



Chester Road Baptist Church

Income & Expenditure Summary (by Fund) - Monthly

Fund: General | Financial Year: 2026/2027 | Date: 31/08/2026 | Transaction Group: No filtering | Projections: Shown | Categories Displayed: All

Income

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Agency Collections																		
BMS Birthday	0.00	40.00	0.00	0.00	80.00								120.00	0.00	n/a	0.00	n/a	0.00
Home Mission	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Other Agency Collections	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Total	0.00	40.00	0.00	0.00	80.00								120.00	0.00	n/a	0.00	n/a	0.00
Cafe																		
Cafe Income	6,244.40	6,879.60	5,361.92	5,404.42	8,234.43								32,124.77	35,416.65	-9%	85,000.00	38%	77,099.48
Total	6,244.40	6,879.60	5,361.92	5,404.42	8,234.43								32,124.77	35,416.65	-9%	85,000.00	38%	77,099.48
Children and Young People																		
Holiday Club	0.00	0.00	30.00	125.00	64.00								219.00	0.00	n/a	0.00	n/a	219.00
Stay and Play	357.00	476.50	444.50	298.00	190.00								1,766.00	2,083.35	-15%	5,000.00	35%	4,238.37
Thrive	52.20	285.60	115.00	0.00	0.00								452.80	208.35	117%	500.00	91%	1,086.63
Total	409.20	762.10	589.50	423.00	254.00								2,437.80	2,291.70	6%	5,500.00	44%	5,544.00
Donations																		
One Off Gifts	135.00	518.71	135.00	0.00	524.06								1,312.77	416.65	215%	1,000.00	131%	3,150.77
One off Online Giving	10.00	0.00	20.00	0.00	0.00								30.00	41.65	-28%	100.00	30%	72.03
Regular Donations	5,986.00	8,013.75	6,015.00	6,092.00	6,105.00								32,211.75	35,416.65	-9%	85,000.00	38%	77,308.24
Total	6,131.00	8,532.46	6,170.00	6,092.00	6,629.06								33,554.52	35,874.95	-6%	86,100.00	39%	80,531.04
Gift Aid																		
GADS	0.00	0.00	0.00	0.00	0.00								0.00	1,000.00	-100%	1,000.00	0%	0.00
Gift Aid	2,457.99	3,128.00	2,827.25	1,442.50	2,888.00								12,743.74	8,333.35	53%	20,000.00	64%	30,584.91
Total	2,457.99	3,128.00	2,827.25	1,442.50	2,888.00								12,743.74	9,333.35	37%	21,000.00	61%	30,584.91
Manse																		
Manse Rental	1,300.00	1,300.00	1,300.00	1,480.00	1,300.00								6,680.00	6,500.00	3%	15,600.00	43%	15,600.00
Total	1,300.00	1,300.00	1,300.00	1,480.00	1,300.00								6,680.00	6,500.00	3%	15,600.00	43%	15,600.00
Other Income																		
Bank Interest	0.00	0.00	75.20	0.00	0.00								75.20	125.00	-40%	300.00	25%	180.48
Dividend Interest	0.00	2,554.52	0.00	0.00	2,100.89								4,655.41	4,166.65	12%	10,000.00	47%	11,173.03
Local Mission ACTIVITIES	0.00	0.00	37.50	35.40	165.50								238.40	0.00	n/a	0.00	n/a	238.40
Other	1,322.13	806.13	1,299.89	1,128.00	15.00								4,571.15	6,250.00	-27%	15,000.00	30%	10,970.76
Total	1,322.13	3,360.65	1,412.59	1,163.40	2,281.39								9,540.16	10,541.65	-10%	25,300.00	38%	22,562.67
Room Hire																		
Cark Parking	386.00	399.63	373.68	399.63	25.95								1,584.89	1,925.00	-18%	4,620.00	34%	3,803.74
Room Hire Income	1,924.50	1,671.38	2,955.69	2,858.00	1,495.80								10,905.37	8,474.60	29%	20,339.00	54%	26,172.84
Total	2,310.50	2,071.01	3,329.37	3,257.63	1,521.75								12,490.26	10,399.60	20%	24,959.00	50%	29,976.58

