

GRACE BAPTIST CHURCH

England & Wales · Charity number 701443

Details

Status Registered

Legal form Other

Registered 1989-04-13

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

Contact

Address Grace Baptist Church
290 Edgeley Road
Stockport
Cheshire
SK3 0RJ

Phone 01612837021

Email s.hartmac@ntlworld.com

Website www.gbcstockport.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ("THE OBJECTS" ARE TO PROMOTE THE CALVINISTIC BAPTIST FAITH AS DEFINED IN THE 1969 BAPTIST CONFESSION OF FAITH AS REINSTATED IN OR VARIED BY THE 1966 STRICT BAPTIST AFFIRMATION OF FAITH

Activities: Teaching the Christian faith

Classification

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

Geography

- Stockport

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,705	£41,745	-	-
2023-12-31	£43,974	£43,438	-	-
2022-12-31	£35,658	£38,139	-	-
2021-12-31	£42,723	£36,018	-	-
2020-12-31	£36,058	£36,098	-	-

Trustees

Name	Role	Appointed
CARL WILLIAMS		2018-10-31
DAVID IAIN LAST		
MR TIM MILLS		
STUART HART		
Stephen Victor Rees		2018-10-31

GRACE BAPTIST CHURCH

England & Wales - Charity number 701443

Accounts



Trustees' Annual Report for the period						
		Period start date			Period end date	
From	1 st	January	2023	To	31 st	December 2023

Section A Reference and administration details

Charity name	Grace Baptist Church		
Other names charity is known by			
Registered charity number (if any)	701443		
Charity's principal address	290 Edgeley Road		
	Stockport		
	Cheshire		
	Postcode	SK3 0RJ	

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	Mr Stuart Hart	Secretary		Church Membership
2	Mr David Last			Church Membership
3	Mr Tim Mills			Church Membership
4	Mr Stephen Rees			Church Membership
5	Mr Carl Williams			Church Membership

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

Name	Dates acted if not for whole year
As above	As above

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed (1989)
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Chosen by voting at a duly constituted meeting of the members of the church.

Section C

Objectives and activities

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

To spread the gospel of Jesus Christ by preaching and teaching the truths that are contained in the Bible.

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)

The church holds meetings at the building that it owns at 290 Edgeley Road, Cheadle Heath Stockport SK3 0RJ.

We have held our services which are open to all and have run our activity for children which we call Bible Explorers. In these we explain the truths of the Bible to children at a level and in a manner appropriate for their age.

Our Wednesday evening meetings, in the main, are attended by members of the church. At these meetings we study the Bible more deeply and spend time in prayer for ourselves, for those whom we know wherever they may be in the world and for those in government; as we are commanded in the Bible.

Our free lunch programme which we hold every Wednesday has continued. This is open to anybody who wishes to attend.

We continued our annual distribution of Christmas cards to homes in the neighbourhood of the church and invitation cards at Easter and Harvest time in the autumn.

We have run our youth outreach programme by visiting the local parks seeking to engage in conversations with young people (and others) and hope this will lead to their lives being much improved.

Trustees have considered the public benefit guidance issued by the Charity Commission and have assessed the ways in which we can contact people and teach them the timeless and society-enhancing truths of the Bible.

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.

All our work is carried out by unpaid volunteers except for a paid minister who takes a large majority of the services.

All grants from the church are for humanitarian purposes or to advance the cause of the gospel.

We ensure that all recipients are trustworthy and accountable.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

We are thankful to God that we have been able to maintain our Sunday services and mid-week meeting throughout the year and have continued our teaching in Bible Explorers.

We have taught the truths that are in the Bible and believe the

Section D Achievements and performance

lives of attenders at the meetings have been improved and also the lives of those with whom we have had contact.

Section E Financial review

Brief statement of the charity's policy on reserves

Our income for the year was greater than our expenditure by a small amount and our reserves are still healthy.

Our policy concerning reserves is that we should have enough to cover between six and nine months expenditure (equivalent to £18,000-27,000). We have a higher level of reserves because the church building is a modular, pre-fabricated structure and we anticipate there could be major expenses in future.

The manse is in good condition but it is an aging property and needs maintenance more frequently.

Our reserves are a little over £60 000 and are held in interest bearing accounts.

Details of any funds materially in deficit

None.

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.

All our income is from voluntary contributions by members of the congregation and friends of the church. We do not fund-raise in any way.

Our current funding enables us to support our minister who teaches the Bible week by week.

A small portion of our funds go to support those working overseas or to alleviate material suffering in other parts of the world.

The latter comes from gifts restricted for that purpose which is fully supported by the trustees. The church passes on those gifts for such restricted purposes.

