	(718)	(642)
Subscriptions (BU, NWBA and CtiS)	(283)	(274)
Other Fees & Training	(141)	(105)
Youth/Sunday School	(71)	(101)

Consumables	(212)	(209)
Cards and gifts	(429)	(227)
Advent Calendars/Easter Eggs	(281)	(373)
Church Weekend/Retreats	(1,955)	(0)
Other	(28)	(21)
Total Administration and Other	**(4,381)**	**(2,712)**

9. Amounts passed onto other causes

	2022	2021
BMS Life's first cry (collected 20/21)	(0)	(506)
BMS Life's first cry (collected 19/20 and paid 20/21)	(438)	(1,238)
Chance Changing Lives	(200)	(0)
Teams4U Ukraine Donations	(640)	(0)
Teams4U Ukraine Gift Aid	(101)	(0)
BMS Chad (Chilvers) Donations	(647)	(0)
BMS Chad (Chilvers) Gift Aid	(95)	(0)
Compassion UK Gift Aid	(93)	(0)
Total Amounts passed onto other causes	**(2,214)**	**(1,744)**

10. Child Sponsorship Charities

	2022	2021
Compassion International	(1788)	(1,788)
Open Doors	(216)	(216)
Tear Fund	(0)	(180)
Total Child Sponsorship Charities	**(2,004)**	**(2,184)**

11. Assets held for Church's use

	2022	2021
Manse	356,260	303,717
Sound equipment	700	725
Visual equipment	125	150
Computers and furniture	350	375
Air Purifier	600	699
Total Assets held for Church's use	**358,035**	**305,666**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £356,260 (based on insurable value as at 31/8/22)
- The church also owns fixtures, furniture and equipment with a value of £1,775

12. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022

SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2021

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

Version control: Version Final dated 28/2/22

SANDBACH BAPTIST CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 AUGUST 2021

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Statement of Receipts and Payments	9-11
Statement of Assets and Liabilities	12
Notes to the Financial Statements	13-16

SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2021

The trustees present their report with the financial statements of the charity for the period ended 31 August 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities"

REFERENCE AND ADMINISTRATON DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street

Sandbach

Cheshire

CW11 1GX

Trustees

The trustees of the charity during the period were:

Rev A Stewart (Chair)

Mr B Williams (resigned 30/11/20)

Dr K Watkinson (resigned 30/11/20)

Mrs L Mynett

Mr I Parsons

Mrs S Warburton

Mr D Murphy

Mrs A Jones (appointed 30/11/20)

Mr G Hill (appointed 30/11/20)

The trustees are all members of the charity

The trustees of the charity at the date the report and accounts were approved were:

Rev A Stewart (Chair)

Mrs L Mynett

Mr I Parsons (re-appointed 29/11/21)

Mr D Murphy

Mr G Hill

Mrs A Jones

Mrs S Radcliffe (appointed 29/11/21)

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable object

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association; however the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

Whilst the financial statements for this year reflect a full 12-month period, the previous period for comparison purposes, reflect a shorter financial period from the date of CIO registration; 22 November 2019 – 31 August 2020.

The charity is a member of the Baptist Union of Great Britain and the North western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks and receive a financial report at each meeting.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

In order to achieve the principal charitable objective above, the church provides a variety of activities both to its membership and to the community. The aim is to share the love of Jesus with the community in Sandbach, and further afield.

The Church operates a Safeguarding Policy to protect children and vulnerable adults, which is reviewed and approved by the Church on an annual basis.

The Church does not own a place of worship but rents a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church rents a community building at 36 Green Street, Sandbach ("Oasis") for further acts of worship, study groups and community-based activities. The Church also sub-lets Oasis to community groups.

The Church's activities changed significantly during the year following the outbreak of the Covid-19 pandemic in early 2020 and subsequent lockdowns. During the year some activities were able to re-commence whilst others continued online or were put on hold until it was safer to re-start. A summary of key activities is as follows:

Worship, Study and Prayer

Central to the work and witness of the Church is the provision of regular services of Christian worship and fellowship. During lockdown, the Church provided:

- A weekly service, which was recorded and posted onto the Church website and recorded CD's were offered to those folk without the Internet
- A monthly video service, which was recorded and posted on the Church You Tube channel
- Virtual study and prayer groups either using the Zoom platform or through email. A number of WhatsApp groups were established (or in some cases continued) to connect people through prayer requests and sharing of information.

