

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2020
for
Farnworth Baptist Church

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

Farnworth Baptist Church

Contents of the Financial Statements
for the Year Ended 30 September 2020

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9 to 10
Notes to the Financial Statements	11 to 16
Detailed Statement of Financial Activities	17 to 18

Farnworth Baptist Church

Report of the Trustees
for the Year Ended 30 September 2020

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. 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 2019).

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.

The church continues to work towards its 2030 vision.

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.

Farnworth Baptist Church

Report of the Trustees for the Year Ended 30 September 2020

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 normally held in peoples' homes once every two weeks. Since the start of the Coronavirus pandemic every person in the church has been allocated to a Connection Group and contact is made at least once a month. Cell groups have continued on Zoom.

We have run one online Alpha course during the year with 11 participants.

- Planting new congregations and churches

The numbers attending our Sunday celebration services have risen slightly to an average of 65 prior to Covid-19. Online church regularly has over 100 views.

There have been no baptisms in the year as these were postponed owing to Covid-19 and we welcomed 2 new members.

- Developing future leaders

Our Activate School of Supernatural Ministry and Internship had 6 students.

Both Associate Ministers are now ministers in training seeking national recognition with the Baptist Union. One is currently studying for an MA at Northern Baptist College and the other is doing a BA with the Light College.

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.

- 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 25 people within the church who have participated in this programme over the last four 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 167 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.

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. Prior to closure owing to Covid-19, we rented the building on Saturday evenings to Lagoinha Baptist Church, a Portuguese speaking Brazilian church who use our facilities. We are exploring more opportunities to work jointly with them.

Farnworth Baptist Church

Report of the Trustees

for the Year Ended 30 September 2020

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. We have offered an online Toddler group during Covid-19.

- 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 three sites: The Well, Wharton & Cleggs Lane Church and Community 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. During the Coronavirus outbreak all activity was centralised at The Well to reduce the need for volunteers, however the other centres all reopened once lockdown was eased. Throughout the year, we have honoured 1373 vouchers (compared to 1666 the previous year) which fed 2084 adults and 1999 children. Forty seven tonnes of food were collected from the public and 34.6 tonnes distributed to individuals in need. 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 £1million in benefits were received by 390 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.

We have continued 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 64 people in the year and we have trained 4 community champions who lead English speaking groups.

We continue to operate the TLG Alternative Education Centre in partnership with TLG - The Education Charity. During the year we had a new head teacher. Owing to Coronavirus numbers of referrals have dropped. Schooling has been provided throughout the year using a blend of online and in person learning. Pastoral support was provided and food parcels were taken to families to support them during the crisis. 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

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

Our minister serves on the Bolton Church Leaders Bolton 2030 vision steering group and leads the environmental task and finish group.

Farnworth Baptist Church

Report of the Trustees for the Year Ended 30 September 2020

We have partnered with the Message Trust to launch an Eden team in the local area, serving in particular the Flower Estate and Campbell Street which are areas of significant deprivation.

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 were successfully re-accredited for both Investors in People and Matrix quality standards.

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:

Souter Trust	£2,000
Garfield Weston Foundation	£10,000
ASDA Foundation	£11,000
Forever Manchester	£10,000
Manchester Football Clubs	£5,500
Martin Lewis Foundation	£10,000
Salford CVS	£2,500
Worsley Rotary	£500
Groundwork UK	£500
Bolton MBC	£20,700
Zedra Trust	£2,500
North West Baptist Association	£7,308
GMCVO	£500
Message Trust	£15,025
Baptist Insurance Grant	£15,000
Bolton CVS	£12,500
WEA/ESF	£12,000

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	£9,109	(£708)
TLG	£86,607	(£9,851)
Renewable Energy (Solar PV)	£1,595	£1,595
Room Hire and Conferences	£3,813	£3,813

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 have worked to develop a new constitution as a Charitable Incorporated Organisation (CIO) and gained approval from the Charity Commission. As yet we have not enacted the change in status but hope to complete this in the coming year.