None of the trustees receive any remuneration for any of the work they undertake in their role as a trustee. The minister is paid for undertaking his role of church leader and not for being a trustee. He is also granted accommodation in the manse owned by the church.

Apart from our reserves being in interest bearing accounts there is no other form of investment.

Section F Other optional information

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)

S. V. Rees

C. Williams

Full name(s)

Position

Pastor (minister)

Deacon

Date

29 September 2024

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No. 701443

Statement of Assets and Liabilities - 31/12/2023

<u>Cash Funds</u>	<u>31/12/2023</u>	<u>31/12/2022</u>
	£	£
Bank Current Account (CAF)	7,547	9,491
Bank Deposit Account (COIF)	55,503	53,173
Cash	150	
	<u>63,200</u>	<u>62,664</u>
<u>Other Monetary Assets</u>		
Unclaimed Gift Aid	2,894	2,578

Assets retained for charity's own use:

Church Manse – approx. current value 250,000

Church Hall – approx. current value 200,000

Piano, books, tables, chairs and other furniture & equipment kept at Church Hall –
current value unknown.

Liabilities

Committed Missionary Support	5,240 (UFM Worldwide & IGT)	4,440
Fee for Independent Examination	<u>800</u>	<u>600</u>
	6,040	5,040

Signed on behalf of the Trustees	David Last	12/09/2024
	Carl Williams	12/09/2024

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443
Receipts and Payments for year ended 31 December 2023

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>			<u>Total - 2023</u>	<u>2022</u>
	<u>General</u>	<u>Harvest</u>	<u>Study Week</u>	<u>Other</u>		
	£	£	£	£	£	£
Receipts						
Offertory - cash donations	4,812	2,887			7,699	5,854
Donations to Bank Account	27,686	1,887		800	30,373	25,196
Bank Interest (CAF)	19				19	10
Bank Deposit Interest	2,195		136		2,331	495
Reclaimed Tax	3,130	422			3,552	4,103
Transfers between funds	-366	366			0	
	-----	-----	-----	-----	-----	-----
	37,476	5,562	136	800	43,974	35,658

Note 1: Reclaimed Tax is for Gift Aided donations made from 06/04/2022 to 05/04/2023, amounting to £14,207.

Note 2: Gift Aided donations made from 06/04/2023 to 31/12/2023 amounted to £11,576; tax on this, to the value of £2,894, will be reclaimed in 2024; £566 of this is owing to the Harvest Fund, thus there was a negative balance in this fund on 31/12/2023.

Payments

Payroll

Salaries	19,878		800	20,678	18,729
Pensions	3,313			3,313	3,255
Payroll Administration	484			484	466
	-----	-----	-----	-----	-----
	23,675		800	24,475	22,450

Missionaries

Illyrian Gospel Trust - Albania	1,440			1,440	1,360
UFM Worldwide - Kenya	3,000			3,000	3,000
<i>Other Missionaries</i>					500
	-----	-----	-----	-----	-----
	4,440			4,440	4,860

Activities and Outreach

Visiting speakers	975			975	300
Worship Material	29			29	61
<i>Other Travelling Expenses</i>					413
Evangelistic Material	656			656	464
Catering	741			741	575
	-----	-----	-----	-----	-----
	2,401			2,401	1,813

Communications

Bulletin	50			50	65
<i>Website</i>					267
	-----	-----	-----	-----	-----
	50			50	332

	Unrestricted Funds	Restricted Funds			Total-2023	2022
	General	Harvest	Study Week	Other		
	£	£	£	£	£	£
Church Hall						
Utilities - Water	196				196	174
Utilities - Gas	995				995	384
Utilities - Electric	776				776	552
Insurance	1,255				1,255	1,123
Maintenance	81				81	323
	3,303				3,303	2,556
Manse						
Insurance	285				285	270
Council Tax	1,484				1,484	1,422
Maintenance						1,362
	1,769				1,769	3,054
Miscellaneous						
Conferences	230				230	214
Independent Examination	680				680	600
Miscellaneous	28				28	30
Bank Charges	62				62	81
	1,000				1,000	925
Payments from Restricted Funds						
EMF Ukraine Appeal						550
Kabwata Baptist Church, Zambia						1,600
Forest Fold Baptist Church, Crowborough, UK, for Turkey Earthquake Appeal		2,500			2,500	
Amyand Park Chapel, Twickenham, UK, for Sri Lanka Appeal		3,500			3,500	
		6,000			6,000	2,150
Total Payments	36,638	6,000		800	43,438	38,139
Net receipts/payments	838	-438	136	0	536	-2,482
Cash funds at start of year	59,692	-128	3,100	0	62,664	65,147
Cash funds at end of year	60,530	-566	3,236	0	63,200	62,664

Funds

General. Unrestricted. For general running of church.

