

## Accounts for Littleover Baptist Church for 2021.

The accounts for the year 2021 are the totals from January to December .  
The figures for 2020 are given for comparison. They are shown in italics

The accounts contains several sheets

Balance sheet	This shows the amounts in each account, the amounts owed to us or by us at the end of the year The amounts in each Fund The fixed assets - i.e. the value of the property owned by the church The liability to the pension fund The total income and expenditure for the year
Income	All income, including that to external charities
Expenditure	All expenditure, including that to external charities
Fund changes	Details of the income and expenditure for each fund
Summary	Income, expenditure and surplus for each fund
Liabilities	Details of the liabilities at the end of the year i.e. Money owed to us or by us

# Littleover Baptist Church

Year ending 31st December 2021

Treasurer: P M Graham  
18 Manor Farm Road  
Aston-on-Trent  
DERBY  
DE72 2BW

## Annual Accounts 2021

Schedule 1	Balance Sheet
Schedule 2	Detailed Statement of Financial Activities
	Income
	Expenditure
	Summary
Supporting Analysis	Fund Changes
	Liabilities

Accounts prepared by

C M Martindale

I have reviewed the accounting records kept by the church and can confirm that the accounts have been prepared in accordance with these records.

M B Riley

## Littleover Baptist Church

**Balance Sheet**

Year ending 31st December	2021	2020
Float	7.08	7.08
Cash not banked	97.00	
Co-op A/C 65012949	25,194.24	33,933.02
EM Baptist Trust Co	42,664.75	41,422.09
Virgin Charity Account	8,315.59	8,207.94
<b>Total Current Assets</b>	<b>76,278.66</b>	<b>83,570.13</b>
<b>Liabilities</b>		
Donations to be sent	623.70	412.00
Other cheques & debts	356.77	1,325.86
<b>Total liabilities</b>	<b>980.47</b>	<b>1,737.86</b>
<b>Net assets in accounts</b>	<b>75,298.19</b>	<b>81,832.27</b>
<b>Net Assets for each Fund</b>		
General Fund	26,072.90	32,469.36
Matthews Fund	2,186.63	2,151.00
Reserve Fund	17,500.00	17,500.00
Special Projects Fund	29,538.66	29,711.91
<b>Assets in Funds</b>	<b>75,298.19</b>	<b>81,832.27</b>
<b>Fixed Assets</b>		
Church premises	150,000.00	150,000.00
Manse	300,000.00	200,000.00
<b>BU Pension Fund</b>		
Funding Liability	-39,000.00	-49,800.00
<b>Net fixed assets</b>	<b>411,000.00</b>	<b>300,200.00</b>
<b>Net Total assets</b>	<b>486,298.19</b>	<b>382,032.27</b>

## **BALANCE SHEET**

### **Bank and other accounts**

Float

Cash not banked

The final amounts for 2020 were not banked until 2021

Co-op account

This is the current account.

Other accounts

Only increases are interest

### **Liabilities**

Details on later sheet

### **Net assets for each fund**

Details on later sheet

The Baptist Union now ask us to include the value of property to be included in the accounts. This is in part due to the problems with the pension fund, a we need to show that we can cover the ammount we could be liable for.

### **Fixed assets**

The estimate for the manse using Zoopla is £344K but we might not be able to get that figure.

The Church estimate is from 3 years ago.

### **BU Pension Fund**

We have a liability for the pensions of previous ministers. Because we have tended to have young ministers, this is quite high.

However, it is far less than our fixed assets.

