



Charity Name Cambray Baptist Church, Cheltenham		Charity No (if any) 1130141	CC17a
Annual accounts for the period			
Period start date 01/01/2008	to	Period end date 31/12/2008	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
Voluntary income		S01	146,500	89,826	-	236,326	219,013
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	4,634	858	-	5,492	6,643
Incoming resources from charitable activities							
		S04	-	-	-	-	-
Other incoming resources		S05	20,067	-	-	20,067	7,091
Total incoming resources		S06	171,201	90,684	-	261,885	232,747
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	75	-	-	75	62
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	140,521	91,538	-	232,059	255,609
Governance costs		S11	198	-	-	198	158
Other resources expended		S12	-	-	-	-	4,656
Total resources expended		S13	140,794	91,538	-	232,332	260,485
Net incoming/(outgoing) resources before transfers		S14	30,407	-854	-	29,553	-27,738
Gross transfers between funds		S15	-513	513	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	29,894	-341	-	29,553	-27,738
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	29,894	-341	-	29,553	-27,738
Total funds brought forward		S20	139,083	10,828	10,788	160,699	188,437
Total funds carried forward		S21	168,977	10,487	10,788	190,252	160,699

Section B Balance sheet

		Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
Fixed assets							
Tangible assets	(Note 9)	B01	12,919	8,666	10,788	32,373	35,184
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	12,919	8,666	10,788	32,373	35,184
Current assets							
Stock and work in progress		B05	-	-	-	-	-
Debtors	(Note 11)	B06	30,603	-	-	30,603	20,494
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	128,179	26,263	-	154,442	129,401
Total current assets		B09	158,782	26,263	-	185,045	149,895
Creditors: amounts falling due within one year	(Note 12)	B10	2,724	24,442	-	27,166	24,380
Net current assets/(liabilities)		B11	156,058	1,821	-	157,879	125,515
Total assets less current liabilities		B12	168,977	10,487	10,788	190,252	160,699
Creditors: amounts falling due after one year	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
Net assets		B15	168,977	10,487	10,788	190,252	160,699
Funds of the Charity							
Unrestricted funds		B16	39,861			39,861	34,756
		B17	129,116			129,116	104,327
Restricted income funds (Note 13)		B18		10,487		10,487	10,828
Endowment funds (Note 13)		B19			10,788	10,788	10,788
Total funds		B20	168,977	10,487	10,788	190,252	160,699

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Andrew Cook	07/04/2009
	Peter Young	07/04/2009

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (~~§~~ except for the following).

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (~~§§~~ except for the following).

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

Tangible fixed assets to cost at least £1,000

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Offerings	184,332	169,898
	Tax refunds	36,548	31,694
	Donations/specific gifts	14,881	14,299
	Legacies	565	-
	Grants	-	3,122
	Total		236,326
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total		-
Investment income	Bank interest	1,460	757
	National Savings interest	4,032	5,886
		-	-
		-	-
	Total		5,492
Incoming resources from charitable activities	Insurance claim	4,342	-
	VAT refund/other	1,825	732
	Refund on defective chairs	4,000	-
	Weekend away	-	3,802
	Rent for 16 Sydenham Road South	9,900	2,557
Total		20,067	7,091

Section C**Notes to the accounts****(cont)****Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income	Special envelopes	75	62
		-	-
		-	-
		-	-
	Total	75	62
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry	70,187	80,727
	Mission	104,099	102,676
	Establishment	57,773	72,206
		-	-
	Total	232,059	255,609
Governance costs	Pastors' and Deacons' Away Day	168	158
	Set of model Church Rules	30	-
	Total	198	158

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
Ministry	-	70,187	-	70,187
Mission	-	104,099	-	104,099
Establishment	75	57,773	198	58,046
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	75	232,059	198	232,332

Note 6 Details of certain items of expenditure**6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
2	2
Postage, printing, stationery, conference	As This Year
£455	£294

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
NONE	NONE
NONE	NONE

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	55,387	64,294
Employer's National Insurance costs	3,931	4,418
Pension costs	4,751	7,893
Total staff costs	64,069	76,605

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	3	4
Governance	-	-
Other	-	-
Total	3	4

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

The Church is an employer participating in a pension scheme known as the Baptist Ministers' Pension Scheme. The Senior Pastor is eligible to join the scheme, which is funded, and not contracted out of the State Scheme.

	This year £	Last year £
The costs of the scheme to the charity for the year	NONE	NONE
The amount of any contributions outstanding at the year end	NONE	NONE
The amount of any contributions prepaid at the year end	NONE	NONE

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
Church supported mission workers	41,734	-
Dalit Education Centre - expansion of work	23,600	-
Relief work following Cyclone Nargis	3,067	-
Other missionary activity	8,946	549
	-	-
	-	-
Total	77,347	549

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

NIL

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
OM	Dalit Education Centre	23,600
Latin Link	Church supported mission workers	13,941
Wycliffe UK	Church supported mission workers	9,718
Interserve	Church supported mission workers	8,685
OMF	Church supported mission workers	4,373
Redcliffe College	Church supported mission workers & donation	3,893
Tearfund	Relief work following Cyclone Nargis	3,067
Spurgeon's for children and young people	Half to HQ and half to a local project	2,182
Friends of George Whitefield College	Church supported mission workers	1,593
BMS World Mission	Baptist related mission activity - overseas	1,413
Total grants to institutions		72,465

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	10,788	-	50,981	45,026	-	106,795
Additions	-	-	2,401	7,923	-	10,324
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-4,000	-	-4,000
Transfers *	-	-	-	-	-	-
Balance carried forward	10,788	-	53,382	48,949	-	113,119

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate	No deductions	No deductions	3 years	10 years	No deductions

Balance brought forward	-	-	46,312	25,299	-	71,611
Depreciation charge for year	-	-	5,115	8,020	-	13,135
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-4,000	-	-4,000
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	51,427	29,319	-	80,746

9.3 Net book value

Brought forward	10,788	-	4,669	19,727	-	35,184
Carried forward	10,788	-	1,955	19,630	-	32,373

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

NONE

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	30,603	20,494	-	-
Prepayments and accrued income	-	-	-	-
Total	30,603	20,494	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	27,166	24,280	-	-
Accruals and deferred income	-	-	-	-
Total	27,166	24,280	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

NONE

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Special offerings and missionary funds	R	Gifts from members of the fellowship specified for missionary work.
Church organisations	R	Church organisations who maintain their own funds.
Legacy funds	R	Youth work, outreach activity, confidential assistance to members of fellowship

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Special offerings and missionary funds	2,724	73,029	72,654	-	375	3,099
Church organisations	5,277	16,965	17,640	513	-675	5,115
Legacy funds	2,827	690	1,244	-	-554	2,273
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	10,828	90,684	91,538	513	-854	10,487

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
General Fund	Church organisations	Grant to support work	£513

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
NONE			
NONE			
NONE			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	NONE			
Due from trustees and related parties	NONE			

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
The Baptist Union Corporation Limited	Holding Trustee	Subscription to the Baptist Union of Great Britain	393	372
The Baptist Union Corporation Limited	Holding Trustee	Donations to West of England Baptist Association for Baptist Union of Great Britain	966	1,147

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.