Engagement was critical, whilst we could not meet physically, and the following activities happened to communicate and engage with the fellowship

- The leaders continued to meet together regularly by Zoom to guide and support the life and mission of the Church
- The leaders and helpers of Welcome Bap, Tots and Co and Strugglers kept in touch with their members regularly
- The Sunday School teachers continued to provide material for the children
- Members offered practical support to people in the community or with links to the Church who were in need
- The minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. These were emailed to members and associates and printed and delivered to those folk without email
- The minister and elders personally telephoned all members and associates on a regular basis to keep in touch and offer to pray with them if appropriate
- The Church offered the opportunity to anyone to get together virtually twice a month for chat on "Zoom Coffee"

As government restrictions allowed, activities began to re-start and we were delighted to be able to meet together physically again for worship on a Sunday morning at Sandbach Primary Academy in July 2021. A children's programme also re-started during the morning service.

Some House-groups and study groups have continued to meet online via Zoom and will look to meet face to face again when it is safe to do so.

Activities at Oasis

Our community centre at Oasis has gradually re-opened as government restrictions allowed and during the year, we saw a return of the following activities:

- Tots and Co – for carers and toddlers
- Urban Saints for young people

Since the end of the financial year, we have also seen a return of:

- Prayer breakfast
- Prayer meeting
- Wednesday evening study group
- Shoebox packing for the Teams4U shoebox project
- External lettings to the University of the 3rd Age ("U3A") for some of its community led activities.

At the time of producing this report, the following groups are considering when it is safe to return to Oasis:

- BAP group for seniors
- Knit and natter for seniors
- Strugglers Group for vulnerable people in our community

Other activities

The Church is an active member of Churches Together in Sandbach and in addition to joining together in acts of worship and acts of witness to the community, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank
- Lifeline Debt Advice

The Church also has strong ties with Sandbach Primary Academy where our minister is a Governor.

In terms of wider mission activities, the Church includes support for a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving as follows:

- Baptist Union Home and Overseas Mission
- Healing Rooms
- Prison fellowship
- Compassion International, through which the Church supports five children and young people in different countries by corresponding by letters and cards
- Open Doors
- Urban Saints and Nefyn Youth Camps
- Teams4U Shoebox Project
- Chance Changing Lives
- Tearfund
- Sanctus Refugee Support
- A Rocha UK
- Bible Society
- Lifeline Debt Advice

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, particularly during a time of Government Covid-19 restrictions.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

On 31 August 2021, the membership stood at 50.

Financial Review

The Church continues to raise the funds, which it needs to carry on its activities from within its own membership/congregation and once government restrictions allow, from external lettings. Additionally, in this financial period, the Church benefitted from grants from the Local Authority to recognise that the Oasis Community Centre needed to close during lockdown, due to Covid-19.

The Church employs one member of staff, which is the minister and is heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Church sets a mission budget each year based approximately on 10% of the previous year's income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Trustees are pleased to report that despite the impact of lockdown, the Church still generated a surplus of £11,182.

Signed:.....

Rev AG Stewart
Chair of Trustees

Date: 14.3.22

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 1st September 2020 – 31st August 2021

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner: D Hallworth

Name of independent examiner: DAVID HALLWORTH

Relevant professional qualification of independent examiner: CIPFA Qualified

Name of firm (where appropriate): Cheshire East (Finance Business Partner)

