

Ebenezer Baptist Chapel Newquay

England & Wales · Charity number 1187035

Details

Other names NEWQUAY REFORMED BAPTIST CHURCH CIO

Status Registered

Legal form CIO

Registered 2019-12-18

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

Contact

Address Ebenezer Baptist Chapel
Chapel Hill
Newquay
TR7 1ND

Email info@ebenezerbaptistchapel.co.uk

Website www.ebenezerbaptistchapel.co.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE DOCTRINAL BASIS OF FAITH APPEARING IN APPENDIX 1 IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME THINK FITSUCH OTHER CHARITABLE PURPOSES AS SHALL IN THE OPINION OF THE TRUSTEES FURTHER THE WORK OF THE CHURCH

Activities: Advance the Christian Faith

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£6,729	£5,995	-	-
2023-12-31	£8,761	£15,072	-	-
2022-12-31	£42,638	£82,154	-	-
2021-12-31	£74,767	£56,324	-	-
2020-12-31	£70,182	£47,041	-	-

Trustees

Name	Role	Appointed
James Virgo	Chair	2021-01-07
Andrea Virgo		2023-04-20

Ebenezer Baptist Chapel Newquay

England & Wales - Charity number 1187035

Accounts



Trustees' Annual Report for the period

	Period start date	Period end date
From	01 January 2024	To 31 December 2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Chapel Hill	
Newquay	
Postcode	TR7 1ND

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	James Virgo			
2	Andrea Virgo			
3				
4				
5				
6				
7				
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10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(e.g. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(e.g. members, trustees)</small>	CIO
Trustee selection methods <small>(e.g. nomination, election)</small>	

Additional governance issues (Optional information)

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

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

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Section C Objectives and activities

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

- To advance the Christian faith for the benefit of the public in accordance with the doctrinal basis of faith appearing in appendix 1 in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

- Such other charitable purposes as shall, in the opinion of the Trustees, further the work of the church.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

Every Sunday the chapel holds a Sunday morning service with fellowship after. We also hold a Sunday evening service with fellowship after. The Lords Supper is held once a month on the first Sunday of the month. We hold a mid week bible study and prayer meeting on a Tuesday and a weekly prayer meeting for revival on a Thursday.

We have an Easter service, a Harvest festival service, a Carol Service and a Christmas Day service.

We have many returning visitors throughout the year, but mainly from May to October. Over 150 Dutch visitors were welcomed during 2024 along with various other nationalities.

We had shared lunches on some occasions. We also fellowship with like minded churches near us.

Also occasional outreach in town offering childrens goody bags, free bibles and literature.

Membership:

We are at the moment a membership of three and a congregation of ten.

Section E Financial review

Brief statement of the charity's policy on reserves

The Trustees are aware of the high level of reserves and are discussing the way forward. There are plans for replacing the front doors during 2025.

Details of any funds materially in deficit

Further financial review details (Optional information)

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


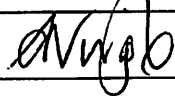
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr James Virgo	Mrs Andrea Virgo
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	14. 5. 25.	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Ebenezer Baptist Chapel Newquay

1187035

Receipts and payments accounts

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For the period from	01-Jan-24	To	31-Dec-24
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	1,270	-	-	1,270	3,208
Offerings	1,673	-	-	1,673	651
Gift aided donations and tax recovered	2,818	-	-	2,818	4,153
Interest	988	-	-	988	749
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
Sub total (Gross income for AR)	6,729	-	-	6,729	8,761
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	6,729	-	-	6,729	8,761
A3 Payments					
Advertising, literature, postage and stationery costs	95	-	-	95	125
Telephone and mobile	369	-	-	369	281
Outreach	231	-	-	231	787
Subscriptions	116	-	-	116	283
Insurance	709	-	-	709	674
Equipment repairs and maintenance	129	-	-	129	767
Building repairs and maintenance	554	-	-	554	4,671
Utilities	2,227	-	-	2,227	2,913
Rates	884	-	-	884	1,782
Travel Expenses	165	-	-	165	273
Speaker	-	-	-	-	188
Gifts	300	-	-	300	500
Legal and professional fees	214	-	-	214	1,407
Other expenditure	2	-	-	2	461
		-	-	-	-
Sub total	5,995	-	-	5,995	15,072
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	5,995	-	-	5,995	15,072
Net of receipts/(payments)	734	-	-	734	- 6,311
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	65,927	-	-	65,927	72,238
Cash funds this year end	66,661	-	-	66,661	65,927

