

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 30 September 2019  
for  
Farnworth Baptist Church

Daniel Sam Limited  
Chartered Accountants  
61 Plodder Lane  
Farnworth  
Bolton  
BL4 0BX

Farnworth Baptist Church

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for the Year Ended 30 September 2019

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Farnworth Baptist Church

Report of the Trustees  
for the Year Ended 30 September 2019

The trustees present their report with the financial statements of the charity for the year ended 30 September 2019. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

As stated in our constitution the principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination.

The church also aims to support the local community through the alleviation of poverty and the promotion of social justice, the provision of education and the provision of community facilities.

During the year the trustees and church members have reviewed the vision of the church to enable the charity to effectively prepare for the future. Having seen a near ten-fold increase in those regularly connected to the church over the last 12 years we have begun to envision what the church will be like in 2030, 11 years hence, and to plan for growth in line with that in previous years.

We have set strategic objectives which we believe will prepare and enable the growth we want to see. The rest of our trustee report focuses on achievements against these objectives.

**Public benefit**

The board of trustees is satisfied with the performance of the charity during the year and in planning the activities the trustees have had regard to the Charity Commission's guidance on public benefit.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

#### **Growing the Church**

##### - The development of small groups across Farnworth

Cell groups are a key part of our pastoral care and discipleship programme. These are led by church members and are held in peoples' homes once every two weeks. This year we have focused all of the groups on developing a love of scripture and have worked through materials from The Bible Project.

We have continued to run the Alpha course during the year and have seen three people complete the course.

##### - Planting new congregations and churches

The numbers attending our Sunday celebration services have fallen slightly to an average of 60 down from 72 the previous year. The evening celebration has continued and averages 8 people.

There have been 2 baptisms in the year and we have welcomed 2 new members.

##### - Developing future leaders

Our Activate School of Supernatural Ministry and Internship had 6 students start in the year with 3 students graduating from year 1.

Two members of the church are currently undertaking degree courses with For Mission College in Theology and Mission, one in her second year and one in her third year.

Two members of our leadership team have taken part in leadership development with the NWBA as part of the "Latchford Project." One is now Associate Minister in Training and the other a Locally Accredited Associate Minister.

#### **Nurturing the people**

##### - Equipping our people to live their faith in practical ways both at work and at home

The aim of all of our teaching, whether to the children and youth, at our Sunday gatherings or in our cell groups is that what we learn when we gather together should be applicable when we are dispersed to our homes and workplaces.

Our Sunday evening gathering continues to be informal and discussion based. This year we have completed the Bible Society's Bible Course and have worked through materials from the Bible Project.

##### - Growing a community of Christians who are learning to rely on the leading of the Holy Spirit

Our Activate School continues to teach on reliance and trust in the Holy Spirit. There are 16 people within the church who have participated in this programme over the last three years and this is flowing out into the wider life of the church.

Our leadership team continue to be part of the Freshstreams Network and Groundlevel Network in order for them to continue to be challenged to lead in both Word and Spirit.

##### - Developing the gifts and talents of all our people

We actively encourage people coming to the church to engage in serving the whole community. Currently we have 146 people serving on teams. All of those who serve on teams are fully inducted and receive training as appropriate, for example Safeguarding Training, Essential Food Hygiene, Fire Warden, etc.

We have partnered with other organisations to broaden the range of qualifications that we can offer to our staff and volunteers.

## Farnworth Baptist Church

### Report of the Trustees for the Year Ended 30 September 2019

#### **Serving the community**

- Our building in use and open to the community seven days a week

The Well continues to be a hive of activity during the week. During the year we have also opened the building on Saturday evenings to Lagoinha Baptist Church, a Portuguese speaking Brazilian church who hire our facilities. We are exploring more opportunities to work jointly with them.

Our coffee shop is open Tuesday to Friday from 9:30am until 2:00pm. We are continuing to see a steady growth in sales and more importantly the coffee shop provides a hub for all our other community activities. We have a number of volunteers who are available during the coffee shop opening times to provide a friendly listening ear and pastoral care to anyone who needs this.

We continue to operate a Toddler group each week during term time for preschool children and their parents/carers. Numbers continue to increase as a result of personal recommendation by those who attend.

