



Trustees' Annual Report for the period

Period start date

Period end date

From

1st

January

2020

To

31st

December

2020

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