



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 01/04/2024 Period start date To 31/03/2025 Period end date

Charity name: Union Chapel Fallowfield (Baptist)

Charity registration number: 1200903

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purposes of the Church are: <ul style="list-style-type: none">• Advancement of the Christian faith according to the principles of the Baptist denomination.• The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Church provides the following activities/services: <ul style="list-style-type: none">• Worship services four times a month either in person or on Zoom• Junior Church classes during Sunday worship• Midweek meetings at certain seasons of the church year• Book group via Zoom• Church away weekends• Provides its buildings for the use of local community groups, including a playgroup, 12-step groups, a foodbank and as a polling station.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission guidance on public benefit in managing the activities.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Held weekly Sunday worship services at the chapel and also on Zoom.</p> <p>Provided Junior church classes during Sunday worship.</p> <p>Had regular midweek meetings, including book group via Zoom.</p> <p>The work of the church benefits the health and wellbeing of church members and also people who attend the activities on the premises.</p> <p>We let space in our buildings at low cost to three other worshipping communities apart from ourselves; four 12 step groups; six music groups, six dance groups; seven painting/craft groups; and four exercise groups. The buildings were also used regularly by a playgroup, Foodbank, theatre group, history group; community discussion group, and a local campaigning group. It is used as a polling station.</p> <p>We regularly made donations to other charities which share the objectives of the Church but have a wider reach, for example Baptist Mission Society and Northern Baptist College.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The total net assets as of 31/03/2025 for the year 01/04/24 to 31/03/25 were £899,508 with a net income of £113,464. Expenditure was largely in line with previous years.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We are aware that we currently have high capital reserves. At present we believe these are justified because of the uncertainty about the future of our buildings and the possibility that substantial capital expenditure may be required (probably in partnership with others) for the redevelopment of our existing buildings and/or new building on the Linton House site. We acknowledge that this should not continue indefinitely and is to be reviewed in 12 months' time when we trust our options will have become clearer.
Amount of reserves held	Para 1.22	£589,079
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election of trustees according to rules set out in the constitution. All charity trustees are Church members elected by the membership.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Union Chapel Fallowfield (Baptist)
Other name the charity uses	
Registered charity number	1200903
Charity's principal address	2b Wellington Road Fallowfield Manchester M14 6EQ

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	Mrs Margaret Edmonds		01/04/2024-14/07/2024	
2	Mr Andrew John Howes			
3	Mrs Nicola Samantha Hamilton			
4	Ms Lorna Richardson			
5	Ms Brenda Jane Marston		01/04/2024-14/07/2024	
6	Dr David Nicholas Garner			
7	Mrs Enid Welford		08/09/2024-31/03/2025	
8	Mr Geoff Walker		08/09/2024-31/03/2025	
9				
10				
11				
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15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
The Baptist Union Corporation Limited		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

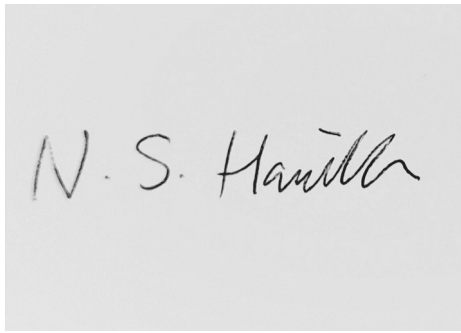
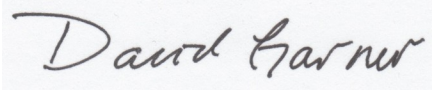
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Nicola Samantha Hamilton	David Nicolas Garner
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Position (eg Secretary,
Chair, etc)

Trustee	Trustee, treasurer
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Date

30.01.26

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2025
Statement of financial activities