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Current	1,647	-	-
	Barclays Premium	64,949	-	-
	Cash	65	-	-
	Total cash funds	66,661	-	-

(agree balances with receipts and payments account(s))

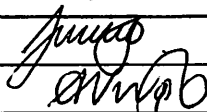
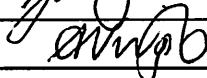
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Virgo	14.5.25
	Andrea Virgo	14.5.25

Ebenezer Baptist Chapel Newquay

England & Wales - Charity number 1187035

Accounts



Trustees' Annual Report for the period

	Period start date	Period end date
From	01 January 2023	To 31 December 2023

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	James Virgo			
2	Celia Kuhlmann		20/04/2023 – 30/11/23	
3	Matthew Kuhlmann		21/01/2023 – 30/11/23	
4	Andrea Virgo		20/04/2023	
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20				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	CIO
Trustee selection methods	

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- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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- Such other charitable purposes as shall, in the opinion of the Trustees, further the work of the church.

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

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We have an Easter service, a Harvest festival service, a Carol Service and a Christmas Day service.

We have many returning visitors throughout the year, but mainly from May to October.

We held a weekly lunch for locals and invited visitors on Sunday to a BBQ. We also fellowship with like minded churches near us.

Membership:

We are at the moment a membership of three and a congregation of seven. Matt and Celia left the congregation last October 2023 and moved to Scotland.

Section E**Financial review****Brief statement of the charity's policy on reserves**

The Trustees expect that for 2024 the level of net payments will not be as high as 2023. The Trustees are aware of the high level of reserves and are discussing the way forward.

Details of any funds materially in deficit**Further financial review details (Optional information)**



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

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

Section F**Other optional information****Section G****Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr James Virgo	Mrs Andrea Virgo
Position (eg Secretary, Chair, etc)	Trustee	Trustee

Date 7/11/2024



Receipts and payments accounts

For the period from	01-Jan-23	To	31-Dec-23
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	3,208	-	-	3,208	14,355
Offerings	651	-	-	651	2,859
Gift aided donations and tax recovered	4,153	-	-	4,153	25,370
Interest	749	-	-	749	54
Sub total (Gross income for AR)	8,761	-	-	8,761	42,638
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	8,761	-	-	8,761	42,638
A3 Payments					
Advertising and literature costs	125	-	-	125	338
Telephone and mobile	281	-	-	281	-
Insurance	674	-	-	674	1,035
Equipment repairs and maintenance	767	-	-	767	-
Evangelical Times	-	-	-	-	60
Travel Expenses	273	-	-	273	728
Outreach	787	-	-	787	327
Pastor's stipend	-	-	-	-	24,772
Pension	-	-	-	-	985
Speaker	168	-	-	168	1,095
Gifts	500	-	-	500	850
Rent	-	-	-	-	2,825
Legal and professional fees	1,407	-	-	1,407	6,874
Utilities	2,913	-	-	2,913	3,343
Building repairs and maintenance	4,671	-	-	4,671	2,866
Subscriptions	263	-	-	263	171
Rates	1,782	-	-	1,782	931
Training	-	-	-	-	420
Moving costs	-	-	-	-	946
Other expenditure	461	-	-	461	-
Return of donations and gifts towards anticipated Manse purchase	-	-	-	-	33,588
Sub total	15,072	-	-	15,072	82,154
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	15,072	-	-	15,072	82,154
Net of receipts/(payments)	- 6,311	-	-	- 6,311	- 39,516
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	72,238	-	-	72,238	111,754
Cash funds this year end	65,927	-	-	65,927	72,238

