

The Gospel Standard Trust

2019

**ANNUAL REPORT
OF THE EXECUTIVE COMMITTEE
AND UNAUDITED
FINANCIAL STATEMENTS**

The Gospel Standard Trust

Annual Report

2019

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The Gospel Standard Trust

Reference and administrative details

Company registration no. 00884708 (England). Registered charity no. 249781

Registered office

50 Broadway, Westminster, London SW1H 0BL

Executive committee since 1 January 2019

D J Christian (Chairman)	E R C Buss*	A Crowter
M J Hyde	S A Hyde	J A Kingham (Publications)
H Mercer	T J Parish	P J Pocock
H Sant	R A Saunders*	(* appointed 3 May 2019)

Administrative offices

General matters and UK subscriptions

D J Playfoot (Secretary), Cavepits House, Marle Place Road, Brenchley, Tonbridge, Kent TN12 7HS. Telephone: 01892 722184, email: gstrust@playfoot.net

Trust Publications

P E Skelton (Publications Manager), 12(b) Roundwood Lane, Harpenden, Herts AL5 3BZ. Telephone: 01582 765448, email: gstrust@btconnect.com

Subscriptions North America

G L TenBroeke, 1725 Plainwood Drive, Sheboygan, Wisconsin, WI 53081, USA.

Website

General, chapels & trusteeships: www.gospelstandard.org.uk/Assistance/Overview

Trust Publications: www.gospelstandard.org.uk/Publications/Home

Bankers

General

National Westminster Bank plc, High Street, Cranbrook, Kent TN17 3EJ

Trust Publications

Lloyds Bank plc, 18 High Street, Harpenden, Herts AL5 2TA

Solicitors

BDB Pitmans LLP, 50 Broadway, Westminster, London SW1H 0BL

Independent examiners

Nicola Wakefield, Mazars LLP, *Chartered Accountants*

2nd Floor, 6 Sutton Plaza, Sutton Court Road, Sutton, SM1 4FS

The Gospel Standard Trust

Report of the executive committee

for the year ended 31 December 2019

The executive committee has pleasure in presenting the report and the financial statements for the year ended 31 December 2019 which have been prepared in accordance with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS102) (effective 1 January 2015).

Achievements and performance

Review of activities

General

It has been our pleasure to continue to help churches and trustees through another busy year with thanks to the Lord for all needed help. We hope that the website, particularly the section on Assistance for Chapels is still proving helpful. Any observations would be appreciated.

The sales of three chapels completed during the year. These were Cave Adullam Chapel, Haslingden (sold for £60,000), Zoar Chapel, Canterbury (sold for £161,072) and Providence Chapel, Croydon (sold for £1.1m). The funds available from the first two after sale and trustee expenses were distributed during the year. Nineteen continuing chapels benefited and the trustees kindly allocated an amount to the Trust from the Canterbury proceeds. The trustees of Providence Chapel, Croydon are managing the proceeds of sale. The advertisement in the December 2019 and January 2020 *Gospel Standard* resulted in many applications for help and it is expected that many chapels and other needs will benefit from the sale. The sale of Bethel Chapel, Rye is expected to complete this year.

Including the chapel sales we have been involved again in over thirty cases. Fourteen of these relate to changes to trust deed administrative provisions, appointment of trustees including the Trust as holding trustee and first registrations with the Land Registry. Advice has been provided in several other cases including leases, terms of trust deeds and funds held. The support from our solicitors is much appreciated. A representative from the Trust, either a committee member or the secretary, has attended chapel trustee meetings during the year where the Trust is a trustee. Responsibility continues for the management of the funds dealt with on pages 29 and 30 and the maintenance of graveyards retained after chapels were sold.

Hope Chapel, Rochdale was sold during the year by the Grace Baptist Trust Corporation. It had been built whilst John Warburton was pastor and placed in trust in 1811. The Trust agreed to receive one-half of the proceeds (£86,736) and to

administer this for the benefit of congregations in accordance with the Ultimate Trust in the 1811 deed. As expected grants actually paid (page 21) were much lower in 2019 due to the availability of funds in the Zoar Chapel Reading Charity and now the Providence Chapel Croydon Charity.

As reported last year March 2021 was the date when the exception for churches' working funds for registration with the Charity Commission was expected to end. However as we reported in the November 2019 *Gospel Standard* that date is not certain due to lack of resources and therefore the format of our Model Constitution cannot yet be considered by the Charity Commission. We hope to provide further information when available.

Trust Publications

We must thank the Lord for maintaining the work of Publications and for providing the resources, both human and material, and for providing us with the opportunities and openings. Sales increased by over 10% compared with 2018. It has been encouraging to find that our books are appreciated amongst other conservative churches both in the UK and overseas, particularly in the Netherlands and North America. As usual, the children's books make up the largest portion of our sales. Online sales make up a significant proportion of private purchases of our books and increasing numbers of invoices are being paid by online banking, thus saving on bank charges. Every opportunity is used to draw the attention of potential customers to our website which is continuing to work well.