Recommended categories by activity	Notes	CIO and former Charity combined (Merger basis)				CIO only			
		Unrestricted funds	Restricted funds	Total funds	Prior year funds	Unrestricted funds	Restricted funds	Total funds	Prior year funds
		£	£	£	£	£	£	£	£
Incoming resources (Note 3)									
Income and endowments from:									
Donations and legacies		25,562	-	25,562	34,336	25,562	-	25,562	7,810
Charitable activities		3,306	-	3,306	4,042	3,306	-	3,306	-
Other trading activities		50,080	-	50,080	46,745	50,080	-	50,080	19,889
Investments		33,949	-	33,949	13,771	33,949	-	33,949	3,309
Other		567	-	567	3,924	567	-	567	-
Total	1	113,464	-	113,464	102,818	113,464	-	113,464	31,008
Resources expended (Note 6)									
Expenditure on:									
Charitable activities		73,409	10,000	83,409	57,231	73,409	10,000	83,409	18,661
Total	2	73,409	10,000	83,409	57,231	73,409	10,000	83,409	18,661
Net income/(expenditure) before investment gains/(losses)		40,055	- 10,000	30,055	45,587	40,055	- 10,000	30,055	12,347
Net income/(expenditure) Other recognised gains/(losses):		40,055	- 10,000	30,055	45,587	40,055	- 10,000	30,055	12,347
Net movement in funds		40,055	- 10,000	30,055	45,587	40,055	- 10,000	30,055	12,347
Reconciliation of funds:									
Total funds brought forward		850,623	18,830	869,453	823,866	850,623	18,830	869,453	-
Funds received from previous charity								-	857,106
Total funds carried forward		890,678	8,830	899,508	869,453	890,678	8,830	899,508	869,453

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2025
Balance Sheet

	Note	CIO and former Charity combined (Merger basis)				CIO only			
		Unrestricted funds	Restricted funds	Total this year	Total last year	Unrestricted funds	Restricted funds	Total this year	Total last year
		£ F01	£ F02	£ F04	£ F05	£ F01	£ F02	£ F04	£ F05
Fixed assets									
Tangible assets	3	769	-	769	769	769	-	769	769
Investments	4	310,000	-	310,000	310,000	310,000	-	310,000	310,000
Total fixed assets		310,769	-	310,769	310,769	310,769	-	310,769	310,769
Current assets									
Prepayments - Future Church weekend deposits			-	-	750		-	-	750
Investments		557,345	-	557,345	518,594	557,345	-	557,345	518,594
Cash at bank and in hand		22,904	8,830	31,734	39,340	22,904	8,830	31,734	39,340
Total current assets		580,249	8,830	589,079	558,684	580,249	8,830	589,079	558,684
Creditors: amounts falling due within one year									
Future Church weekend receipts		340	-	340	-	340	-	340	-
Net current assets/(liabilities)		579,909	8,830	588,739	558,684	579,909	8,830	588,739	558,684
Total net assets or liabilities		890,678	8,830	899,508	869,453	890,678	8,830	899,508	869,453
Funds of the Charity									
Restricted income funds			8,830	8,830	18,830		8,830	8,830	18,830
Unrestricted funds		890,678		890,678	850,623	890,678		890,678	850,623
Revaluation reserve				-	-			-	-
Total funds		890,678	8,830	899,508	869,453	890,678	8,830	899,508	869,453

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

Signature

Date

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2025
Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section **1A** of that Standard.

Merger Accounting

As noted in the trustees report the affairs of the former unincorporated association were transferred to a CIO on 3 November 2023. The CIO and the former unincorporated association had identical membership and trustees. The trustees have decided that, in order to show the affairs of the congregation in a true and fair manner the primary accounts of the congregation should be shown on a merger basis, combining the transactions of the CIO and the former unincorporated association. The individual accounts of the CIO are also shown separately for completeness.

Fund accounting

The following are the categories of funds maintained:

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

Unrestricted funds

Unrestricted funds consist of General and Designated funds.

General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.

Income

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

Expenditure

The costs of each activity are separately accumulated and disclosed and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation. There is no charge to depreciation as the realizable value of the assets exceed the book value.

Investment properties

Investment property is included at fair value based on the recent disposal values of similar local properties.