Farnworth Baptist Church

Report of the Trustees

for the Year Ended 30 September 2020

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. John Middlebrough and Helen Bradbury were re-elected as trustees at the AGM in January 2018. Christopher Cox's term of office was due to end at the 2019 AGM but owing to Coronavirus it was not possible to hold trustee elections. He will stand again when it is next possible to hold an AGM.

As of May 2018, John Bradbury, Helen Bradbury and Gail Scholes are trustees with ministerial office and are trustees as long as they hold office with the charity.

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.

Payments to trustees

The following payments were made to Trustees:

Rev John Bradbury - Stipend, housing costs, pension contributions and expenses totalling £41,666.

Rev John Bradbury's payments are in accordance with the stipend set by the BUGB.

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
Mrs G Scholes

Farnworth Baptist Church

Report of the Trustees
for the Year Ended 30 September 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Gracian Daniel-Sam

ACA

Daniel Sam Limited

Chartered Accountants

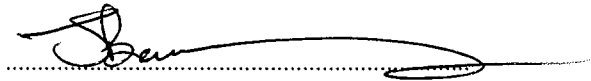
61 Plodder Lane

Farnworth

Bolton

BL4 0BX

Approved by order of the board of trustees on 4/5/2021 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 2020.

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.

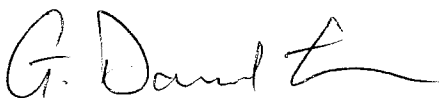
Independent examiner's statement

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: 19/05/2021

Farnworth Baptist Church

Statement of Financial Activities
for the Year Ended 30 September 2020

	Notes	Unrestricted fund £	Restricted fund £	30.9.20 Total funds £	30.9.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		78,669	135,003	213,672	150,295
Charitable activities					
TLG education support		86,607	-	86,607	89,126
Coffee shop		9,109	-	9,109	16,331
Investment income	2	7,459	-	7,459	13,050
Other income		3,547	-	3,547	-
Total		185,391	135,003	320,394	268,802
EXPENDITURE ON					
Charitable activities					
Mission		109,874	85,166	195,040	163,545
Ministry		44,124	-	44,124	41,779
Upkeep of church premises		15,285	4,801	20,086	28,022
Administration		7,862	8,123	15,985	2,337
Other		10,415	1,407	11,822	13,640
Total		187,560	99,497	287,057	249,323
NET INCOME/(EXPENDITURE)		(2,169)	35,506	33,337	19,479
RECONCILIATION OF FUNDS					
Total funds brought forward		289,430	15,515	304,945	285,466
TOTAL FUNDS CARRIED FORWARD		287,261	51,021	338,282	304,945

The notes form part of these financial statements

Farnworth Baptist Church

Balance Sheet
30 September 2020

	Notes	Unrestricted fund £	Restricted fund £	30.9.20 Total funds £	30.9.19 Total funds £
FIXED ASSETS					
Tangible assets	6	263,677	9,147	272,824	270,887
CURRENT ASSETS					
Debtors	7	3,249	-	3,249	2,951
Cash at bank and in hand		33,593	41,874	75,467	52,820
		<u>36,842</u>	<u>41,874</u>	<u>78,716</u>	<u>55,771</u>
CREDITORS					
Amounts falling due within one year	8	(2,758)	-	(2,758)	(5,213)
NET CURRENT ASSETS		<u>34,084</u>	<u>41,874</u>	<u>75,958</u>	<u>50,558</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		297,761	51,021	348,782	321,445
CREDITORS					
Amounts falling due after more than one year	9	(10,500)	-	(10,500)	(16,500)
NET ASSETS		<u>287,261</u>	<u>51,021</u>	<u>338,282</u>	<u>304,945</u>