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Current	947	-	-
	Barclays Premium	64,980	-	-
		-	-	-
	Total cash funds	65,927	-	-

(agree balances with receipts and payments account(s))

OK OK OK

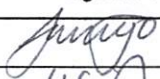
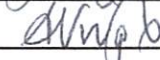
Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Virgo	7.11.24
	Andrea Virgo	7.11.24

Ebenezer Baptist Chapel Newquay

England & Wales - Charity number 1187035

Accounts

NEWQUAY REFORMED BAPTIST

CHURCH CIO

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021



Caladine

Chartered Certified Accountants

NEWQUAY REFORMED BAPTIST CHURCH CIO
FOR THE YEAR ENDED 31 DECEMBER 2021

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Report of the Independent Examiner	3
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Statement of Assets and Liabilities	5
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LEGAL AND ADMINISTRATIVE INFORMATION 2021

Trustees

James Virgo
Ian Leedham
Olwen Bartlett

Charity number

1187035

Principle address

Chapel Hill
Newquay
TR& 1ND

Independent Examiner

J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Trustees report

Reference and administrative information

Period	1st January - 31st December 2021		
Principle address	Newquay Reformed Baptist Church Chapel Hill Newquay Cornwall TR7 1ND		
Trustees	Ian Leedham		
	Olwen Bartlett		
	Peter Buckley	- resigned 7 January 2021	
	James Virgo	- appointed 7 January 2021	

Trustees are appointed by the Church Members' Meeting.

Membership

This began the year at 17 and had grown to 19 the year end.

Summary of the year's activities

Sunday Services

We have seen an increased attendance on Sundays especially during the morning service. During the summer months with significant numbers of visitors joining us, seating capacity has been stretched to a maximum.

So, we have removed most of the pews, bought new chairs and recarpeted the main hall. Our back room (used as a creche) has been turned into an overflow room, with a large TV screen and the service relayed live.

Our mid-week Bible Study and prayer meeting has continued as a hybrid meeting, with people attending in person and others joining live online. We've been averaging about 14 souls each week, which has effectively doubled the numbers attending when it was in person only.

Outreach

We have continued Open Air Outreach meetings in Newquay Town Centre during 2021. There were more held during the summer months and December, in order to reach the increased footfall.

Gospel literature has been handed out on these occasions and also delivered door to door.

In addition, we delivered 600 Christmas Gift Packs in December to housing and a local old folks home.

Some members have also been involved in the One-to-One ministry and meeting regularly with local people to read the scriptures with them.

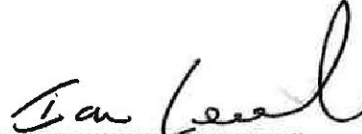
Financial review

During the year, the charity had net inward receipts of £18,443 (2020: £23,143). The closing unrestricted funds were £97,901 (2020: £93,311), with closing restricted funds of £13,854 (2020: £NIL).

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Date: 28 February 2022


.....
Ian Miles Conrad Leedham
Trustee

Independent Examiner's Report to the Trustees of Newquay Reformed Baptist Church

I report to the charity trustees on my examination of the accounts of Newquay Reformed Baptist Church for the year ended 31 December 2021, which are set out on pages 4 to 6.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Charity as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records.