Harvest. Restricted. Offerings collected for any restricted purpose.

Study Week. Restricted. Gifts to support pastors/preachers study weeks. No payments were made from this fund in this year.

Other. Restricted. Other donations given for restricted purposes.

Transactions with related parties

S.V.Rees served as church leader and was paid £23,991 (including employer pension contributions) and provided with a house for serving in that capacity, not for serving as trustee.

D. Last was paid £275 for preaching ministry, not for serving as a trustee.

These payments are permitted by the charity's governing document.

Signed on behalf of the Trustees

David Last
Carl Williams

12/09/2024

12/09/2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
GRACE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Grace Baptist Church ('the charity') for the year ended 31 December 2023 on pages 1 to 3.

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 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

During the course of my examination I noted that payments totalling £10,440 have been made to four registered charities based around the UK. These payments would appear to be in contravention of the charity's governing document which limits the activity to the town of Stockport.

Other than the above matter, I have no other concerns and 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.

J. Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 03 October 2024

GRACE BAPTIST CHURCH

England & Wales - Charity number 701443

Accounts



Trustees' Annual Report for the period						
		Period start date			Period end date	
From	1 st	January	2022	To	31 st	December 2022

Section A Reference and administration details

Charity name	Grace Baptist Church		
Other names charity is known by			
Registered charity number (if any)	701443		
Charity's principal address	290 Edgeley Road		
	Stockport		
	Cheshire		
	Postcode	SK3 0RJ	

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	Mr Stuart Hart	Secretary		Church Membership
2	Mr David Last			Church Membership
3	Mr Tim Mills			Church Membership
4	Mr Stephen Rees			Church Membership
5	Mr Carl Williams			Church Membership

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

Name	Dates acted if not for whole year
As above	As above

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed (1989)
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Chosen by voting at a duly constituted meeting of the members of the church.

Section C

Objectives and activities

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

To spread the gospel of Jesus Christ by preaching and teaching the truths that are contained in the Bible.

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)

The church holds meetings at the building that it owns at 290 Edgeley Road, Cheadle Heath, Stockport, SK3 0RJ.

We have held our services which are open to all and have run our activity for children which we call Bible Explorers. In these we explain the truths of the Bible to children at a level and in a manner appropriate for their age.

Our Wednesday evening meetings are mainly attended by members of the church. At these meetings we study the Bible more deeply and spend time in prayer for ourselves, for those whom we know wherever they may be in the world and for those in government; as we are commanded in the Bible.

We recommenced our free lunch programme which we hold every Wednesday. This is open to anybody who wishes to attend. Some of those who attended included pupils at the Pendlebury Centre (a centre for students with additional needs) which is across the road.

We continued our annual distribution of Christmas cards to homes in the neighbourhood of the church and cards at Easter and Harvest time.

We have run our youth outreach programme by visiting the local parks seeking to engage in conversations with young people (and others) and hope this will lead to their lives being much improved.

Trustees have considered the public benefit guidance issued by the Charity Commission and have assessed the ways in which we can contact people and teach them the timeless and society-enhancing truths of the Bible.

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.

All our work is carried out by unpaid volunteers except for a paid minister who takes a large majority of the services.

All grants from the church are for humanitarian purposes or to advance the cause of the gospel.

We ensure that all recipients are trustworthy and accountable. To that end one of our trustees visited the person we support in Albania to see the work he is doing and found all satisfactory.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

We are thankful to God that we have been able to maintain our Sunday services and mid-week meeting throughout the year and have continued our teaching in Bible Explorers

We have taught and believe the lives of attenders at the meetings have been improved and also the lives of those with whom we have had contact.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our expenditure was greater than our income by a small amount but our reserves are still healthy.

Our policy concerning reserves is that we should have enough to cover between six and nine months expenditure (equivalent to £18,000-27,000). We have a higher level of reserves because the church building is a modular, pre-fabricated structure and we anticipate there could be major expenses in future. The manse is in good condition but it is an aging property and needs maintenance more frequently.

Our reserves are £59,700 and are held in interest bearing accounts.

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.

All our income is from voluntary contributions by members of the congregation and friends of the church. We do not fund-raise in any way.

Our current funding enables us to support our minister who teaches the Bible week by week.

A small portion of our funds go to support those working overseas or to alleviate material suffering in other parts of the world. The latter comes from gifts restricted for that purpose which is fully supported by the trustees. The church passes on those gifts for such designated purposes.