Address: 26 Hill St, Sandbach, Cheshire

Post Code CW11 3JE

Date: 21/06/2022

SANDBACH BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2021

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2021	2020
Receipts			
Weekly offerings		925	2,963
Donations		45,134	34,475
Income tax recovered on gifts		9,063	9,369
Investment income	2	1,271	1,597
Rents and contributions for use of premises		0	705
Raised for other causes	3	506	0
Church weekend		0	0
Other income	4	11,370	12,060
Total Receipts		**68,269**	**61,169**
Payments			
Ministry	5	(35,448)	(27,485)
Mission	6	(6,892)	(4,080)
Premises	7	(9,775)	(8,089)
Administration and Other	8	(2,712)	(2,267)
Amounts passed onto other causes	9	(1,744)	0
Total Payments		**(56,571)**	**(41,921)**
Net receipts / (payments) for the period		11,698	19,248
Transfers from general fund		**0**	**(507)**
Transfers to general fund		**0**	**20**
Cash balance at previous year end		**108,830**	**90,069**
Cash balance at current year end		**120,528**	**108,830**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2021	2020
Receipts			
Donations and other income		0	0
Income tax recovered on gifts		0	0
Total Receipts		**0**	**0**
Payments			
Repairs to Manse		(800)	(8,685)
Maintenance Oasis		(161)	0
Total Payments		**(961)**	**(8,685)**
Net receipts (payments) for the period		(961)	(8,685)
Transfers (to) / from Building fund		**0**	**0**
Cash balance at previous year end		**47,290**	**55,975**
Cash balance at current year end		**46,329**	**47,290**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2021	2020
Receipts			
Donations and other income		0	191
Memorials		545	150
Total Receipts		**545**	**341**
Payments			
Meals		0	(189)
Gifts and cards		(249)	0
Total Payments		**(249)**	**(189)**
Net receipts / (payments) for the period		296	152
Transfers from Welcome Bap Account		**0**	**(20)**
Cash balance at previous year end		**1,424**	**1,292**
Cash balance at current year end		**1,720**	**1,424**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2021	2020
Receipts			
Weekly donations and other income		2,333	886
Total Receipts		**2,333**	**886**
Payments			
Child sponsorship charities	10	(2,184)	(1,447)
Total Payments		**(2,184)**	**(1,447)**
Net receipts / (payments) for the period		149	(561)
Transfers from General fund		**0**	**507**
Cash balance at previous year end		**0**	**54**
Cash balance at current year end		**149**	**0**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2021

	Note	2021	2020
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	0
RBS Bank Account		11,709	22,008
Shawbrook Bank CAF 12 Month Fixed		84,004	84,004
Epworth Affirmative Deposit (demand)		0	51,532
Baptist Union Corp. Ltd (7 day notice)		20,002	0
Baptist Union Corp. Ltd (3 month notice)		53,011	0
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	11	305,666	207,488
Total Assets		**474,392**	**365,032**
Liabilities			
Current liabilities		0	1,239
Pension Scheme liability	12	18,477	21,486
Other liabilities		0	0
Total Liabilities		**18,477**	**22,725**

The accounts and statement of assets and liabilities as set out on pages 9-12 relating to the period ending 31 August 2021 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 15/3/22

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2021	2020
Bank and savings interest	1,271	1,597
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**1,271**	**1,597**

3. Raised for other Causes

	2021	2020
BMS Life's First Cry	506	0
Total raised for other Causes	**506**	**0**

4. Other Income

	2021	2020
Grants	11,370	10,000
Insurance claim	0	2,000
Utility and other refunds	0	60
Other income	0	0
Total Other Income	**11,370**	**12,060**

5. Ministry

	2021	2020
Minister's stipend	(18,912)	(13,804)
Pension contribution	(5,662)	(4,513)
Pension deficit fund	(2,918)	(2,711)
PAYE and National insurance	(2,928)	(2,340)
Council Tax, Travel and general expenses	(2,144)	(1,602)
Manse costs (including telephone)	(2,884)	(2,465)
Other ministry	0	(50)
Total Ministry	**(35,448)**	**(27,485)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2021	2020
Baptist Missionary Society	(1,080)	(810)
Baptist Home Mission	(1,870)	(1,830)
A Rocha UK	(100)	(100)
Bible Society	(100)	0
Chance Changing Lives	(100)	0
BMS Nepal Appeal	(200)	0
Gideons	(100)	(100)
Bin Twinning	(93)	0
Healing Rooms	(100)	(100)
Lifeline Debt Advice	(1,000)	0
Open Doors	(250)	(250)
Prison Fellowship	(1009)	0
Sanctus	(300)	(300)
Tear Fund	(200)	(200)
Urban Saints	(390)	(390)
Total Mission	**(6,892)**	**(4,080)**

7. Premises

	2021	2020
Rent – Oasis	(7,722)	(5,760)
Utilities – Oasis	(588)	(1,097)
Small equipment purchases – Oasis	(699)	(232)
Insurance – Oasis	(398)	0
Fire extinguisher checks – Oasis	(128)	0
Hire of Hall – Sandbach Academy	(240)	(1,000)
Total Premises	**(9,775)**	**(8,089)**