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



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
BN21 1BF

Date: 28 February 2021

Receipts and Payments Account

	<u>Total Funds 2021</u>	<u>Total Funds 2020</u>
	£	£
<u>Receipts</u>		
Donations	48,071	48,401
Offerings	8,223	2,692
Gift aided donations and tax recovered	18,391	17,985
Refunds	-	801
Interest	82	305
	<hr/>	<hr/>
<u>Total Incoming Resources</u>	74,767	70,184
<u>Payments</u>		
Advertising and promotions	498	853
PSP Insurance	924	891
R + R to equipment	2,864	598
Evangelic times	325	300
Travel Expenses	889	-
Outreach	1,570	1,743
Pastor Josh Williamson	23,291	24,525
Pension	1,243	1,245
Speaker	520	460
Gifts	1,400	1,020
Rent	11,940	7,960
Professional Services	1,100	2,070
Utilities	3,225	3,997
R + R to buildings	4,215	1,379
Subscriptions	267	-
Rates	2,053	-
	<hr/>	<hr/>
<u>Total Resources Expended</u>	56,324	47,041
Net receipts/payments in the year	18,443	23,143
Cash funds brought forward 1 January 2021	93,311	70,168
	<hr/>	<hr/>
Cash funds carried forward 31 December 2021	111,754	93,311
	<hr/> <hr/>	<hr/> <hr/>

The notes on page 6 form part of these Financial Statements.

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting Policies

1.1 Accounting convention

The financial statements have been prepared as a Receipts and Payments in accordance with section 133 of the Charities Act 2011.

1.2 Income resources

All incoming resources are included in the statement of Statement of Receipts and Payments when the church is entitled to the income and the amount can be quantified with reasonable accuracy.

1.3 Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Church to the expenditure.

1.4 Going concern

Trustees are confident that the Trust has sufficient reserves to continue operations and continue to use the going concern basis as appropriate in the preparation of these accounts.

2. Trustee remuneration and expenses

During the year there were no disclosable related party transactions (2020: £nil)

3. Restricted funds

	Balance b/f	Income	Expenses	Transfers	Balance c/f
Refit fund		1,027	(1,027)		-
Christmas outreach fund		120	(120)		-
Manse fund	-	13,854			13,854
					-
	-	15,001	(1,147)	-	13,854

The Manse fund represents monies given towards the deposit on a new Manse, which the Church anticipates purchasing in the future.

Ebenezer Baptist Chapel Newquay

England & Wales - Charity number 1187035

Accounts

NEWQUAY REFORMED BAPTIST CHURCH

Unaudited Financial Statements

For the year ended 31st December 2020

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

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Statement of Financial Position	4
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NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Report of the Trustees

Reference and Administrative Information

Name Newquay Reformed Baptist Church

Principal Address Chapel Hill
Newquay
Cornwall
TR17 1ND

Trustees

The trustees and officers serving during the year and since the year end were as follows:

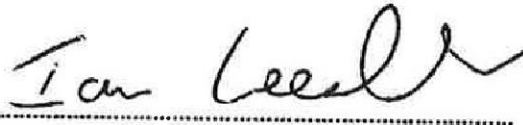
Patrick Buckley
Ian Miles Conrad Leedham
Mrs Olwen Bartlett

Independent examiners

Ms C O Dowrick MAAT
Rowedowrick Associates
7 Trenowah Road
Bethel
St Austell
PL25 3EB

Approved by the Board of Trustees and signed on its behalf by:

Ian Miles Conrad Leedham (Trustee)



DATED THIS 25th DAY OF MARCH 2021

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Independent Examiners Report to the Trustees of Newquay Reformed Baptist Church

Responsibilities, basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

DATED THIS 25th DAY OF MARCH 2021

Ms C O Dowrick MAAT
Rowedowrick Associates
7 Trenowah Road
Bethel
St Austell
PL25 3EB

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Statement of Financial Activities

	Notes	2020 £	2019 £
Income and endowments from:			
Charitable activities	2	69076	40888
Bank Interest		305	1081
Refunds		<u>801</u>	<u>59</u>
Total		<u>70182</u>	<u>42028</u>
Expenditure on:			
Charitable activities	3	(47041)	(31933)
Grace Baptist Trust Loan Repayment		()	<u>(17000)</u>
Total		<u>(47041)</u>	<u>(48933)</u>
Net movement in funds		<u>23141</u>	<u>(3956)</u>
Reconciliation of funds			
Total funds brought forward		70168	77073
Total funds carried forward		<u>93311</u>	<u>70168</u>