None of the trustees receive any remuneration for any of the work they undertake in their role as a trustee. The minister is paid for undertaking his role of church leader and not for being a trustee. He is also granted accommodation in the manse owned by the church.

Apart from our reserves being in interest bearing accounts there is no other form of investment.

Section F**Other optional information**

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Section G**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

Tim Mins

David Last

Full name(s)

TIMOTHY MINS

DAVID LAST

Position

Trustee

TRUSTEE

Date

14/10/23

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443

Statement of Assets and Liabilities - 31/12/2022

<u>Cash Funds</u>	<u>31/12/2022</u>	<u>31/12/2021</u>
	£	£
Bank Current Account (CAF)	9,491	16,468
Bank Deposit Account (COIF)	<u>53,173</u>	<u>48,678</u>
	62,664	65,147
<u>Other Monetary Assets</u>		
Unclaimed Gift Aid	2,578	3,361

Assets retained for charity's own use:

Church Manse – approx. current value 220,000

Church Hall – approx. current value 180,000

Piano, books, tables, chairs and other furniture & equipment kept at Church Hall – current value unknown.

Liabilities

Committed Missionary Support	4,440 (UFM Worldwide & IGT)	4,200
Fee for Independent Examination	<u>600</u>	<u>600</u>
	5,040	4,800

Signed on behalf of the Trustees

D.Last

14/10/2023

T.Mills

14/10/2023

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No. 701443
Receipts and Payments for year ended 31 December 2022

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>		<u>Total - 2022</u>	<u>2021</u>
	<u>General</u>	<u>Harvest</u>	<u>Study Week</u>		
	£	£	£	£	£
Receipts					
Offertory - cash donations	4,820	1,034		5,854	10,331
Donations to Bank Account	24,268	928		25,196	29,711
Bank Interest (CAF)	10			10	
Bank Deposit Interest	465		30	495	6
Reclaimed Tax	3,522	581		4,103	2,675
	-----	-----	-----	-----	-----
	33,085	2,543	30	35,658	42,723

Note 1: Reclaimed Tax is for Gift Aided donations made from 06/04/2021 to 05/04/2022, amounting to £16,412.

Note 2: Gift Aided donations made from 06/04/2022 to 31/12/2022 amounted to £10,310; tax on this, to the value of £2,578, is to be reclaimed in 2023; £128 of this is owing to the Harvest Fund, thus there was a negative balance in this fund on 31/12/2022.

Payments

Payroll

Salaries	18,729		18,729	17,537
Pensions	3,255		3,255	3,139
Payroll Administration	466		466	463
	-----	-----	-----	-----
	22,450		22,450	21,139

Missionaries

Illyrian Gospel Trust - Albania	1,360		1,360	1,200
UFM Worldwide - Kenya	3,000		3,000	3,300
Other Missionaries	500		500	250
	-----	-----	-----	-----
	4,860		4,860	4,750

Activities and Outreach

Visiting speakers	300		300	250
Worship Material	61		61	107
Other Travelling Expenses	413		413	
Evangelistic Material	464		464	338
Catering	575		575	34
	-----	-----	-----	-----
	1,813		1,813	729

Communications

<i>Tele-comms</i>				130
Bulletin	65		65	30
Website	267		267	100
	-----	-----	-----	-----
	332		332	260

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>			
	<u>General</u>	<u>Harvest</u>	<u>Study Week</u>	<u>Total-2022</u>	<u>2021</u>
	£	£	£	£	£
Church Hall					
Utilities - Water	174			174	241
Utilities - Gas	384			384	349
Utilities - Electric	552			552	417
Insurance	1,123			1,123	1,049
Maintenance	323			323	1,279
	2,556			2,556	3,334
Manse					
Insurance	270			270	257
Council Tax	1,422			1,422	1,369
Maintenance	1,362			1,362	25
	3,054			3,054	1,651
Miscellaneous					
Conferences	30		184	214	
Independent Examination	600			600	600
<i>Books for Library</i>					13
Miscellaneous	30			30	45
Bank Charges	81			81	98
	741		184	925	756
Payments from Restricted Funds					
EMF Ukraine Appeal		550		550	
Kabwata Baptist Church, Zambia		1,600		1,600	3,400
		2,150		2,150	3,400
Total Payments	35,805	2,150	184	38,139	36,018
Net receipts/payments	-2,721	393	-154	-2,482	6,705
Cash funds at start of year	62,413	-521	3,254	65,147	58,441
Cash funds at end of year	59,692	-128	3,100	62,664	65,147

Funds

General. Unrestricted. For general running of church.

Harvest. Restricted. Offerings given for any restricted purpose.

Study Week. Restricted. Gifts to support pastors/preachers study weeks.