# Littleover Baptist Church

## Income details

Year ending 31st December 201

		<b>2021</b>	<b>2020</b>
<b>Regular Collections</b>			
C002A	Collections - Cash	1,333.80	940.50
C009A	Collections GASDS	1,407.48	1,304.72
C003A	Collections - Gift Aided	8,121.40	6,561.00
C004A	Collections - Bank Transfer	18,976.00	15,260.15
C006A	Collections - Lump Sum	<u>2,070.00</u>	<u>1,350.00</u>
		<b>31,908.68</b>	<b>25,416.37</b>
<b>Gift Aid Tax Relief</b>			
C005A	Gift Aid	6,125.52	5,530.13
C005A	GA Small Donations Scheme	<u>192.93</u>	<u>1,481.69</u>
		<b>6,318.45</b>	<b>7,011.82</b>
<b>Donations Received</b>			
D001A	General	578	480.65
D004A	Donations to Projects Fund	260	4,458.51
D009A	Returned preaching fees		<u>90.00</u>
		<b>838.00</b>	<b>5,029.16</b>
<b>Special Collections</b>			
O001A	Operation Agri		90.00
S002A	Other appeals	572.7	0.00
D006A	Padley Eggs		<u>25.80</u>
		<b>572.70</b>	<b>115.80</b>
T002A	<b>Thank Offering</b>		<b>1,338.00</b>
M013A	Manse Rents	10576.8	9,695.40
U002A	Room rental	232	1,397.00
	<b>Manse &amp; Room Rental</b>	<b>10,808.80</b>	<b>11,092.40</b>
I003A	<b>Interest Received</b>	1350.31	<b>883.94</b>
<b>Fund Raising &amp; Donations for Mission</b>			
B002A	Donations to BMS	225	841.50
H001A	Donations to HM	131	385.30
F001A	Fund Raising		<u>145.00</u>
		<b>356.00</b>	<b>1,371.80</b>
<b>Miscellaneous Income</b>			
C012A	Church Initiatives		252.22
D008A	Daniel's Den Income	96.5	143.00
M021A	Misc. Income		12.50
P004A	Photocopier Income	29.35	89.94
C007A	Coffee Income	<u>25.57</u>	
		<b>151.42</b>	<b>497.66</b>
	<b>Total Income</b>	<b>52,304.36</b>	<b>52,756.95</b>

## INCOME

### Regular Collections

Cash/GASDS

2020 total was low due to not meeting. However, we have now recovered - 2019 total was £28,045

Gift Aid Small Donations Scheme. This allows charities to claim the equivalent of Gift Aid on small cash donations. "Small" used to be £20 or less but is now £30.

Some donations are for a period of time so are not "small".

Gift Aided/Bank Transfer

People have tended to change to Bank Transfer from envelopes or cash

### Gift Aid Tax Relief

Gift Aid is claimed on the previous year's collections and Thankoffering. This is the total of the claims for Tax Year 2019-2020

### Donations

General

There was a donation of £240 from Rainbows. There have been several others, usually of about £50. There have also been donations for car-parking

To Projects Fund  
Returned preaching fees

Donation was in memory of Clive Henchcliffe  
Mst services were taken by our minister and others by church members. These were not recorded.

### Special Collections

Op Agri & other appeals

Appeals were for Derby City Mission in February and the Carol Service and Spurgeons on Christmas Day