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Seniors Work																		
Seniors Youth Club	0.00	0.00	0.00	0.00	0.00								0.00	104.15	-100%	250.00	0%	0.00
Total	0.00	0.00	0.00	0.00	0.00								0.00	104.15	-100%	250.00	0%	0.00
Total	20,175.22	26,073.82	20,990.63	19,262.95	23,188.63								109,691.25	110,462.05	-1%	263,709.00	42%	261,898.68
Budgeted	22,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.41	21,892.49						

Expenditure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Actual	Anticipated	Variance	Total Budget	Budget Spent	Projected Total
Administration																		
Bookeepin, Payroll and HR	87.40	87.40	60.41	88.60	91.00								414.81	375.00	11%	900.00	46%	995.54
Photocopier, stationary and supplies	241.54	92.84	163.09	287.05	59.78								844.30	1,666.65	-49%	4,000.00	21%	2,026.34
Telephone and Broadband	74.40	74.40	83.50	78.60	78.60								389.50	625.00	-38%	1,500.00	26%	934.80
Website	50.22	51.42	63.35	51.42	51.42								267.83	250.00	7%	600.00	45%	642.79
Total	453.56	306.06	370.35	505.67	280.80								1,916.44	2,916.65	-34%	7,000.00	27%	4,599.47
Agency Donations																		
BMS Birthday Scheme	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Other Agency Collections	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Total	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Bad Debt																		
Bad Debt	0.00	0.00	20.00	0.00	0.00								20.00	0.00	n/a	0.00	n/a	20.00
Total	0.00	0.00	20.00	0.00	0.00								20.00	0.00	n/a	0.00	n/a	20.00
Bank Charges																		
Stripe	15.85	7.98	8.60	11.91	8.38								52.72	29.15	81%	70.00	75%	126.60
Sumup	0.00	9.73	13.18	6.96	1.56								31.43	50.00	-37%	120.00	26%	75.43
Unity Trust	21.70	21.70	83.95	22.90	22.45								172.70	125.00	38%	300.00	58%	414.48
Zettle	109.54	84.11	88.33	94.77	98.45								475.20	470.85	1%	1,130.00	42%	1,140.44
Total	147.09	123.52	194.06	136.54	130.84								732.05	675.00	8%	1,620.00	45%	1,756.95
Building																		
Building Maintenance	120.60	1,899.92	566.63	0.00	0.00								2,587.15	10,833.35	-76%	26,000.00	10%	6,209.15
Cleaning	403.13	715.61	0.00	454.70	433.54								2,006.98	1,666.65	20%	4,000.00	50%	4,816.80
Fire Systems	0.00	0.00	0.00	0.00	0.00								0.00	833.35	-100%	2,000.00	0%	0.00
Heating Systems	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	1,000.00	0%	1,000.00
Insurance	0.00	0.00	0.00	0.00	0.00								0.00	2,083.35	-100%	5,000.00	0%	2,916.65
Pest Control	59.95	0.00	14.50	0.00	0.00								74.45	416.65	-82%	1,000.00	7%	178.69
PHS Hygiene	0.00	776.08	0.00	0.00	0.00								776.08	1,250.00	-38%	3,000.00	26%	1,862.59
Refuse	473.39	0.00	0.00	305.09	0.00								778.48	833.35	-7%	2,000.00	39%	1,868.31
Utilities	1,977.32	2,693.02	1,186.27	1,025.70	161.79								7,044.10	8,333.35	-15%	20,000.00	35%	16,905.81
Total	3,034.39	6,084.63	1,767.40	1,785.49	595.33								13,267.24	26,250.05	-49%	64,000.00	21%	35,758.00
Cafe																		
Cafe Equipment	464.46	307.43	9.50	409.63	310.96								1,501.98	1,250.00	20%	3,000.00	50%	3,604.75
Cafe Mobile	0.00	0.00	0.00	0.00	0.00								0.00	29.15	-100%	70.00	0%	0.00
Cafe Pensions	618.93	553.67	0.00	1,107.34	553.67								2,833.61	1,250.00	127%	3,000.00	94%	6,800.66
Cafe Staffing	4,058.82	4,701.93	5,152.60	4,939.09	4,465.87								23,318.31	22,500.00	4%	54,000.00	43%	55,963.94
Cafe Stock	2,137.19	1,265.95	1,410.21	2,515.24	1,436.35								8,764.94	8,333.35	5%	20,000.00	44%	21,035.81
Cafe Tax+ NI	62.36	17.41	62.96	47.36	37.56								227.65	1,375.00	-83%	3,300.00	7%	546.36