Transactions with related parties

S.V.Rees served as church leader and was paid £21,984 (including employer pension contributions) and provided with a house for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

During the year, the trustee S Hart and his spouse travelled to Albania to visit a supported charity there. The costs are shown in 'Other travelling expenses'.

Signed on behalf of the Trustees

T.Mills

14/10/2023

D.Last

14/10/2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
GRACE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Grace Baptist Church ('the charity') for the year ended 31 December 2022 on pages 1 to 3.

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 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 18 October 2023

GRACE BAPTIST CHURCH

England & Wales - Charity number 701443

Accounts



Trustees' Annual Report for the period

		Period start date		Period end date	
From	1 st	January	2021	To	31 st December 2021

Section A Reference and administration details

Charity name	Grace Baptist Church
Other names charity is known by	
Registered charity number (if any)	701443
Charity's principal address	290 Edgeley Road
	Stockport
	Cheshire
Postcode	SK3 0RJ

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	Mr Stuart Hart	Secretary		Church Membership
2	Mr David Last			Church Membership
3	Mr Tim Mills			Church Membership
4	Mr Stephen Rees			Church Membership
5	Mr Carl Williams			Church Membership

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

Name	Dates acted if not for whole year
As above	As above

Section B

management

Structure, governance and

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed (1989)
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed at a members' meeting.

Section C

Objectives and activities

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

To spread the gospel of Jesus Christ by preaching and teaching the truths that are contained in the Bible.

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)

The church holds meetings at the building that it owns at 290 Edgeley Road, Cheadle Heath Stockport SK3 0RJ.

During 2021 the activities of the church were disrupted by Government regulations but whenever possible we have held our services which are open to all and from September restarted our activity for children which we called Bible Explorers. In these we explain the truths of the Bible to children at a level and in a manner appropriate for their age.

Our Wednesday evening meetings are mainly attended by members of the church. At these meetings we study the Bible more deeply and spend time in prayer for ourselves, for those whom we know wherever they may be in the world and for those in government; as we are commanded in the Bible.

Our free lunches did not recommence in 2021 but we plan to do so in 2022.

We continued our annual distribution of Christmas cards to homes in the neighbourhood of the church and gave some calendars to the staff and residents in a care home.

Trustees have considered the public benefit guidance issued by the Charity Commission and have assessed the ways in which we can contact people and teach them the timeless and society-enhancing truths of the Bible being mindful of the continued need for extra care in the situation brought upon us by the COVID pandemic.

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.

All our work is carried out by unpaid volunteers except for a paid minister who takes a large majority of the services.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

We are thankful to God that we have been able to maintain our Sunday services and mid-week meeting throughout the year and have recommenced out teaching in Bible Explorers

Section E Financial review

Brief statement of the charity's policy on reserves

We have a reserves policy for between six and nine months expenditure but we have a higher level of reserves because the church building is a modular, pre-fabricated structure and we anticipate there could be major expenses in future. The manse is in good condition but it is an aging property and needs regular maintenance.

Our income was greater this year than last because we held more services in our building and people contributed more generously.

Details of any funds materially in deficit

None.

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.

All our income is from voluntary contributions by members of the congregation and friends of the church. We do not fund-raise in any way.

Our current funding enables us to support our minister who teaches the Bible week by week.

A small portion of our funds go to support those working overseas or to alleviate material suffering in other parts of the world.

The latter comes from gifts restricted for that purpose which is fully supported by the trustees. The church passes on those gifts for such designated purposes.

None of the trustees receive any remuneration for any of the work they undertake in their role as a trustee. The minister is paid for undertaking his role of church leader and not for being a trustee.

He is also granted accommodation in the manse owned by the church.

Section F

Other optional information

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Section G

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees

Signature(s)	<i>S Hart</i>	<i>C-Williams</i>
Full name(s)	STUART HART	CARL WILLIAMS
Position (eg Secretary, Chair, etc)	Secretary	TRUSTEE
Date	20/2/2022	

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443

Statement of Assets and Liabilities - 31/12/2021

<u>Cash Funds</u>	<u>31/12/2021</u>	<u>31/12/2020</u>
	£	£
Bank Current Account (CAF)	16,468	9,969
Bank Deposit Account (COIF)	48,678	48,672
	<u>65,147</u>	<u>58,641</u>
<u>Other Monetary Assets</u>		
Unclaimed Gift Aid	3,361	1,885

Assets retained for charity's own use:

Church Manse – approx. current value 220,000

Church Hall – approx. current value 180,000

Piano, books, tables, chairs and other furniture & equipment kept at Church Hall

– current value unknown.