- Developing projects and services which address the needs of the local community particularly focused upon education, employability, anti-poverty, health, and well-being

Foodbank has continued to operate five days a week over four sites: The Well, Wharton & Cleggs Lane Church and Community Centre, Our Lady of Lourdes Parish Centre and St George's Church. We continue to use the warehouse space at Moses Gate with the rent on that property being met by Bolton Council's Anti-Poverty team. This has proved extremely beneficial and ensures enough space for donations. Throughout the year, we have honoured 1666 vouchers (compared to 1473 the previous year) which fed 2450 adults and 1777 children. 35.4 tonnes of food were collected from the public and 35.8 tonnes distributed to individuals in need. The annual stocktake resulted in an adjustment of 164kg which indicates an error rate of 0.5%. The foodbank runs with the support of many dedicated volunteers without whom it would not be possible. Foodbank is about more than giving out food and each person visiting the centre receives tailored information and signposting to help them manage their underlying issues. "I can't believe how helpful and supportive everyone at the Foodbank was. Thank you so much".

The Jeremiah Advice and Guidance Service (formerly BASIC) provides welfare and benefits advice. The service was funded by Bolton Council and Bolton CVS. The service provides help with benefits claim forms and supports people to appeal if they feel they have been wrongly assessed. As a result of the work of the service over £2million in benefits were received by 540 service users in the year. We have won 92% of the Appeals Tribunals where we have provided support. "I wouldn't have carried on to appeal without your support as it is very daunting" said one client. We have also run a number of CAP Money courses to help people better manage their finances.

We have continued to operate our Work Club, providing support and training to help people reengage with the labour market. A number of service users have gained employment as a result of the support received. We continue to offer work experience and supported volunteering to assist people to become work ready. As a result of further funding from the Coalfields Regeneration Trust we were able to help 42 people gain skills training.

The People's Health Trust fund us to run a community project to support people to learn to speak English. The project is targeted to migrants and refugees and offers ESOL (English for speakers of other languages) classes but also trains community champions who can facilitate speaking groups so that groups can learn together. The project worked with 150 people in the year and we have trained 7 community champions who lead English speaking groups.

We continue to operate the TLG Alternative Education Centre in partnership with TLG - The Education Charity. . Following a difficult year, the latest GOOD OFSTED report has seen referrals increase and during the year we have increased occupancy to 9 children and taken on an additional teacher. Attendance is good and all children leaving our school go on to successfully integrate back into education.

- Campaigning on matters of social justice

The church continues to promote and support Open Doors, Compassion and Operation Christmas Child.

The church is represented on the Bolton Anti-Poverty Strategy Forum.

#### **Developing sustainability**

## Farnworth Baptist Church

### Report of the Trustees

for the Year Ended 30 September 2019

#### - Building partnerships with other organisations in the voluntary, statutory and commercial sector

Our minister serves as one of the faith representatives on the Bolton Vision Strategic Partnership group. During the year, he has worked with other church leaders to develop a strong response from the churches of Bolton to the Bolton 2030 vision. This has included a number of conferences highlighting the work of the churches of Bolton in supporting the 2030 Vision. Farnworth Baptist Church has been represented at each of these conferences highlighting our services.

The church continues to work in partnership with the Sycamore Project (Zac's Bar) which provides a non-alcoholic youth bar and Christian youth services in the area. During the year they have seen numbers of young people they engage with increase.

Organisations continue to use our premises for activities which support our aims and objectives. The local branch of Narcotics Anonymous continues to meet at the Well on a Wednesday evening and Cocaine Anonymous meet on a Thursday evening.

The church continues to support other organisations with regular donations including The Baptist Union Home Mission Fund, BMS World Mission and Interserve.

#### - Developing social enterprises which serve the community and generate income for the charity

We successfully achieved Investors in People and Matrix, a nationally recognised award for the quality of Information, Advice and Guidance in 2017 and these have been reviewed in the current year. Assessors were happy with the progress we are making. We were a national finalist in the Investor in People Employer of the Year Award in the 2-49 employee category.

We have continued discussions with Bolton Council regarding the development of a social enterprise project establishing a Coffee Shop and outreach in a park although these have not come to fruition.

## **FINANCIAL REVIEW**

### **Principal funding sources**

The Church raises most of the general funds it needs to carry on its activities from within its own membership and congregation. The Church is also heavily dependent on its membership and congregation working as volunteers in all aspects of the church's activities. Given the current economic conditions and the demographic of the local area we are encouraged by the generosity of our membership and congregation.