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Cleaning	0.00	0.00	24.28	0.00	0.00								24.28	1,041.65	-98%	2,500.00	1%	58.27
Maintenance	0.00	45.16	32.40	0.00	288.00								365.56	625.00	-42%	1,500.00	24%	877.34
Total	7,341.76	6,891.55	6,691.95	9,018.66	7,092.41								37,036.33	36,404.15	2%	87,370.00	42%	88,887.13
Children and Youth Work																		
Brigades	18.18	0.00	0.00	78.00	0.00								96.18	833.35	-88%	2,000.00	5%	230.83
Holiday Club	0.00	0.00	22.39	54.70	10.98								88.07	312.50	-72%	750.00	12%	750.00
Other Expenditure	57.00	0.00	0.00	0.00	52.56								109.56	416.65	-74%	1,000.00	11%	262.95
Stay And Play	12.99	0.00	10.06	19.20	30.84								73.09	1,041.65	-93%	2,500.00	3%	175.42
Sunday Children's Activities	85.27	21.00	31.97	21.00	21.00								180.24	520.85	-65%	1,250.00	14%	432.56
Thive	20.33	531.00	20.00	259.90	20.20								851.43	208.35	309%	500.00	170%	2,043.27
Total	193.77	552.00	84.42	432.80	135.58								1,398.57	3,333.35	-58%	8,000.00	17%	3,895.03
Church Donations																		
BMS World Mission	458.00	354.00	354.00	354.00	354.00								1,874.00	1,770.85	6%	4,250.00	44%	4,497.56
Home Mission	458.00	354.00	708.00	729.00	729.00								2,978.00	1,770.85	68%	4,250.00	70%	7,147.13
Other Church Giving	375.00	354.00	50.00	0.00	0.00								779.00	1,770.85	-56%	4,250.00	18%	1,869.58
Total	1,291.00	1,062.00	1,112.00	1,083.00	1,083.00								5,631.00	5,312.55	6%	12,750.00	44%	13,514.27
Church Staffing																		
Expenses - Travel	0.00	85.50	27.00	0.00	28.05								140.55	406.25	-65%	975.00	14%	337.32
Mobile Phones	67.57	63.79	64.44	64.44	64.44								324.68	333.35	-3%	800.00	41%	779.19
Salaries	9,610.58	9,345.18	9,476.98	9,519.78	9,845.18								47,797.70	52,742.50	-9%	126,582.00	38%	114,714.48
Staff Pensions	1,497.76	2,714.92	0.00	3,895.88	1,947.94								10,056.50	4,925.40	104%	11,821.00	85%	24,135.68
Staff Relocation	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Tax and NI	1,630.97	1,896.37	1,764.57	1,721.77	1,396.37								8,410.05	2,177.50	286%	5,226.00	161%	20,184.12
Training	777.50	15.00	107.10	0.00	0.00								899.60	1,291.65	-30%	3,100.00	29%	2,159.07
Total	13,584.38	14,120.76	11,440.09	15,201.87	13,281.98								67,629.08	61,876.65	9%	148,504.00	46%	162,309.86
Governance																		
Audit	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	3,500.00	0%	3,500.00
DBS	0.00	0.00	0.00	0.00	0.00								0.00	166.65	-100%	400.00	0%	0.00
Trustees	0.00	0.00	47.00	0.00	0.00								47.00	145.85	-68%	350.00	13%	112.79
Total	0.00	0.00	47.00	0.00	0.00								47.00	312.50	-85%	4,250.00	1%	3,612.79
HMRC																		
Charges	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
Total	0.00	0.00	0.00	0.00	0.00								0.00	0.00	n/a	0.00	n/a	0.00
I.T																		
IT Equipment	106.47	525.00	0.00	378.99	0.00								1,010.46	208.35	385%	500.00	202%	2,424.91
Total	106.47	525.00	0.00	378.99	0.00								1,010.46	208.35	385%	500.00	202%	2,424.91
Manse																		
Council Tax and Bills	0.00	0.00	0.00	0.00	0.00								0.00	166.65	-100%	400.00	0%	0.00
Insurance	0.00	0.00	0.00	0.00	0.00								0.00	166.65	-100%	400.00	0%	0.00
Letting Service Charge	156.00	186.00	238.94	380.00	200.40								1,161.34	780.00	49%	1,872.00	62%	1,872.00
Repairs and Maintenance	0.00	216.00	0.00	852.40	0.00								1,068.40	416.65	156%	1,000.00	107%	2,564.26
Total	156.00	402.00	238.94	1,232.40	200.40								2,229.74	1,529.95	46%	3,672.00	61%	4,436.26
Organisation Membership																		
Subscriptions	20.00	200.94	20.00	20.00	200.94								461.88	312.50	48%	750.00	62%	1,108.51
Total	20.00	200.94	20.00	20.00	200.94								461.88	312.50	48%	750.00	62%	1,108.51
Outreach																		
Local Mission	0.00	0.00	0.00	0.00	0.00								0.00	979.15	-100%	2,350.00	0%	0.00
Local Mission Events	0.00	0.00	0.00	98.16	0.00								98.16	0.00	n/a	0.00	n/a	98.16