The notes form part of these financial statements

Farnworth Baptist Church

Balance Sheet - continued

30 September 2020

FUNDS

10

Unrestricted funds

287,261

289,430

Restricted funds

51,021

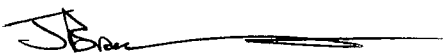
15,515

TOTAL FUNDS

338,282

304,945

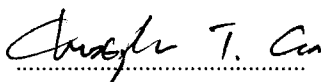
The financial statements were approved by the Board of Trustees and authorised for issue on
4/5/2021 and were signed on its behalf by:



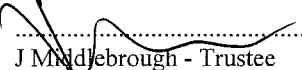
J Bradbury MA - Trustee



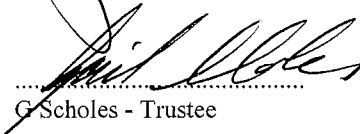
H G Bradbury - Trustee



C T Cox - Trustee



J Middlebrough - Trustee



G Scholes - Trustee

The notes form part of these financial statements

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 2019)', 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
Motor vehicles	- 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 2020

2. INVESTMENT INCOME

	30.9.20	30.9.19
	£	£
Rents received	4,464	8,256
Feed in tariff	1,595	1,499
Deposit account interest	400	85
Other finance income	1,000	3,210
	<u>7,459</u>	<u>13,050</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

	30.9.20	30.9.19
	£	£
Trustees' salaries	24,973	36,199
Trustees' pension contributions to money purchase schemes	5,307	6,023
	<u>30,280</u>	<u>42,222</u>

The above remuneration is in respect of Rev J Bradbury in his role as minister and not in his role as trustee (2019: Rev J Bradbury and Mrs A Malone in their roles as minister and community outreach worker respectively).

Trustees' expenses

	30.9.20	30.9.19
	£	£
Trustees' expenses	<u>1,469</u>	<u>1,561</u>

4. STAFF COSTS

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

	30.9.20	30.9.19
Ministry	1	1
Outreach	9	8
Administration	2	2
	<u>12</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 2020

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1 October 2019	420,510	16,600	-	7,746	444,856
Additions	-	1,601	10,554	1,704	13,859
At 30 September 2020	420,510	18,201	10,554	9,450	458,715
DEPRECIATION					
At 1 October 2019	157,631	14,760	-	1,578	173,969
Charge for year	8,210	604	1,407	1,701	11,922
At 30 September 2020	165,841	15,364	1,407	3,279	185,891
NET BOOK VALUE					
At 30 September 2020	254,669	2,837	9,147	6,171	272,824
At 30 September 2019	262,879	1,840	-	6,168	270,887

Included in cost or valuation of land and buildings is freehold land of £10,000 (2019 - £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

	30.9.20 £	30.9.19 £
Other debtors	-	268
Prepayments	3,249	2,683
	<u>3,249</u>	<u>2,951</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.20 £	30.9.19 £
Trade creditors	335	1
Taxation and social security	-	1,959
Other creditors	2,423	3,253
	<u>2,758</u>	<u>5,213</u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2020

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

	30.9.20	30.9.19
	£	£
Other creditors	<u>10,500</u>	<u>16,500</u>

10. MOVEMENT IN FUNDS

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	289,430	(2,169)	287,261
Restricted funds			
Restricted fund	15,515	35,506	51,021
TOTAL FUNDS	<u>304,945</u>	<u>33,337</u>	<u>338,282</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	185,391	(187,560)	(2,169)
Restricted funds			
Restricted fund	135,003	(99,497)	35,506
TOTAL FUNDS	<u>320,394</u>	<u>(287,057)</u>	<u>33,337</u>

Comparatives for movement in funds

	At 1.10.18 £	Net movement in funds £	Transfers between funds £	At 30.9.19 £
Unrestricted funds				
General fund	266,975	23,717	(1,262)	289,430
Restricted funds				
Restricted fund	18,491	(4,238)	1,262	15,515
TOTAL FUNDS	<u>285,466</u>	<u>19,479</u>	<u>-</u>	<u>304,945</u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2020

10. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	216,663	(192,946)	23,717
Restricted funds			
Restricted fund	52,139	(56,377)	(4,238)
TOTAL FUNDS	<u>268,802</u>	<u>(249,323)</u>	<u>19,479</u>

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

	At 1.10.18 £	Net movement in funds £	Transfers between funds £	At 30.9.20 £
Unrestricted funds				
General fund	266,975	21,548	(1,262)	287,261
Restricted funds				
Restricted fund	18,491	31,268	1,262	51,021
TOTAL FUNDS	<u>285,466</u>	<u>52,816</u>	<u>-</u>	<u>338,282</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 £
Unrestricted funds			
General fund	402,054	(380,506)	21,548
Restricted funds			
Restricted fund	187,142	(155,874)	31,268
TOTAL FUNDS	<u>589,196</u>	<u>(536,380)</u>	<u>52,816</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 (a trustee of the charity) received a stipend, housing costs, pension contributions and expenses totalling £41,666 (2019: £39,713) for his employment as minister and not in his role as a trustee.

Miss E Bradbury (daughter of Rev J & H Bradbury) was employed by the charity during the year and received gross wages and pension contributions totalling £24,414 (2019: £2,251).

At the year end, the charity had loan outstanding that is repayable to Mr J Middlebrough (a trustee of the charity) of £6,000 (2019: £9,000).

Farnworth Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 30 September 2020

	30.9.20 £	30.9.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	25,773	8,662
Weekly offerings	41,331	36,058
Gift aid	8,292	9,928
Legacies	-	35,000
Grants	138,276	60,647
	<hr/> 213,672	<hr/> 150,295
Investment income		
Rents received	4,464	8,256
Feed in tariff	1,595	1,499
Deposit account interest	400	85
Other finance income	1,000	3,210
	<hr/> 7,459	<hr/> 13,050
Charitable activities		
TLG education support	86,607	89,126
Coffee shop	9,109	16,331
	<hr/> 95,716	<hr/> 105,457
Other income		
Insurance claim	3,547	-
	<hr/> 320,394	<hr/> 268,802
Total incoming resources		
EXPENDITURE		
Charitable activities		
Trustees' salaries	24,973	36,199
Trustees' pension contributions	5,307	6,023
Trustees' expenses	1,469	1,561
Wages	156,310	109,625
Social security	7,883	6,040
Pensions	4,792	3,739
Manse upkeep	1,983	1,960
Manse rent	7,200	7,200
Rates and water	1,417	1,189
Insurance	4,224	4,243
Light and heat	7,026	6,344
Telephone	2,680	2,413
Postage and stationery	3,337	3,424
Sundries	1,829	3,855
Training and consultancy	6,212	7,855
Coffee shop supplies	3,263	5,366
Carried forward	239,905	207,036

This page does not form part of the statutory financial statements

Farnworth Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 30 September 2020

	30.9.20	30.9.19
	£	£
Charitable activities		
Brought forward	239,905	207,036
Pastoral care	516	997
Children's work	117	136
Travel and subsistence	1,312	1,515
Worship	1,566	1,931
Repairs and maintenance	9,274	15,133
Subscriptions	406	1,008
IT maintenance	2,040	1,554
Cleaning	663	1,113
Outreach resources	9,321	-
Motor vehicle costs	2,521	-
Grants to institutions	5,450	5,260
	<hr/>	<hr/>
	273,091	235,683
 Other		
Freehold property depreciation	8,210	8,210
Fixtures depreciation	604	3,320
Motor vehicles	1,407	-
Computer depreciation	1,701	610
Loss on sale of tangible fixed assets	(100)	-
	<hr/>	<hr/>
	11,822	12,140
 Support costs		
 Governance costs		
Accountancy and legal fees	2,144	1,500
	<hr/>	<hr/>
Total resources expended	287,057	249,323
	<hr/>	<hr/>
Net income	<u>33,337</u>	<u>19,479</u>