Padley eggs

No longer required

### Thankoffering

No Thankoffering

### Manse & Room rental

Manse  
Room rents

This is the rent less the letting agents fees.  
Only since July

### Interest

EMB Trust Fund & Virgin Account

### Fundraising & Mission

Fundraising  
BMS direct giving  
HM direct giving

None  
Birthday Scheme/Donation/ BMS Appeal  
Sock at Christmas and Donations

### Misc income

Daniels Den  
Coffee Income

From October  
Don't know who put this in the plate

Littleover Baptist Church

Expenditure details

Year ending 31st December 2021

		<b>2021</b>	<b>2020</b>
<b>Ministerial Stipend Expenses</b>			
M001C	Stipend	24500.04	12,000.00
N002C	National Insurance	0.00	0.00
S007C	Pension Payments (Minister)	3492.96	1,714.98
	<b>Totals</b>	<b>27,993.00</b>	<b>13,714.98</b>
<b>Ministerial and Administration Expenses</b>			
S005C	Pension Payments (Deficit)	3695.4	2,723.58
M003C	Minister's Other Exp	0.00	0.00
M002C	Minister's Travel Exp		120.00
P003C	Pulpit Supply	102	355.00
S001C	Sec/Treas' Expenses	0.00	0.00
T001C	Telephone Exps	758.27	551.31
T002C	Broadband & Tel	0.00	108.00
	<b>Totals</b>	<b>4,555.67</b>	<b>3,857.89</b>
<b>Manse Expenses</b>			
B005C	Bungalow rental	7690.6	4,800.00
M006C	Bungalow Gas & Electricity	279.85	80.00
M007C	Manse Insurance	424.91	412.80
M008C	Manse Council Tax		1,301.41
M008C	Bungalow Council Tax	2585.72	386.12
M009C	Bungalow Water Rates	612.51	0.00
M010C	Manse Repairs/Maint	1300	0.00
M013C	Manse rental expenditure	282	75.00
	<b>Totals</b>	<b>13,175.59</b>	<b>7,055.33</b>
<b>Church Expenses</b>			
C009C	Church Gas/Elec.	640.22	1,559.58
C008C	Church Repair/Renew	2176.46	5,718.92
C011C	Church water	242.76	239.97
C001C	Cleaner payments	483.6	605.20
I002C	Insurance - Church	1287.03	1,233.93
O002C	Organ/Piano Maint.	57.6	115.20
	<b>Totals</b>	<b>4,887.67</b>	<b>9,472.80</b>
<b>General Expenses</b>			
A001C	Affiliation Fees	551.18	577.35
B004C	B.U. Assembly Exp		
C016C	Caring Comm. Exps		55.56
C012C	Outreach - Church Initiatives		
C018C	Churches Together		
C017C	Consumables	4	93.91
E003C	EMBA Ministers Frat.	200	
I006C	Interregnum expenses		270.63
J001C	Junior Church Exps.		35.86
D007C	Daniel's Den Expenditure		
O001C	Organists Fees & Exp	300	
P002C	Print., Post & Stat.	131.68	
W001C	Worship & Education		
	<b>Totals</b>	<b>1,186.86</b>	<b>1,033.31</b>
<b>Miscellaneous Expenses</b>			
C007C	Coffee Expenses	21.77	130.46
M023C	Misc Exp over £10	491.92	514.8
M022C	Misc Exp under £10	-0.55	
P004C	Photocopier Costs	72.81	43.71
P001C	Posters and Adverts		
	<b>Totals</b>	<b>585.95</b>	<b>688.97</b>
<b>Building &amp; Project Expenses</b>			
S010C	Special Project Expenses	925	3,523.53
	<b>Totals</b>	<b>925.00</b>	<b>3,523.53</b>
<b>Donations Made</b>			
B001C	BMS - Donations from Church	2100	2,322.00
B006C	BMS - Direct donations	225	841.50
H001C	HM Donations from church	1500	1,822.00
H002C	HM Direct donations	131	385.30
D002C	Donations from Ch Funds	1000	1,145.00
D004C	Padley eggs - from church		100.00
D006C	Padley eggs - direct don's		25.80
O003C	Operation Agri Exp		90.00
S002C	Special Appeals Exp.	572.7	
	<b>Totals</b>	<b>5,528.70</b>	<b>6,731.60</b>
	<b>TOTAL EXPENDITURE</b>	<b>58,838.44</b>	<b>46,078.41</b>

