



Charity Name Cambray Baptist Church, Cheltenham		Charity No (if any) 1130141	CC17a
Annual accounts for the period			
Period start date	01/01/2010	to	

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	180,189	119,445	-	299,634	289,440	
Activities for generating funds		S02	-	-	-	-	-	
Investment income		S03	382	11	-	393	784	
Incoming resources from charitable activities								
		S04	-	-	-	-	-	
Other incoming resources								
		S05	3,432	-	-	3,432	3,075	
Total incoming resources			S06	184,003	119,456	-	303,459	293,299
Resources expended (Notes 4-8)								
Costs of Generating Funds								
Costs of generating voluntary income		S07	20	-	-	20	229	
Fundraising trading costs		S08	-	-	-	-	-	
Investment management costs		S09	-	-	-	-	-	
Charitable activities								
		S10	176,844	120,355	-	297,199	289,004	
Governance costs								
		S11	95	-	-	95	460	
Other resources expended								
		S12	-	-	-	-	-	
Total resources expended			S13	176,959	120,355	-	297,314	289,693
Net incoming/(outgoing) resources before transfers			S14	7,044	-899	-	6,145	3,606
Gross transfers between funds			S15	-1,899	1,899	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)			S16	5,145	1,000	-	6,145	3,606
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	5,145	1,000	-	6,145	3,606
Total funds brought forward			S20	173,688	9,382	10,788	193,858	190,252
Total funds carried forward			S21	178,833	10,382	10,788	200,003	193,858

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	30,228	-	-	30,228	36,208
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	30,228	-	-	30,228	36,208
Current assets							
Stock and work in progress		B05	-	-	-	-	-
Debtors	(Note 11)	B06	14,328	-	-	14,328	43,825
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	152,579	10,382	-	162,961	120,916
Total current assets		B09	166,907	10,382	-	177,289	164,741
Creditors: amounts falling due within one year	(Note 12)	B10	3,062	4,452	-	7,514	7,091
Net current assets/(liabilities)		B11	163,845	5,930	-	169,775	157,650
Total assets less current liabilities		B12	194,073	5,930	-	200,003	193,858
Creditors: amounts falling due after one year	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
Net assets		B15	194,073	5,930	-	200,003	193,858
Funds of the Charity							
Unrestricted funds		B16	34,740			34,740	28,428
		B17	144,093			144,093	145,260
Restricted income funds (Note 13)		B18		10,382		10,382	9,382
Endowment funds (Note 13)		B19			10,788	10,788	10,788
Total funds		B20	178,833	10,382	10,788	200,003	193,858

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

Signature	Print Name	Date of approval
	Andrew Cook	05/04/2011
	Peter Young	05/04/2011

Section C**Notes to the accounts****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	232,273	208,329
	Tax refunds	42,302	41,927
	Donations/specific gifts	17,448	16,792
	Legacies	7,311	21,342
	Grants	300	1,050
	Total		299,634
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total		-
Investment income	Bank & National Savings interest	393	784
		-	-
		-	-
		-	-
	Total	393	784
Incoming resources from charitable activities	Refund of VAT on Listed Places of Worship Scheme	360	-
	Insurance claims	3,072	-
	Rent for 16 Sydenham Road South	-	3,000
	Other and VAT refund	-	75
	Total	3,432	3,075

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 and display racks	20	229
		-	-
		-	-
		-	-
	Total	20	229
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry	114,154	101,061
	Mission	133,723	133,455
	Establishment	49,323	54,488
		-	-
	Total	297,200	289,004
Governance costs	Trustees' Away Day(s)	95	160
	Model Constitution and Model Church Rules	-	300
		-	-
	Total	95	460

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	-	114,154	-	114,154
Mission	-	133,723	-	133,723
Establishment	20	49,323	95	49,438
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	20	297,200	95	297,315

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	3
Postage, printing, stationery, admin, conferences	Postage, printing, stationery, admin, conferences
£202	£1,227

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	90,139	76,607
Employer's National Insurance costs	6,206	5,268
Pension costs	9,671	8,752
Total staff costs	106,016	90,627

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	4
	Governance	-
	Other	-
	Total	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 Global Partners	45,767	-
Special project to help build a new Children's Nursery in Cochabamba, Bolivia	11,032	-
Special project to help extend a Dalit Education Centre in India	10,934	-
Other charitable activity	29,597	-
	-	-
	-	-
Total	97,330	-

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 £
RED International	Special project for a new Dalit Education Centre in India	18,257
Latin Link	Church supported Global Partner	17,970
Friends of George Whitefield College	Church supported Global Partners in training	11,177
Cochabamba Nursery	Special project to help build new nursery in Cochabamba, Bolivia overseen by one of our Global Partners	11,032
OM	Special project to help extend a Dalit Education Centre in India	10,934
UCCF	Church supported Global Partner	4,919
OMF	Church supported Global Partners	4,824
Wycliffe Bible Translators	Church supported Global Partners (retired)	4,242
Interserve	Church supported Global Partner	2,635
BU Home Mission Scheme	Baptist related mission activity - England	2,260
BMS World Mission	Baptist related mission activity - overseas	2,126
Total grants to institutions		90,376

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	-	62,067	55,150	-	128,005
Additions	-	-	908	1,534	-	2,442
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	10,788	-	62,975	56,684	-	130,447

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	-	-	57,849	33,948	-	91,797
Depreciation charge for year	-	-	3,189	5,233	-	8,422
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	61,038	39,181	-	100,219

9.3 Net book value

Brought forward	10,788	-	4,218	21,202	-	36,208
Carried forward	10,788	-	1,937	17,503	-	30,228

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

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* 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	14,328	43,825	-	-
Prepayments and accrued income	-	-	-	-
Total	14,328	43,825	-	-

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	7,514	7,091	-	-
Accruals and deferred income	-	-	-	-
Total	7,514	7,091	-	-

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
Endowment funds	PE	Buildings of Church and Manse (original cost price)
Special offerings and external support funds	R	Gifts, as specified, from members of the fellowship usually channelled through UK charities for the support of our Global Partners and other charitable 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 £
Endowment funds	10,788	-	-	-	-	10,788
Special offerings and external support funds	890	79,573	75,938	-	3,635	4,525
Church organisations	5,009	38,851	40,946	1,899	-2,095	4,813
Legacy funds	3,483	1,032	3,471	-	-2,439	1,044
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	20,170	119,456	120,355	1,899	-899	21,170

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	Grants to support work	£1,899

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	443	431
The Baptist Union Corporation Limited	Holding Trustee	Donations to West of England Baptist Association for Baptist Union of Great Britain	2,260	968

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.