8. Administration & Other

	2021	2020
Website Fees	(245)	(48)
CIO Legal Fees	(515)	(967)
Licensing fees	(642)	(56)
Subscriptions (BU, NWBA and CtiS)	(274)	(209)
Other Fees	(105)	(270)
Youth/Sunday School	(101)	(12)
Consumables	(209)	(615)
Cards and gifts	(227)	0
Advent Calendars/Easter Eggs	(373)	0
Other	(21)	(90)
Total Administration and Other	**(2,712)**	**(2,267)**

9. Amounts passed onto other causes

	2021	2020
Life's first cry (collected 20/21)	(506)	0
Life's first cry (collected 19/20 and paid 20/21)	(1,238)	0
Total Amounts passed onto other causes	**(1,744)**	**0**

10. Child Sponsorship Charities

	2021	2020
Compassion International	(1,788)	(1,150)
Open Doors	(216)	(162)
Tear Fund	(180)	(135)
Total Child Sponsorship Charities	**(2,184)**	**(1,447)**

11. Assets held for Church's use

	2021	2020
Manse	303,717	206,113
Sound equipment	725	750
Visual equipment	150	175
Computers and furniture	375	450
Air Purifier	699	0
Total Assets held for Church's use	**305,666**	**207,488**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £303,717 (based on insurable value as at 31/8/21)
- The church also owns fixtures, furniture and equipment with a value of £1,949

12. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298

million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £307.95, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £18,477 as at 31 August 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 August 2021 was £30,600.

SANDBACH BAPTIST CHURCH

England & Wales - Charity number 1186522

Accounts

REGISTERED CHARITY NUMBER 1186522

FINANCIAL STATEMENTS FOR THE PERIOD ENDED

31 AUGUST 2020

FOR

SANDBACH BAPTIST CHURCH

(CHARITABLE INCORPORATED ORGANISATION)

SANDBACH BAPTIST CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 AUGUST 2020

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SANDBACH BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE PERIOD ENDED 31 AUGUST 2020

The trustees present their report with the financial statements of the charity for the period ended 31 August 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities"

REFERENCE AND ADMINISTRATON DETAILS

Charity name

Sandbach Baptist Church

Registered Charity Number

1186522

Principal address

36 Green Street

Sandbach

Cheshire

CW11 1GX

Trustees

The trustees of the charity during the period were:

Rev A Stewart (Chair)

Mr B Williams

Mrs L Mynett

Mr I Parsons

Mrs S Warburton

Mr D Murphy

Dr K Watkinson

The trustees are all members of the charity

The trustees of the charity at the date the report and accounts were approved were:

Rev A Stewart (Chair)

Mrs L Mynett

Mr I Parsons

Mrs S Warburton

Mr D Murphy

Mr G Hill

Mrs A Jones

Bankers

Royal Bank of Scotland

Independent examiner

Mr D Hallworth

Charitable object

The principal purposes of the Church are:

1) The advancement of the Christian faith according to the principles of the Baptist denomination, and
2) The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Sandbach Baptist Church was previously structured as a Charitable Unincorporated Association, however the Church took the decision to convert to a Charitable Incorporated Organisation ("CIO") and the new CIO was registered with the Charity Commission for England and Wales on 22 November 2019.

The Charity Commission for England and Wales authorised the transfer of assets and liabilities and the granting of an indemnity under section 105 of the Charities Act 2011 between Sandbach Baptist Church (the unincorporated entity) and Sandbach Baptist Church (1186522) on 29 January 2020.

The financial statements therefore reflect a financial period from the date of CIO registration; 22 November 2019 – 31 August 2020. Future years financial reporting will revert to a full 12 month period from 1 September to 31 August.

The charity is a member of the Baptist Union of Great Britain and the North Western Baptist Association.

Governing document and Management

The charity is controlled by its governing document (CIO Association Constitution) dated 1 November 2019 and amended 7 March 2021.