The number of books distributed rose from 8,631 in 2018 to 9,634. In value terms, the recent upward trend in sales has continued which is a cause for much gratitude. We reprinted *The Dairyman's Daughter* (200 copies), *Ears from Harvested Sheaves* (500 copies), *The Crucifixion of Jesus* and *More Miracles of Jesus* (1,500 copies of each) and *Articles of Faith & Rules* (200 copies) during the year. It is always satisfying when the need for a reprint arises though often wisdom is required to know when likely demand justifies this step and mistakes can be made.

Three new titles were published in 2019 and are selling steadily. The fourth book in the *Faithful Footsteps* series, *Mordecai – The Man with a Secret* with the accompanying *Sketches* colouring book were published earlier in the year. *An Exposition of John 17* by Martin Luther follows the same format as his *Exposition of Psalm 51* published by the Trust in 2018. In his exposition of John 17, Martin Luther speaks of how in the powerful words of Jesus' prayer we see the mystery and wonder of Christ, the two distinct natures – human and divine – in the one glorious person of Emmanuel. As the great High Priest and only Mediator, how fitted Christ is to stand between God and men, and by his prevailing intercession make the sinner's prayer acceptable. There is much in this book to comfort and encourage those who feel the poverty of their prayers, stumblings and stutterings as they try to plead with God. The most recent publication is a two volume set of Sermons by Ernest Roe. Ernest Roe was born in 1883 and sent out to preach at the age of 17. He ministered for over 65

years amongst the Strict Baptist churches. All but one of the sermons in these volumes were preached between 1917 and 1931 when he was pastor at Brixton Tabernacle in London. His preaching is described as clear and forthright and it is hoped these sermons will be a help to readers today.

The table below provides an analysis of book sales by title. The various biographies and short accounts cover about fifty titles. Various books of sermons and daily portions includes 239 copies of J C Philpot's books *Ears from Harvested Sheaves* and *Through Baca's Vale*.

	2019	2018
Miracles Series	1,922	1,514
Bible Doctrines Simply Explained	576	743
Gadsby's Hymns and Young People's Hymnal	464	318
Various books of sermons and daily portions	470	432
When God made the World	157	81
Pilgrim's Progress and Christiana's Journey	285	357
Kept Safely in the Darkest Night	85	138
Olney and other Hymn and Tune Books	121	43
Mary Jones and her Bible	107	105
Various biographies and short accounts	793	1,050
Other titles including Bibles	1,464	1,006
<i>New titles:</i>		
Sermons of Ernest Roe 1917-1931, Vol 1 & 2	87	-
An Exposition of the Fifty-First Psalm (Martin Luther)	54	151
An Exposition of John Seventeen (Martin Luther)	45	-
The Life & Ministry of Clement Wood	200	258
By Faith – The Life & Ministry of John Kemp	64	6
Seeking the Mind of the Spirit (Alfred Dye)	61	71
The Christian Remembrancer (Ambrose Serle)	57	144
Consider Him – Meditations on the Sufferings and Death of the Lord Jesus Christ (Robert Hawker)	43	122
David – Shepherd, Soldier, King (B A Ramsbottom / M H Philpott)	361	615
Elijah – Prophet of God and Elisha – Man of God	574	520
Mordecai – The Man with a Secret	628	-
The First World War – Faithful under Fire	257	164
Sketches (colouring books) for Elijah and Elisha, David		
Faithful under Fire and Mordecai	<u>759</u>	<u>793</u>
Total numbers of books sold	<u>9,634</u>	<u>8,631</u>

It is encouraging that the *Faithful Footsteps* series continues to be well received. We hope to bring out another book in the series in due course, this time on *Rahab*. It is

anticipated that a new book on *Human Rights and the Christian* written by Dr Gerard Charmley will be published during 2020. May the Lord's blessing rest on these ventures.

Pricing for our publications is always a problem bearing in mind that the majority of books are sold to other distributors at discounts of up to 50% on the retail price. Nevertheless the committee's primary aim is to distribute profitable reading material with the prayerful hope that the Lord's rich blessing will be known by our readers. The Lord has provided the funds needed and during the year we received a very kind legacy for £28,146 from the estate of the late Alan Daniels. Our regional agents continue to serve us well and all their efforts and the help from those who willingly carry books with them as they travel and the help received in the Bookroom is acknowledged with gratitude.

Financial review

The total income amounted to £211,644 (page 15) which compares with £96,366 in 2018. As already mentioned we received £86,736 from the sale of Hope Chapel, Rochdale which has been added to the restricted fund. We also received £10,965 from the sale of the Zoar Chapel, Canterbury. Other income has fallen by about £13,000 as there were lower professional fees to recover from chapels and trustees.