Liabilities

<i>Stowmarket Baptist Church</i>		200
Committed Missionary Support	4,200 (UFM Worldwide & IGT)	5,400
Fee for Independent Examination	600	540
<i>Pension December 2020</i>		27
<i>Uncollected water bills for Hall</i>	<u>4,800</u>	<u>80</u>
		6,247

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443
Receipts and Payments for year ended 31 December 2021

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>		<u>Total - 2021</u>	<u>2020</u>
	<u>General</u>	<u>Harvest</u>	<u>Study Week</u>		
	£	£	£	£	£
Receipts					
Offertory - cash donations	8,456	1,875		10,331	10,417
Donations to Bank Account	28,731	980		29,711	22,496
Bank Deposit Interest	5		0	6	128
Reclaimed Tax	2,425	250		2,675	3,018
	39,618	3,105	0	42,723	36,058

Note 1: Reclaimed Tax is for Gift Aided donations made from 06/04/2020 to 05/04/2021, amounting to £10,700.

Note 2: Gift Aided donations made from 06/04/2021 to 31/12/2021 amounted to £13,444; tax on this, to the value of £3,361, is to be reclaimed in 2022; £521 of this is owing to the Harvest Fund, thus there was a negative balance in this fund on 31/12/2021.

Payments

Payroll

Salaries	17,537		17,537	17,122
Pensions	3,139		3,139	2,881
Payroll Administration	463		463	454
	21,139		21,139	20,458

Missionaries

Illyrian Gospel Trust - Albania	1,200		1,200	1,200
UFM Worldwide - Kenya	3,300		3,300	4,530
Other Missionaries	250		250	250
	4,750		4,750	5,980

Activities and Outreach

Visiting speakers	250		250	150
Worship Material	107		107	64
Sunday School				129
Other Travel Expenses				179
Evangelistic Material	338		338	534
Catering	34		34	48
	729		729	1,104

Communications

Tele-comms	130		130	555
Bulletin	30		30	16
Website	100		100	146
	260		260	716

	Unrestricted Funds	Restricted Funds		Total-2021	2020
	General	Harvest	Study Week		
	£	£	£	£	£
Church Hall					
Utilities - Water	241			241	52
Utilities - Gas	349			349	287
Utilities - Electric	417			417	392
Insurance	1,049			1,049	866
Maintenance	1,279			1,279	372
	3,334			3,334	1,969
Manse					
Insurance	257			257	490
Council Tax	1,369			1,369	1,322
Maintenance	25			25	
	1,651			1,651	1,812
Miscellaneous					
Conferences					150
Independent Examination	600			600	540
Diaconal Fund					500
Books for Library	13			13	
Miscellaneous	45			45	35
Bank Charges	98			98	60
	756			756	1,285
Payments from Restricted Funds					
<i>Pension for missionary in Kenya</i>					274
<i>Care Sri Lanka</i>					200
Kabwata Baptist Church, Zambia		3,400		3,400	2,300
		3,400		3,400	2,774
Total Payments	32,618	3,400	0	36,018	36,098
Net receipts/payments	7,000	-295	0	6,705	-39
Cash funds at start of year	55,437	-250	3,254	58,441	58,481
Transfers between funds	-24	24		0	0
Cash funds at end of year	62,413	-521	3,254	65,147	58,441

Funds

General. Unrestricted. For general running of church.

Harvest. Restricted. Offerings given for any restricted purpose.

Study Week. Restricted. Gifts to support pastors/preachers study weeks.

Diaconal. Restricted. Gifts to help in cases of hardship among members of the congregation. There was no activity on this fund during the year, opening and closing balances being zero.

Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. During the year, the charity acted as agent for Stowmarket Baptist Church and, in that capacity, paid £200 on 06/01/2021 which had been received in 2020. These funds have been removed from the Receipts and Payment account. This arrangement has now ceased.

Transactions with related parties

S.V.Rees served as church leader and was paid £20,676 (including employer pension contributions) and provided with a house for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

Signed on behalf of the Trustees

Stuart Hart
Stephen V Rees

13/04/2022
13/04/2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
GRACE BAPTIST CHURCH, STOCKPORT

I report to the trustees on my examination of the accounts of Grace Baptist Church, Stockport ('the charity') for the year ended 31 December 2021 on pages 1 to 3.