**EXPENDITURE**

<b>Ministerial Stipend</b>	Stipend	Only 6 months in 2020
	National Insurance	The church as an employer, does not have to pay the first £2000.
	Pension payments	These are the employer's contribution for the minister's pension
<b>Ministerial &amp; Admin</b>	Pension payments - deficit	The payments to cover the deficit in the pension funding, the same for all churches. Because of the financial problems from Covid, the deficit payments were halved for July - December.
	Travel & Other expenses	Ellie hasn't claimed
	Pulpit Supply	3 Sunday plus travel this year. 2020 up to March
	Telephone	Church phone & share of Manse phone
<b>Manse</b>	Bungalow rental	The bungalow is rented for £650 per month, but the Manse rental after expense is £881 per month
	Gas & Electricity	20% of Manse bills, paying for the use of the Manse as an office.
	Insurance	This is for the Manse in Pavilion Road as a rental property
	Council Tax	For the Bungalow
	Water Rates	For the Bungalow
	Repairs & maintenance	Manse fencing
	Manse rental expenditure	Landlord gas and electricity checks
<b>Church expenses</b>	Gas & Electricity	There was a £544 refund on Church gas
	Repair/renewals	Painting front of church 1170 Chubb fire checks £74 Church lighting £915.6
	Cleaner payments	Two small payments in June & July. Full rates from October
	Organ Maintenance	One visit
<b>General expenses</b>	Consumables	Not much was going on in the year. This is for sanitiser and wipes
	Organist honorarium	Half of this was for 2020
<b>Misc expenses</b>	Coffee	Paid for the previous year
	Misc expenses over £10	Survey £240 Notice board £18 Tree pruning £234
	Misc expense under £10	This is corrections of some small amounts that need to balance.
<b>Project</b>		Front porch £885 Flower vase £40 -Peter Stanley
<b>Donations</b>	BMS from the church	£600 for fridge for vaccines + £125 per month Donations may have been sent direct
	BMS direct	Birthday Scheme £150, donation & appeal
	HM from the church	£125 a month.
	HM direct donations	Stock at Christmas and Donations
	Donations from Church	£200 to SU, DCM, MildMay, Retired Minister's Housing, Bible Society.
	Operation Agri	No collection
Special Appeals	DCM in Feb, Carol Service, Spurgeons Christmas day, Padley jumpers directly.	



Littleover Baptist Church

**Fund Changes**

		2021	2020
<b>SPECIAL PROJECTS FUND</b>			
<b>Opening Balance</b>		<b>29,711.91</b>	<b>23,864.06</b>
<b>Transfer to General</b>	50% Thank off 2019		657.50
<b>Income</b>	Olive Bradley legacy		3,523.51
	Donation for Audio		935.00
	In memory of Peter Stanley		260.00
	In memory of Clive Henchcliffe	491.75	486.17
	Interest		694.00
	50% Thankoffering		4,390.20
	Manse Rental income		751.75
	<b>Total</b>	<b>751.75</b>	<b>10,028.88</b>
<b>Expenditure</b>	Audio equipment		3,523.53
	Peter Stanley memorial	40.00	
	Front porch improvements	885.00	
	<b>Total</b>	<b>925.00</b>	<b>3,523.53</b>
<b>Closing Balance</b>		<b>29,538.66</b>	<b>29,711.91</b>
	Designated	29,338.66	29,511.91
	Restricted	200.00	200.00
<hr/>			
<b>RESERVE FUND</b>			
<b>Opening Balance</b>		<b>17,500.00</b>	<b>10,000.00</b>
<b>Closing Balance</b>	Transfer from General fund		7,500.00
		<b>17,500.00</b>	<b>17,500.00</b>
<hr/>			
<b>MATTHEWS FUND</b>			
<b>Opening Balance</b>		<b>2,151.00</b>	<b>2,124.98</b>
<b>Income</b>	Interest	35.63	61.88
<b>Expenditure</b>	Junior Church exp	0.00	35.86
<b>Closing Balance</b>		<b>2,186.63</b>	<b>2,151.00</b>
<hr/>			
<b>GENERAL FUND</b>			
<b>Opening Balance</b>		<b>32,469.36</b>	<b>41,278.67</b>
<b>Transfer from Proj</b>	50% Thank off 2019		657.50
<b>Corrections</b>	Matthews Fund inc Gen Fund		2,113.98
<b>Income</b>		51,516.98	42,666.19
<b>Expenditure</b>		57,913.44	42,519.02
	Transfer to Reserve Fund		7,500.00
<b>Closing Balance</b>		<b>26,072.90</b>	<b>32,469.36</b>
<hr/>			
<b>Total in Funds</b>		<b>75,298.19</b>	<b>81,832.27</b>

## Funds

Funds are a feature of charity accounts.