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Statement of Financial Position

	Notes	2020 £	2019 £
Current assets			
Debtors	6	NIL	NIL
Cash at bank and in hand		<u>93311</u>	<u>70168</u>
Net current assets		<u>93311</u>	<u>70168</u>
The funds of the charity			
Total retained income	7	<u>93311</u>	<u>70168</u>

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

Ian Miles Conrad Leedham (Trustee)

DATED THIS

DAY OF

2021

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Notes to the Financial Statements

Note 1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets.

Going concern

Incoming resources

All incoming resources are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Church to the expenditure.

Note 2. Income from charitable activities

	2020	2019
	£	£
Donations and Offerings		
Donations	48399	22611
Offerings	2692	8037
HMRC Gift Aid Payments	<u>17985</u>	<u>10240</u>
	69076	40888

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Notes to the Financial Statements Continued

Note 3. Costs of charitable activities by fund type

	2020	2019
	£	£
Administration and Overheads		
Advertising	853	509
PSP Insurance	891	833
R + R to Equipment	598	597
Evangelical Times	300	194
Travel Expenses	---	4844
Outreach	<u>1743</u>	<u>5256</u>
	4385	12233
Ministry		
Pastor Josh Williamson	24525	9721
Pension	1245	104
Speakers	460	2591
Gifts	<u>1020</u>	<u>2873</u>
	27250	15289
Governance Cost		
Rent	7960	---
Professional Services	2070	460
Utilities	3997	2577
R + R to Buildings	<u>1379</u>	<u>1374</u>
	15406	4411
Total	<u>47041</u>	<u>31933</u>

Note 4. Staff costs and emoluments

Total staff costs for the year ended 31st March 2020 were:

	2020	2019
	£	£
Salaries and Wages	24525	9721
Pension Costs	<u>1245</u>	<u>104</u>
	<u>25770</u>	<u>9825</u>

NEWQUAY REFORMED BAPTIST CHURCH
For the year ended 31st December 2020

Notes to the Financial Statements Continued

Note 5. Trustee remuneration and related party transactions

During the 2020 financial year, there were no re-imbursments of expenses in the form of salary for services provided to the charity.

Note 6. Debtors

During the 2020 financial year there were no debtors.

Note 7. Movement in funds

	Balance at 01/01/2020	Incoming resources	Outgoing resources	Transfers: Net	Balance at 31/12/2020
	£	£	£	£	£
Barclays Community AC (CIO Account)	NIL	59634.65	(37571.89)	(9242.79)	12819.97
Virgin Charity Deposit AC	60095.92	295.51			60391.43
Barclays Saver AC	8055.53	7.88		(8063.41)	ACC CLOSED
Barclays Community AC	2016.87	14245.04	(22404.70)	6242.79	100.00
Barclays Premium AC	NIL			20000.00	20000.00
	<u>70168.32</u>	<u>74183.08</u>	<u>(59976.59)</u>	<u>8936.59</u>	<u>93311.40</u>

	Balance at 01/01/2019	Incoming resources	Outgoing resources	Transfers: Net	Balance at 31/12/2019
	£	£	£	£	£
Virgin Charity Notice AC	73181.14	992.01		74173.15	NIL
Virgin Charity Deposit AC	NIL	85.92		60010.00	60095.92
Barclays Saver AC	551.95	3.58		7500.00	8055.53
Barclays Community AC (Pre CIO Account)	<u>3339.65</u>	<u>40996.73</u>	<u>(48982.66)</u>	<u>6663.15</u>	<u>2016.87</u>
	<u>77072.74</u>	<u>42078.24</u>	<u>(48982.66)</u>	<u>148346.30</u>	<u>70168.32</u>