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 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 14 April 2022

GRACE BAPTIST CHURCH

England & Wales - Charity number 701443

Accounts



Trustees' Annual Report for the period

Period start date
From 1st January 2020 To 31st December 2020
Period end date

Section A Reference and administration details

Charity name Grace Baptist Church

Other names charity is known by

Registered charity number (if any) 701443

Charity's principal address 135 Garners Lane

Stockport

Cheshire

Postcode SK3 8QS

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	Mr Geoff Budgell		Until 22 nd August	Church Membership
2	Mr Stuart Hart	Secretary		Church Membership
3	Mr David Last			Church Membership
4	Mr Tim Mills			Church Membership
5	Mr Stephen Rees			Church Membership
6	Mr Carl Williams			Church Membership

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

Name	Dates acted if not for whole year
As above	As above

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Trust Deed (1989)

How the charity is constituted
(eg. trust, association, company)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Appointed at a members' meeting.

Section C

Objectives and activities

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

To spread the gospel of Jesus Christ by preaching and teaching the truths that are contained in the Bible.

The church holds meetings at the building that it owns at 290 Edgeley Road, Cheadle Heath Stockport SK3 0RJ.

Until March, when the first lockdown regulations prevented churches from gathering for worship, services were held on Sunday mornings and Sunday evenings. These were open to all members of the public and at which we explained the teachings of the Bible and their application to our lives.

The services were broadcast on-line during those periods when it was forbidden to gather.

The services were also broadcast on-line for some of the time when corporate worship was allowed.

When possible we held Sunday School classes on Sunday afternoons to teach children the same truths but at an age-appropriate level. For those periods when we could not hold such meetings due to social distancing requirements we produced the lessons for broadcasting over the internet.

The same is true of our Wednesday evening meetings which are mainly attended by members of the church. At these meetings we study the Bible more deeply and spend time in prayer for ourselves, for those whom we know elsewhere in the world and for those in government; as the Bible commands us to do.

All our other planned activities have not been taking place because of the various restrictions put in place.

We have been unable to go into care homes and our free lunches also ceased from March.

We did distribute Christmas cards to the residents in the neighbourhood of the church and calendars to the staff and residents in a care home.

Trustees have considered the public benefit guidance issued by the Charity Commission and have assessed the ways in which we can contact people and teach them the timeless and society-enhancing truths of the Bible being mindful of the need for extra care in the situation brought upon us by the COVID pandemic.

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.

All our work is carried out by unpaid volunteers except for a paid minister who takes a large majority of the services.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

We are thankful to God that we have been able to maintain our Sunday services and mid-week meeting throughout the year either corporately or over the internet.

Section E

Financial review

Brief statement of the charity's policy on reserves

We have a reserves policy for between six and nine months expenditure but we have a higher level of reserves because the church building is a modular, pre-fabricated structure and we anticipate there could be major expenses in future.

The manse is in good condition but it is an aging property and needs regular maintenance.

Our income has been slightly affected by the COVID-19 pandemic but the reduction in income was approximately the same as our reduction in expenditure compared to 2019..

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.

All our income is from voluntary contributions by members of the congregation and friends of the church. We do not fund-raise in any way.

Our current funding enables us to support our minister who teaches the Bible week by week.

A small portion of our funds go to support those working overseas or to alleviate material suffering in other parts of the world.

The latter comes from gifts restricted for that purpose which is fully supported by the trustees. The church passes on those gifts for such restricted purposes.

None of the trustees receive any remuneration for any of the work they undertake in their role as a trustee. The minister is paid for undertaking his role of church leader and not for being a trustee.

He is also granted accommodation in the manse owned by the church.

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)

C. Williams

S Hart

Full name(s)

CARL WILLIAMS

STUART HART

Position (eg Secretary, Chair,
etc)

SECRETARY

Date

7/4/2021

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443

Statement of Assets and Liabilities - 31/12/2020

<u>Cash Funds</u>	<u>31/12/2020</u>	<u>31/12/2019</u>
	£	£
Bank Current Account (CAF)	9,969	9,936
Bank Deposit Account (COIF)	<u>48,672</u>	<u>48,545</u>
	58,641	58,481
<u>Other Monetary Assets</u>		
Unclaimed Gift Aid	1,885	2,312

Assets retained for charity's own use:

Church Manse – approx. current value 200,000

Church Hall – approx. current value 160,000

Piano, books, tables, chairs and other furniture & equipment kept at Church Hall
– current value unknown.