Church Members' Meetings are held during the year to discuss and make key decisions on the life of the Church. In accordance with the constitution, members appoint Trustees who are responsible for the overall governance of the Church, and the financial and legal aspects of the charity. The Trustees meet regularly every 3-4 weeks.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

In order to achieve the principal charitable objective above, the church provides a variety of activities both to its membership and to the community. The aim is to share the love of Jesus with the community in Sandbach.

The Church does not own a place of worship but rents a hall at Sandbach Primary Academy on a Sunday morning. Additionally, the Church rents a community building at 36 Green Street, Sandbach for further acts of worship, study groups and our community-based activities.

The Church's activities changed significantly during the year following the outbreak of the Covid-19 pandemic and therefore the following activities reflect what happened both pre and post lockdown, which occurred on 23 March 2020:

Pre-lockdown

Central to the work and witness of the Church is the provision of regular services of Christian worship. These services took place each Sunday at 10.30am at Sandbach Primary Academy and 6.30pm at Oasis Community Centre. There was a children's programme during the morning service.

The Church also ran a series of Study Groups and Prayer Meetings for the growth of faith and discipleship in either the homes of some members or at Oasis Community Centre.

The Church ran a number of midweek groups from Oasis Community Centre. These included a carer and toddler Group called Tots and Co, which met weekly, Welcome Bap, a group for seniors, which also met weekly and "Knit and Natter" which met twice a month. The Church also ran a monthly worship service for the members of Welcome Bap. In addition, the Church also started a group called "The Strugglers", which looked to support vulnerable people in our community.

Church members also run the local group of Urban Saints, which is a national non-denominational organisation for young people.

The Church is an active member of Churches Together in Sandbach and in addition to joining together in acts of worship, Church members also joined with other churches in Sandbach to support, both financially and with volunteers, the following community services:

- Sandbach Foodbank
- Lifeline Debt Advice

The Church also has strong ties with Sandbach Primary Academy where our minister is a Governor and took assemblies, went on school trips and along with other church members did one-to-one reading with the children.

In terms of wider mission activities, the Church includes support for a wide variety of mission projects in the UK and overseas through personal contact, prayer and financial giving as follows:

- Baptist Union Home and Overseas Mission
- Healing Rooms
- Prison fellowship
- Compassion International, through which the Church supports six children and young people in different countries by corresponding by letters and cards
- Open Doors
- Teams4U Shoebox Project
- Cry in the Dark
- Tearfund

The Church also makes the Oasis Community Centre available to 3rd parties for hirings and this offer has been taken up by The University of the 3rd Age ("U3A") for some of its community led activities.

The Church operates a Safeguarding Policy to protect children and vulnerable adults.

Lockdown

Following the Covid-19 Government lockdown on 23 March 2020, the Church stopped meeting for worship at Sandbach Primary Academy and closed its doors at Oasis Community Centre. All mid-week groups, including House groups stopped meeting physically.

The Church looked at ways of keeping connected with members and associates and over time put in place the following solutions:

- A weekly service was recorded and posted onto the Church website and recorded CD's were offered to those folk without the Internet
- Once a month, a video service was recorded and posted on the Church You Tube channel
- Study groups and prayer groups continued virtually, either using the Zoom platform or through email. A number of WhatsApp groups were established (or in some cases continued) to connect people through prayer requests and sharing of information.
- The leaders and helpers of Welcome Bap, Tots and Co and Strugglers kept in touch with their members regularly
- Members offered practical support to people in the community or with links to the Church who were in need
- The minister produced a weekly newsletter, which included teaching, family news, prayer requests and special items of interest to the Church. These were emailed to members and associates and printed and delivered to those folk without email
- The minister and elders personally telephoned all members and associates on a regular basis to keep in touch and offer to pray with them if appropriate
- The Church offers the opportunity to anyone to get together virtually twice a month for chat on "Zoom Coffee"

As the UK continues to follow the Governments Roadmap on exiting lockdown, the Church will look to physically re-open its activities on a gradual basis following government guidelines, taking into account the safety of its members, associates and community.

Some community support activities such as Sandbach Foodbank and Lifeline Debt Advice were able to re-start during lockdown and members have continued to support these activities during lockdown.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, particularly during a time of Government Covid-19 restrictions.

The activities listed in the section above under "Objectives and Activities" demonstrate a Church which is committed to its charitable objectives.

At 31 August 2020, the membership stood at 48.