The money is kept in various accounts, but is designated for different purposes.

The funds we have at present are

### Projects Fund

This is where money from the Thankoffering or legacies goes.

It is given to be used for a purpose, not the every day running of the church. The building fund was similar and is now incorporated into the Projects Fund.

### Reserve Fund

We have to ensure that we can cover our commitment to our minister, so we hold in reserve enough to pay the costs of the minister for the 6 months' notice period.

It is also there for emergencies such as major work on the church building.

### Matthews Fund

Some money was given in legacies to be used for the work with children and young people. It used to be kept separately but is now held with the rest of the church money but in a separate fund

### General Fund

Everything else - the day to day running of the church.

Understanding funds is not easy (according to Mike Riley).

They do not affect the actual money or Assets, just the accounts.

## PROJECTS FUND

Income

In memory of Clive Henschcliffe

Proportion of interest

Expenditure

Flower vase in memory of Pter Stanley

Front porch improvements

Restricted/Designated

The restricted amount was given for a specific purpose.

## RESERVE FUND

No change

## MATTHEWS FUND

Proportion of interest

## GENERAL FUND

Everything that is not Projects or Matthews

Littleover Baptist Church

Income & Expenditure summary

Year ending 31st December 2021 **2021** *2020*

<b>Income</b>	<b>52,304.36</b>	<b>52,756.95</b>
<b>Expenditure</b>	<b>58,838.44</b>	<b>46,078.41</b>
<b>Surplus</b>		<b>6,678.54</b>
<b>Deficit</b>	<b>6,534.08</b>	

**INCOME**

Projects Fund	751.75	10,028.88
Reserve Fund	0.00	0.00
Matthews Fund	35.63	61.88
General Fund	51,516.98	42,666.19
<b>Total</b>	<b>52,304.36</b>	<b>52,756.95</b>

**EXPENDITURE**

Projects Fund	925.00	3,523.53
Reserve Fund	0.00	0.00
Matthews Fund	0.00	61.88
General Fund	57,913.44	42,493.00
<b>Total</b>	<b>58,838.44</b>	<b>46,078.41</b>

Starting Balance	88,510.81	81,832.27
Income	52,304.36	52,756.95
Expenditure	58,838.44	46,078.41
Closing Balance	<b>81,976.73</b>	<b>88,510.81</b>

Details of Income are on sheet Income - Page 3

Details of Expenditure are on sheet Expenditure - Pages 4 & 5

Details of Fund changes are on sheet Fund Changes - Pages 6

## **SUMMARY**

**Income** We did not have a Thank offering this year.  
However, Offerings in general increased.

**Expenditure** We have had a minister for the whole of 2021

The difference this has made is that the Surplus has changed to a deficit.

Littleover Baptist Church

**Liabilities**

Year ending 31st December 2021

**Christmas Donations to be sent**

Spurgeons Xmas Day	97.00
Derby City Mission - Carol Service	101.00
Padley - jumpers	34.70

**Other donations/appeals**

Derby City Mission Feb 2021	210.00
Spurgeons Feb 2021	30.00
BMS 2021	20.00
HM 2020	131.00

**Other cheques**

HMRC for Dec 2021	335.80
Pension payment correction	20.97

**TOTAL 980.47**

## **LIABILITIES**

There are always some items that have not yet gone through the bank accounts that should be included in the year.

Comparing the figures for one year than another can show up items that need to be sent

This year, I found that we sent the amount given to Derby City Mission, but I allocated some of it to the 2020 Christmas Donation so there was some still owing.

There was also a donation to Spurgeons that came in after the Christmas money had been sent.

I also found that the amount stopped from Ellie's Stipend for Pension was more than had been sent, so we owe her this amount.