The church is dependent on grant income to support much of its work in the community. Income has been boosted by the following:

Bolton Council	£25,500	towards Foodbank
Bolton Council	£11,000	towards Jeremiah Project
BUGB Home Mission Fund	£8,308	towards the costs of ministry
People's Health Trust	£2,289	towards the costs of ESOL project
Forever Manchester	£200	towards a community Christmas event
Manchester Guardian	£2,000	towards Foodbank
Duchy of Lancaster	£600	towards Jeremiah Project
Bolton CVS	£2,000	towards Jeremiah Project
Archer Trust	£1,250	towards Jeremiah Project
Baptist Insurance Company	£7,500	towards the cost of Eden team

In addition the church has developed projects that generate income which offset some of the costs of the provision.

Project	Income Generated	Net Surplus/(Cost)
The Well Coffee Shop	£16,331	(£7,001)
TLG	£89,126	£15,615
Renewable Energy (Solar PV)	£1,499	£1,499
Room Hire and Conferences	£8,256	£8,256

## **FINANCIAL REVIEW**

### **Reserves policy**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. The trustees aim to hold reserves in the General Fund, as a minimum, equivalent to three month's regular expenditure, i.e. £24,000. Reserves of this level are sufficient to enable the Church to function effectively for the coming year.

## **FUTURE PLANS**

We are partnering with The Message Trust to establish an Eden Team in the Farnworth area. This will have a strong evangelistic focus on a particular geographical area aimed particularly, but not exclusively, at young people. Its aim will be to bring about community transformation through incarnational living. We aim to use this as a catalyst to more people in the church feeling able and equipped to transform their own neighbourhoods learning from the example and practice of the Eden Team. We have recruited the volunteer team and are currently seeking to employ a Team Leader.

In the coming year we intend to alter our constitution and complete the transition to a Charitable Incorporated Organisation (CIO).

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is governed by the constitution adopted on 6 November 2012. It is a member of the Baptist Union of Great Britain and occupies premises which are held in trust by The Baptist Union Corporation Limited.

### **Recruitment and appointment of new trustees**

The management of the charity is the responsibility of the trustees who are elected by the church under the terms of the Constitution. Charity Trustees (except for those in ministerial office) are appointed for an initial three-year term with the opportunity to be nominated for reappointment at the end of each three-year term. Alex Malone and Patrick Malone were re-elected as trustees at the AGM in January 2017. John Middlebrough and Helen Bradbury were re-elected as trustees at the AGM in January 2018. Christopher Cox's term of office is due to end at the 2019 AGM and he will be eligible to stand again.

As of May 2018, John Bradbury, Helen Bradbury and Gail Scholes are trustees with ministerial office.

### **Organisational structure**

The church is an unincorporated association with trustees appointed by a meeting of members. Each trustee is provided with copies of the constitution, accounts and minutes, and made aware of the legal responsibilities they are accepting on appointment. The church is currently looking at options for incorporation.

### **Induction and training of new trustees**

The trustees receive a Charity Commission trustee guidance booklet and also attend a trustee training course at an early opportunity.

### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees are satisfied that systems are in place to manage risks that have been identified.

Farnworth Baptist Church

Report of the Trustees

for the Year Ended 30 September 2019

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Payments to trustees**

The following payments were made to Trustees:

Rev John Bradbury - Stipend, housing costs, pension contributions and expenses totalling £39,713.

Mrs Alex Malone - Salary and pension contributions in role of Community Outreach Worker totalling £13,230.

Rev John Bradbury's payments are in accordance with the stipend set by the BUGB. The salary level for Mrs Alex Malone was set on her appointment to the post which was prior to her being a trustee.

The church has established a remuneration committee to oversee all stipend and salary matters. Trustees declare an interest whenever financial matters are discussed and absent themselves from the meeting when their own remuneration is discussed.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1150233

**Principal address**

The Well  
Trafford Street  
Farnworth  
Bolton  
BL4 7PQ

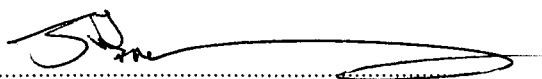
**Trustees**

Rev J Bradbury MA  
Mrs H G Bradbury  
C T Cox  
J Middlebrough  
P F Malone (resigned 30.9.19)  
Mrs A Malone (resigned 30.9.19)  
Mrs G Scholes

**Independent Examiner**

Gracian Daniel-Sam  
ACA  
Daniel Sam Limited  
Chartered Accountants  
61 Plodder Lane  
Farnworth  
Bolton  
BL4 0BX

Approved by order of the board of trustees on .....16/6/20..... and signed on its behalf by:



Rev J Bradbury MA - Trustee



Independent Examiner's Report to the Trustees of  
Farnworth Baptist Church

**Independent examiner's report to the trustees of Farnworth Baptist Church**

I report to the charity trustees on my examination of the accounts of Farnworth Baptist Church (the Trust) for the year ended 30 September 2019.