Financial Review

The Church continues to raise the funds, which it needs to carry on its activities from within its own membership/congregation and from 3rd party hiring of the Oasis Community Centre. Additionally, in this financial period, the Church benefitted from a grant from the Local Authority to recognise that the Oasis Community Centre needed to close during lockdown, due to Covid-19. Further grants have been received up to the point of this report being signed.

The Church employs one member of staff, which is the minister and is heavily dependent on its membership working as volunteers in all aspects of the church's activities.

The Church sets a mission budget each year based approximately on 10% of the previous years income and supports the work of the wider Church and other national and international Christian organisations through mission gifts.

The financial results for the period, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Trustees are pleased to report that despite the impact of lockdown, the Church still generated a surplus of £10,154.

Signed:.....

Rev AG Stewart
Chair of Trustees

Date: 10/5/21

Report of the Independent Examiner to the Trustees of Sandbach Baptist Church

On the accounts for the period 22nd November 2019 – 31st August 2020

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees 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 examiners statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signature of independent examiner:.....D. Hall.....

Name of independent examiner:
.....DAVID HALLWORTH.....

Relevant professional qualification of independent examiner:.....CIPFA (Student member).....

Name of firm (where appropriate):.....N/A.....

Address:.....26 Hill St, SANDBACH, CHESHIRE.....

.....Post Code..CW11 3JE

Date:.....16.06.21.....

SANDBACH BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 AUGUST 2020

GENERAL RECEIPTS & PAYMENT ACCOUNT (UNRESTRICTED FUNDS)

	Note	2020	2019
Receipts			
Weekly offerings		2,963	10,743
Donations		34,475	50,775
Income tax recovered on gifts		9,369	10,248
Investment income	2	1,597	1,499
Rents and contributions for use of premises		705	1,177
Raised for other causes	3	0	1,239
Church weekend		0	700
Other income	4	12,060	1,712
Total Receipts		**61,169**	**78,093**
Payments			
Ministry	5	(27,485)	(43,976)
Mission	6	(4,080)	(10,449)
Premises	7	(8,089)	(16,906)
Administration and Other	8	(2,267)	(5,828)
Amounts passed onto other causes		0	(25)
Total Payments		**(41,921)**	**(77,184)**
Net receipts / (payments) for the period		19,248	909
Transfers from general fund		**(507)**	**0**
Transfers to general fund		**20**	**110**
Cash balance at previous year end		**90,069**	**89,050**
Cash balance at current year end		**108,830**	**90,069**

BUILDING FUND RECEIPTS AND PAYMENTS ACCOUNT (DESIGNATED ACCOUNT)

	Note	2020	2019
Receipts			
Donations and other income		0	0
Income tax recovered on gifts		0	0
Total Receipts		**0**	**0**
Payments			
Repairs to Manse		(8,685)	0
Improvements		0	0
Total Payments		**(8,685)**	**0**
Net receipts (payments) for the period		(8,685)	0
Transfers (to) / from Building fund		**0**	**0**
Cash balance at previous year end		**55,975**	**55,975**
Cash balance at current year end		**47,290**	**55,975**

WELCOME BAP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2020	2019
Receipts			
Donations and other income		191	607
Memorials		150	0
Total Receipts		**341**	**607**
Payments			
Meals		(189)	(568)
Total Payments		**(189)**	**(568)**
Net receipts / (payments) for the period		152	39
Transfers from Welcome Bap Account		**(20)**	**(110)**
Cash balance at previous year end		**1,292**	**1,363**
Cash balance at current year end		**1,424**	**1,292**

CHILD SPONSORSHIP RECEIPTS AND PAYMENTS ACCOUNT (RESTRICTED FUNDS)

	Note	2020	2019
Receipts			
Donations and other income		886	2,940
Total Receipts		**886**	**2,940**
Payments			
Child sponsorship charities	9	(1,447)	(2,886)
Total Payments		**(1,447)**	**(2,886)**
Net receipts / (payments) for the period		(561)	54
Transfers from General fund		**507**	**0**
Cash balance at previous year end		**54**	**0**
Cash balance at current year end		**0**	**54**