Liabilities

Stowmarket Baptist Church	200	
Committed Missionary Support	5,400 (UFM Worldwide & IGT)	5,730
Fee for Independent Examination	540	540
Pension December 2020	27 (Paid 06/01/2021)	
Uncollected water bills for Hall	<u>80 (Apr-Dec 2020)</u>	<u>6,270</u>
	6,247	

Grace Baptist Church, Stockport
Charity Registered in England & Wales, No.701443
Receipts and Payments for year ended 31 December 2020

	<u>Unrestricted Funds</u>		<u>Restricted Funds</u>			<u>Total - 2020</u>	<u>2019</u>
	<u>General</u>	<u>Harvest</u>	<u>MB Pension</u>	<u>Diaconal</u>	<u>Study Week</u>		
	£	£	£	£	£	£	£
Receipts							
Offertory - cash donations	8,827	1,090			500	10,417	14,536
Donations to Bank Account	20,830	956	210	500		22,496	26,109
Bank Deposit Interest	120				8	128	275
Reclaimed Tax	2,638	380				3,018	3,191
	-----	-----	-----	-----	-----	-----	-----
	32,414	2,427	210	500	508	36,058	44,110

Note 1: Reclaimed Tax is for Gift Aided donations made from 06/04/2019 to 05/04/2020, amounting to £12,073.

Note 2: Gift Aided donations made from 06/04/2020 to 31/12/2020 amounted to £7,540; tax on this, to the value of £1,885, is to be reclaimed in 2021; £250 of this is owing to the Harvest Fund, thus there was a negative balance in this fund on 31/12/2020.

Payments

Payroll

Salaries	17,122					17,122	24,999
Pensions	2,881					2,881	2,993
<i>Travelling Expenses</i>							268
Payroll Administration	454					454	540
	-----					-----	-----
	20,458					20,458	28,800

Missionaries

Illyrian Gospel Trust - Albania	1,200					1,200	450
UFM Worldwide - Kenya	4,530					4,530	5,520
Other Missionaries	250					250	
	-----					-----	-----
	5,980					5,980	5,970

Activities and Outreach

Visiting speakers	150					150	550
Worship Material	64					64	132
Sunday School	129					129	251
Other Travel Expenses					179	179	
Evangelistic Material	534					534	826
Catering	48					48	522
	-----				-----	-----	-----
	925				179	1,104	2,281

Communications

Tele-comms	555					555	476
Bulletin	16					16	96
Website	146					146	112
	-----					-----	-----
	716					716	684

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>				<u>Total-2020</u>	<u>2019</u>
	<u>General</u>	<u>Harvest</u>	<u>MB Pension</u>	<u>Diaconal</u>	<u>Study Week</u>		
	£	£	£	£	£	£	£
Church Hall							
Utilities - Water	52					52	161
Utilities - Gas	287					287	303
Utilities - Electric	392					392	579
Insurance	866					866	815
Maintenance	372					372	252
	1,969					1,969	2,110
Manse							
Insurance	490					490	486
Council Tax	1,322					1,322	1,273
	1,812					1,812	1,759
Miscellaneous							
Conferences					150	150	30
Independent Examination	540					540	540
Diaconal Fund				500		500	1,000
<i>Books for Library</i>							45
Miscellaneous	35					35	35
Bank Charges	60					60	60
	635			500	150	1,285	1,710
Payments from Restricted Funds							
Pension for missionary in Kenya			274			274	410
Care Sri Lanka		200				200	800
<i>Christian Compassion Ministries, Manila</i>							1,600
<i>IGT, Albania Earthquake Appeal</i>							1,200
Kabwata Baptist Church, Zambia		2,300				2,300	
		2,500	274			2,774	4,010
Total Payments	32,495	2,500	274	500	329	36,098	47,325
Net receipts/payments	-81	-74	-64	0	179	-39	-3,215
Cash funds at start of year	55,708	-380	78	0	3,075	58,481	61,695
Transfers between funds	-190	204	-14			0	0
Cash funds at end of year	55,437	-250	0	0	3,254	58,441	58,481

Funds

General. Unrestricted. For general running of church.

Harvest. Restricted. Offerings given for any restricted purpose.

MB Pension. Restricted. Gifts to provide pension for a missionary in Kenya. This fund has now been closed.

Study Week. Restricted. Gifts to support pastors/preachers study weeks.

Diaconal. Restricted. Gifts to help in cases of hardship among members of the congregation.

Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. During the year, the charity acted as agent for Stowmarket Baptist Church and, in that capacity, received £2,200 and paid £2,000. £200 remained in the Bank Current Account on 31/12/2020 and was paid on 06/01/2021. These funds have been removed from the Receipts and Payment account. This arrangement has now ceased after the payment on 06/01/2021.

Transactions with related parties

S.V.Rees served as church leader and was paid £20,003 (including employer pension contributions) and provided with a house for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

Signed on behalf of the Trustees

C. Williams

07/04/2021

S. Hart

07/04/2021

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
GRACE BAPTIST CHURCH, STOCKPORT**

I report to the trustees on my examination of the accounts of Grace Baptist Church, Stockport ('the charity') for the year ended 31 December 2020 on pages 1 to 3.

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 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 14 April 2021