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Total	0.00	0.00	0.00	98.16	0.00								98.16	979.15	-90%	2,350.00	4%	98.16
Pastoral																		
Bereavement Support	0.00	0.00	0.00	0.00	0.00								0.00	83.35	-100%	200.00	0%	0.00
Pastoral Expenses	0.00	0.00	0.00	168.41	0.00								168.41	166.65	1%	400.00	42%	404.22
Total	0.00	0.00	0.00	168.41	0.00								168.41	250.00	-33%	600.00	28%	404.22
Senior Work																		
Other Senior's Work	0.00	0.00	0.00	0.00	0.00								0.00	62.50	-100%	150.00	0%	0.00
Senior Contact	0.00	0.00	0.00	0.00	0.00								0.00	166.65	-100%	400.00	0%	0.00
Total	0.00	0.00	0.00	0.00	0.00								0.00	229.15	-100%	550.00	0%	0.00
Worship																		
Consumables	0.00	1.60	0.00	360.00	0.00								361.60	166.65	117%	400.00	90%	867.93
Discipleship	0.00	0.00	0.00	0.00	0.00								0.00	208.35	-100%	500.00	0%	0.00
Fellowship Lunches	0.00	0.00	0.00	0.00	0.00								0.00	125.00	-100%	300.00	0%	0.00
Pulpit Supply	0.00	100.00	0.00	0.00	0.00								100.00	250.00	-60%	600.00	17%	240.00
Sunday Refreshments	52.11	0.00	111.28	0.00	87.89								251.28	333.35	-25%	800.00	31%	603.04
Worship subscriptions	20.37	813.10	26.99	26.99	20.29								907.74	541.65	68%	1,300.00	70%	2,178.64
Worship Tech	206.52	34.81	0.00	0.00	0.00								241.33	416.65	-42%	1,000.00	24%	579.22
Total	279.00	949.51	138.27	386.99	108.18								1,861.95	2,041.65	-9%	4,900.00	38%	4,468.83
Total	26,607.42	31,217.97	22,124.48	30,448.98	23,109.46								133,508.31	142,631.65	-6%	346,816.00	38%	327,294.39
Budgeted	28,526.33	28,526.33	28,526.33	28,526.33	28,526.33	32,026.33	28,526.33	28,526.33	29,526.33	28,526.33	28,526.33	28,526.37						

Summary Totals

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Total to Date
Opening Balance	-4,126.82	-10,559.02	-15,703.17	-16,837.02	-28,023.05								-4,126.82
Income	20,175.22	26,073.82	20,990.63	19,262.95	23,188.63								109,691.25
Expenditure	26,607.42	31,217.97	22,124.48	30,448.98	23,109.46								133,508.31
Surplus (Income - Expenditure)	-6,432.20	-5,144.15	-1,133.85	-11,186.03	79.17								-23,817.06
Fund Transfers	0.00	0.00	0.00	0.00	0.00								0.00
Closing Balance	-10,559.02	-15,703.17	-16,837.02	-28,023.05	-27,943.88								-27,943.88

Surplus Summary	Amount
Anticipated Surplus to Date	-32,169.60
Actual Surplus to Date	-23,817.06
Budgeted Annual Surplus	-83,107.00
Projected Annual Surplus	-65,395.71