**Responsibilities and basis of report**

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

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
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.



Gracian Daniel-Sam  
ACA  
Daniel Sam Limited  
Chartered Accountants  
61 Plodder Lane  
Farnworth  
Bolton  
BL4 0BX

Date: .....17/06/2020.....

Farnworth Baptist Church

Statement of Financial Activities  
for the Year Ended 30 September 2019

	Notes	Unrestricted fund £	Restricted fund £	30.9.19 Total funds £	30.9.18 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		98,156	52,140	150,296	155,487
<b>Charitable activities</b>					
TLG education support		89,126	-	89,126	32,910
Coffee shop		16,331	-	16,331	19,417
Investment income	2	13,050	-	13,050	7,661
<b>Total</b>		<b>216,663</b>	<b>52,140</b>	<b>268,803</b>	<b>215,475</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Mission		107,168	56,377	163,545	164,208
Ministry		41,779	-	41,779	43,112
Upkeep of church premises		28,022	-	28,022	15,809
Administration		2,337	-	2,337	2,473
Other		13,640	-	13,640	13,514
<b>Total</b>		<b>192,946</b>	<b>56,377</b>	<b>249,323</b>	<b>239,116</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>23,717</b>	<b>(4,237)</b>	<b>19,480</b>	<b>(23,641)</b>
Transfers between funds	10	(1,262)	1,262	-	-
<b>Net movement in funds</b>		<b>22,455</b>	<b>(2,975)</b>	<b>19,480</b>	<b>(23,641)</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>266,975</b>	<b>18,491</b>	<b>285,466</b>	<b>309,107</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>289,430</b>	<b>15,516</b>	<b>304,946</b>	<b>285,466</b>

Farnworth Baptist Church

Balance Sheet

30 September 2019

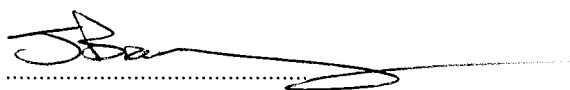
	Notes	Unrestricted fund £	Restricted fund £	30.9.19 Total funds £	30.9.18 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	270,887	-	270,887	277,702
<b>CURRENT ASSETS</b>					
Debtors	7	2,951	-	2,951	1,833
Cash at bank and in hand		37,304	15,516	52,820	37,357
		<u>40,255</u>	<u>15,516</u>	<u>55,771</u>	<u>39,190</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(5,212)	-	(5,212)	(5,676)
<b>NET CURRENT ASSETS</b>		<u>35,043</u>	<u>15,516</u>	<u>50,559</u>	<u>33,514</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		305,930	15,516	321,446	311,216
<b>CREDITORS</b>					
Amounts falling due after more than one year	9	(16,500)	-	(16,500)	(25,750)
<b>NET ASSETS</b>		<u><u>289,430</u></u>	<u><u>15,516</u></u>	<u><u>304,946</u></u>	<u><u>285,466</u></u>

Farnworth Baptist Church

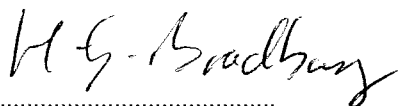
Balance Sheet - continued  
30 September 2019

<b>FUNDS</b>	10		
Unrestricted funds		289,430	266,975
Restricted funds		15,516	18,491
<b>TOTAL FUNDS</b>		<u>304,946</u>	<u>285,466</u>

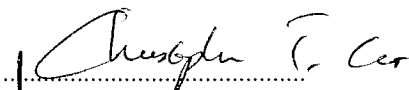
The financial statements were approved by the Board of Trustees on ..... and were signed on its behalf by:



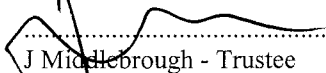
J Bradbury MA - Trustee



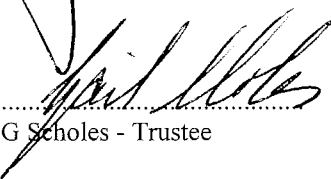
H G Bradbury - Trustee



C T Cox - Trustee



J Middlebrough - Trustee



G Scholes - Trustee

## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 20% on cost
Computer equipment	- 20% on cost

### **Taxation**

The charity is exempt from tax on its charitable activities.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2019

**2. INVESTMENT INCOME**

	30.9.19	30.9.18
	£	£
Rents received	8,256	5,910
Feed in tariff	1,499	1,687
Deposit account interest	85	64
Other finance income	3,210	-
	<u>13,050</u>	<u>7,661</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

	30.9.19	30.9.18
	£	£
Trustees' salaries	36,199	36,148
Trustees' pension contributions to money purchase schemes	6,023	5,922
	<u>42,222</u>	<u>42,070</u>

The above remuneration is in respect of Rev J Bradbury and Mrs A Malone in their roles as minister and community outreach worker respectively and not in their role as trustees.

**Trustees' expenses**

	30.9.19	30.9.18
	£	£
Trustees' expenses	<u>1,561</u>	<u>1,856</u>

**4. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	30.9.19	30.9.18
Ministry	1	1
Outreach	8	8
Administration	2	2
	<u>11</u>	<u>11</u>

No employees received emoluments in excess of £60,000.

**5. INDEPENDENT EXAMINER'S REMUNERATION**

The amount payable to the Independent Examiner for carrying out the independent examination of these accounts is £1,500.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2019

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 October 2018	420,510	16,600	2,420	439,530
Additions	-	-	5,326	5,326
	<hr/>	<hr/>	<hr/>	<hr/>
At 30 September 2019	420,510	16,600	7,746	444,856
	<hr/>	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>				
At 1 October 2018	149,420	11,440	968	161,828
Charge for year	8,211	3,320	610	12,141
	<hr/>	<hr/>	<hr/>	<hr/>
At 30 September 2019	157,631	14,760	1,578	173,969
	<hr/>	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>				
At 30 September 2019	262,879	1,840	6,168	270,887
	<hr/>	<hr/>	<hr/>	<hr/>
At 30 September 2018	271,090	5,160	1,452	277,702
	<hr/>	<hr/>	<hr/>	<hr/>

Included in cost or valuation of land and buildings is freehold land of £10,000 (2018 - £10,000) which is not depreciated.

The charity is the beneficial owner of the above land and buildings, however the legal title is held by the charity's custodian trustee (The Baptist Union Corporation Limited).

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.19 £	30.9.18 £
Other debtors	268	268
Prepayments	2,683	1,565
	<hr/>	<hr/>
	2,951	1,833
	<hr/>	<hr/>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.19 £	30.9.18 £
Taxation and social security	1,959	2,335
Other creditors	3,253	3,341
	<hr/>	<hr/>
	5,212	5,676
	<hr/>	<hr/>

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2019

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.9.19 £	30.9.18 £
Other creditors	16,500	25,750

10. MOVEMENT IN FUNDS

	At 1.10.18 £	Net movement in funds £	Transfers between funds £	At 30.9.19 £
<b>Unrestricted funds</b>				
General fund	266,975	23,717	(1,262)	289,430
<b>Restricted funds</b>				
Restricted fund	18,491	(4,237)	1,262	15,516
<b>TOTAL FUNDS</b>	<u>285,466</u>	<u>19,480</u>	<u>-</u>	<u>304,946</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	216,663	(192,946)	23,717
<b>Restricted funds</b>			
Restricted fund	52,140	(56,377)	(4,237)
<b>TOTAL FUNDS</b>	<u>268,803</u>	<u>(249,323)</u>	<u>19,480</u>

Comparatives for movement in funds

	At 1.10.17 £	Net movement in funds £	Transfers between funds £	At 30.9.18 £
<b>Unrestricted funds</b>				
General fund	285,223	(2,294)	(15,954)	266,975
<b>Restricted funds</b>				
Restricted fund	23,884	(21,347)	15,954	18,491
<b>TOTAL FUNDS</b>	<u>309,107</u>	<u>(23,641)</u>	<u>-</u>	<u>285,466</u>