STATEMENT OF ASSETS AND LIABILITIES AT 31 AUGUST 2020

	Note	2020	2019
Assets			
Bank and other cash balances			
Cash in hand (unbanked collections)		0	332
RBS Bank Account		22,008	12,481
Shawbrook Bank CAF 12 Month Fixed		84,004	84,000
Secure Trust Bank (fixed)		0	30,197
Epworth Affirmative Deposit (demand)		51,531	20,379
Other monetary assets:			
Debtors		0	0
Gift aid claimed but not received		0	0
Investment Assets		0	0
Assets held for Church's own use	10	207,488	207,488
Total Assets		**365,031**	**354,877**
Liabilities			
Current liabilities		1,239	1,239
Pension Scheme liability	11	21,486	23,390
Other liabilities		0	0
Total Liabilities		**22,725**	**24,629**

The accounts and statement of assets and liabilities as set out on pages 9-12 relating to the period ending 31 August 2020 are as approved by the trustees.

Signed:.....

IH Parsons
Treasurer

Date: 10/5/21

NOTES TO THE FINANCIAL ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

2. Investment Income

	2020	2019
Bank and savings interest	1,597	1,499
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**1,597**	**1,499**

3. Raised for other Causes

	2020	2019
BMS Life's First Cry	0	1,239
Total raised for other Causes	**0**	**1,239**

4. Other Income

	2020	2019
Grants	10,000	0
Insurance claim	2,000	0
Utility and other refunds	60	591
Other income	0	1,121
Total Other Income	**12,060**	**1,712**

5. Ministry

	2020	2019
Minister's stipend	(13,804)	(22,610)
Pension contribution	(4,513)	(6,143)
Pension deficit fund	(2,711)	(4,111)
PAYE and National insurance	(2,340)	(3,543)
Council Tax, Travel and general expenses	(1,602)	(3,297)
Manse costs (including telephone)	(2,465)	(4,112)
Other ministry	(50)	(160)
Total Ministry	**(27,485)**	**(43,976)**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation, owned by the church.

6. Mission

	2020	2019
Baptist Missionary Society	(810)	(1,350)
Baptist Home Mission	(1,830)	(2,230)
A Rocha UK	(100)	(200)
Bible Society	0	(100)
CF Net	0	(1,050)
Cry in the dark	0	(200)
Gideons	(100)	0
Hardship Gift	0	(29)
Healing Rooms	(100)	(200)
Lifeline Debt Advice	0	(2,000)
Open Doors	(250)	(500)
Prison Fellowship	0	(2,100)
Sanctus	(300)	(100)
Tear Fund	(200)	0
Urban Saints	(390)	(390)
Total Mission	**(4,080)**	**(10,449)**

7. Premises

	2020	2019
Rent – Oasis	(5,760)	(9,600)
Utilities – Oasis	(1,097)	(2,208)
Small equipment purchases – Oasis	(232)	(1,338)
Insurance – Oasis	0	(895)
Fire extinguisher checks – Oasis	0	(228)
Hire of Hall – Sandbach Academy	(1,000)	(2,637)
Total Premises	**(8,089)**	**(16,906)**

8. Administration & Other

	2020	2019
Website Fees	(48)	(540)
CIO Legal Fees	(967)	(938)
Licensing fees	(56)	(1,175)
Subscriptions (BU, NWBA and CtiS)	(209)	(498)
Safeguarding Fees	(270)	0
Youth/Sunday School	(12)	(114)
Consumables	(615)	(1,163)
Other	(90)	(120)
Church weekend	0	(1,280)
Total Administration and Other	**(2,267)**	**(5,828)**

9. Child Sponsorship Charities

	2020	2019
Compassion International	(1,150)	(2,391)
Open Doors	(162)	(270)
Tear Fund	(135)	(225)
Total Child Sponsorship Charities	**(1,447)**	**(2,886)**

10. Assets held for Church's use

	2020	2019
Manse	206,113	206,113
Sound equipment	750	750
Visual equipment	175	175
Computers	250	250
Other	200	200
Total Assets held for Church's use	**207,488**	**207,488**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church manse at 53 Booth Avenue, Sandbach, CW11 4JN valued in the accounts at £206,113
- The church also owns fixtures, furniture and equipment with a value of £1,375

11. Pension Scheme Liability

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £307.95, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current

rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £21,486 as at 31 August 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 August 2020 was £34,900.