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2023
Notes to the accounts

Note 1 Analysis of income

	Analysis	Unrestricted funds	Restricted funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	20,795	-	20,795	19,630
	Gift Aid	4,767	-	4,767	14,706
	Total	25,562	-	25,562	34,336
Charitable activities:	Church weekend	3,306	-	3,306	3,672
	Other		-	-	370
	Total	3,306	-	3,306	4,042
Other trading activities:	Church and Hall rental	42,360	-	42,360	39,331
	Manse Rent	7,720	-	7,720	7,414
	Total	50,080	-	50,080	46,745
Income from investments:	Interest income	33,949	-	33,949	13,771
	Total	33,949	-	33,949	13,771
Other:	Insurance claim		-	-	3,924
	Other	567	-	567	-
	Total	567	-	567	3,924
TOTAL INCOME		113,464	-	113,464	102,818

Note 2 Analysis of expenditure

	Analysis	Unrestricted funds	Restricted funds	Total funds £	Prior year £
Expenditure	Services costs	871	-	871	284
	Weekend	6,723		6,723	3,837
	Donations	8,522	10,000	18,522	6,000
	Repairs	21,002		21,002	18,594
	Heat, light and power	14,324		14,324	12,330
	Property	14,798		19,049	6,933
	Administration	2,803		2,803	866
	Insurance	4,286	-	4,286	6,577
	Legal fees		-	-	1,715
	Interest	80	-	80	95
	Total expenditure on charitable activities	73,409	10,000	87,660	57,231
TOTAL EXPENDITURE		73,409	10,000	87,660	57,231

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2023
Notes to the accounts

Note 3 Tangible fixed assets

Cost or valuation

	Freehold land & buildings £	Total £
At the beginning of the year	769	769
At end of the year	769	769

Note 4 Investment assets

Fixed assets investments

The former Manse has not been used as such for many years and has been let commercially through a residential property agent.

	Investment properties	Total
Carrying (fair) value at beginning of period	310,000	310,000
Carrying (fair) value at end of year	310,000	310,000

**Analysis of
investments**

Investment properties
Total

Fair value at year end	Cost less impairment
£	£
310,000	90,000
310,000	90,000

Union Chapel Fallowfield (Baptist)
Charity Number 200903
Annual accounts for the year ended 31 March 2025
Notes to the accounts

Note 5 **Charity funds**

Details of material funds held and movements during the current reporting period

Fund names	Type	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Fund balances carried forward £
Education Fund	Restricted	Funds taken over from O&A to be used for Adult Education	18,830.00	-	(10,000.00)	8,830.00
Capital Fund	Unrestricted	Funds committed to the capital assets of the charity and not immediately available	310,769.00			310,769.00
General Fund	Unrestricted	Held for meeting the objectives of the charity	539,854.00	113,464.00	(73,409.00)	579,909.00
Total Funds			869,453.00	113,464.00	(83,409.00)	899,508.00

Details of material funds held and movements during the previous reporting period

Fund names	Type	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Fund balances carried forward £
Education Fund	Restricted	Funds taken over from O&A to be used for Adult Education	18,830.00	-	-	18,830.00
Capital Fund	Unrestricted	Funds committed to the capital assets of the charity and not immediately available	310,769.00			310,769.00
General Fund	Unrestricted	Held for meeting the objectives of the charity	494,267.00	102,818.00	(57,231.00)	539,854.00
Total Funds			823,866.00	102,818.00	(57,231.00)	869,453.00

Note 6 **Transactions with trustees and related parties**

Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or

Trustees' expenses

No trustee expenses have been incurred.

Transaction(s) with related parties

There have been no related party transactions in the reporting period

Independent Examiner's Report

Independent Examiners Report to the members of Union Chapel Fallowfield (Baptist)

I report on the accounts of the Charity for the year ended 31 March 2025 which are set out on pages 1 to 6.

Respective Responsibilities of the Trustees and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 Examiner's statement

In connection with my examination no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Chris Smail FCA DChA
2 Bamford Grove, Didsbury, M20 2FF

30 January 2026