**10. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	154,108	(156,402)	(2,294)
<b>Restricted funds</b>			
Restricted fund	61,367	(82,714)	(21,347)
<b>TOTAL FUNDS</b>	<u>215,475</u>	<u>(239,116)</u>	<u>(23,641)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.17 £	Net movement in funds £	Transfers between funds £	At 30.9.19 £
<b>Unrestricted funds</b>				
General fund	285,223	21,423	(17,216)	289,430
<b>Restricted funds</b>				
Restricted fund	23,884	(25,584)	17,216	15,516
<b>TOTAL FUNDS</b>	<u>309,107</u>	<u>(4,161)</u>	<u>-</u>	<u>304,946</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	370,771	(349,348)	21,423
<b>Restricted funds</b>			
Restricted fund	113,507	(139,091)	(25,584)
<b>TOTAL FUNDS</b>	<u>484,278</u>	<u>(488,439)</u>	<u>(4,161)</u>

## **11. EMPLOYEE BENEFIT OBLIGATIONS**

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

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. Members of the Basic Section pay reduced contributions of 5% of pensionable income and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

## **12. RELATED PARTY DISCLOSURES**

Rev J Bradbury and Mrs A Malone (who are both trustees of the charity) received the following remuneration for their employment as minister and community outreach worker respectively and not in their role as trustees:

- Rev J Bradbury: Stipend, housing costs, pension contributions and expenses totalling £39,713 (2018: £38,303)
- Mrs A Malone: Salary and pension contributions totalling £13,230 (2018: £14,831)

Miss E Bradbury (daughter of Rev J & H Bradbury) was employed by the charity during the year and received gross wages of £2,251.

At the year end, the charity had loans outstanding that are repayable to the following trustees:

- Rev J & H Bradbury £nil (2018: £3,250)
- Mr J Middlebrough £9,000 (2018: £12,000)

Farnworth Baptist Church

Detailed Statement of Financial Activities  
for the Year Ended 30 September 2019

	30.9.19 £	30.9.18 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	8,663	8,086
Weekly offerings	36,058	35,612
Gift aid	9,928	7,530
Legacies	35,000	-
Grants	60,647	104,259
	<hr/> 150,296	<hr/> 155,487
<b>Investment income</b>		
Rents received	8,256	5,910
Feed in tariff	1,499	1,687
Deposit account interest	85	64
Other finance income	3,210	-
	<hr/> 13,050	<hr/> 7,661
<b>Charitable activities</b>		
TLG education support	89,126	32,910
Coffee shop	16,331	19,417
	<hr/> 105,457	<hr/> 52,327
<b>Total incoming resources</b>	<hr/> 268,803	<hr/> 215,475
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' salaries	36,199	36,148
Trustees' pension contributions	6,023	5,922
Trustees' expenses	1,561	1,856
Wages	109,625	107,820
Social security	6,040	5,732
Pensions	3,739	3,799
Manse upkeep	1,960	2,008
Manse rent	7,200	7,200
Rates and water	1,189	629
Insurance	4,243	3,554
Light and heat	6,344	5,736
Telephone	2,413	2,524
Postage and stationery	3,424	3,565
Advertising	-	770
Sundries	3,855	3,224
Training and consultancy	7,855	6,335
Coffee shop supplies	5,366	5,088
Pastoral care	997	381
Children's work	136	287
Carried forward	208,169	202,578

Farnworth Baptist Church

Detailed Statement of Financial Activities  
for the Year Ended 30 September 2019

	30.9.19 £	30.9.18 £
<b>Charitable activities</b>		
Brought forward	208,169	202,578
Travel and subsistence	1,515	7,684
Worship	1,931	1,725
Repairs and maintenance	15,133	4,818
Subscriptions	1,008	655
IT maintenance	1,554	2,459
Cleaning	1,113	1,072
Grants to institutions	5,260	4,611
	<hr/> 235,683	<hr/> 225,602
<b>Other</b>		
Freehold property depreciation	8,210	8,210
Fixtures depreciation	3,320	3,320
Computer depreciation	610	484
	<hr/> 12,140	<hr/> 12,014
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	1,500	1,500
	<hr/> 249,323	<hr/> 239,116
<b>Total resources expended</b>		
	<hr/> 19,480	<hr/> (23,641)
<b>Net income/(expenditure)</b>	<hr/> <hr/>	<hr/> <hr/>