Total expenses were £150,295 compared with £143,490 in 2018. The cost of publications was a little higher at £56,288 and the details of the Publications' activities are given in Note 8 on page 24. The net income on publications was £12,914 due to the legacy of £28,146. Excluding this the net outgoings would have been £15,232 compared with £16,901 in 2018. Grant making costs on page 15 increased by £5,551 of which the major elements are grants, up by £15,417 (see the details of grants on page 21) and legal and professional fees which fell (see Note 5 on page 22). The net inflow of funds on page 15 was £61,349 compared with an outflow of £47,124 in 2018. Total reserves at 31 December 2019 stood at £1,393,805 (page 17) compared with £1,332,456 at 31 December 2018. The major part is held in bank deposits.

Reserves policy. The Trust needs reserves to fund the investments in freehold property and the book stock which are used for the Objects of the Trust and to provide working capital. Otherwise the committee, believing that all power is committed unto the Lord Jesus Christ in heaven and in earth, and that our God will supply all our need according to his riches in glory by Christ Jesus, will seek to lay out the remaining funds for the permitted Objects of the Trust as the needs are brought before the committee and opportunity arises. The level of free reserves at 31 December 2019 was £543,558 (2018: £579,566).

Investment policy and performance. The policy regarding investment is to retain funds on deposit partly to meet requests from chapels for financial support (which is a principal purpose) and partly because of concern over equity investments and the receipt of shares in profit from unacceptable activities. The funds are spread between

immediate access and term deposits in accordance with a periodic review of the access needs and allocated to a number of deposit takers to spread risk and to achieve competitive interest rates.

Plans for the future

If the Lord will, the Trust will continue to publish Christian books in accordance with the Truth in the Scriptures which we love and in accordance with the Articles of Faith of the Gospel Standard Baptists and distribute within the United Kingdom and overseas for the benefit of our congregations and the church of Christ at large of all ages. The Trust will further seek to use its funds amongst the Gospel Standard chapels as opportunity arises for the repair and improvement of buildings and otherwise. The provision of guidance and help to churches and trustees on legal and compliance responsibilities does feature prominently in our activities and this will continue as we are enabled. Brethren, pray for us.

Structure, governance and management

Legal status

The Gospel Standard Trust (“the Trust”) is a company limited by guarantee and not having a share capital which was founded in 1966. Its governing documents are its memorandum and articles of association. The Trust acts as a trust corporation under a certificate granted in 2006 by the Department for Constitutional Affairs (now the Ministry of Justice) and the Trust can therefore act as a sole trustee. It is also a registered charity. The members of the executive committee are the directors for Companies Act purposes and trustees under charity legislation.

Executive committee

The maximum number permitted by the articles of association is 12 and those who have acted as members of the committee during the year are shown on page 4. In accordance with the articles of association only male members of a Gospel Standard Baptist Church who subscribe to the Articles of Faith of the Gospel Standard Strict and Particular Baptists are eligible to hold office as a member of the executive committee. The committee has power to appoint a new committee member but the appointment is subject to confirmation at the following annual general meeting. Messrs E R C Buss (Oakington) and R A Saunders (Maidstone) kindly agreed during the year to help us and were appointed to the committee on 3 May 2019. These appointments were confirmed at the 2019 annual general meeting. Three members of the committee retire in rotation at the annual general meeting each year but are eligible for re-election. Messrs Crowter, Mercer and Sant retire in rotation this year. Messrs Crowter and Sant have expressed their willingness to stand for re-election. Mr Mercer was appointed to the Trust Committee in 1997. He has given twenty three years of valuable service with advice and support on the financial side in particular being much appreciated. May the Lord be with him and bless his labours as he seeks to devote his remaining strength and time, as enabled, to the ministry.

Organisational structure

The activities of the Trust are managed by the executive committee which meets at least three times a year. These meetings deal with all aspects of the Trust's activities. Further meetings are held as necessary to deal with Publications matters. The activities and the funds are divided between General matters and Publications. Publications are managed by Mr P E Skelton, who works closely with Mr J A Kingham, Publications Director, and operates from the book room in Harpenden. Subscriptions are dealt with by the Trust secretary and by Mr G L TenBroeke who is responsible for those resident in North America. Other matters are dealt with by the Trust secretary. The Committee is still seeking a person suitably equipped to support and eventually succeed the secretary.

Remuneration

Remuneration for key management personnel is negotiated with the individuals concerned and is set at the National Living Wage or higher depending on the activities undertaken. Mr J A Kingham is remunerated for technical IT and publication services in accordance with the memorandum of association as amended by Special Resolution 21 May 2005 and confirmed by Order of the Charity Commission 8 September 2005.

Trustees' induction and training

New executive committee members (trustees) with the appropriate knowledge, experience and abilities for the Trust's activities are selected from the male members of Gospel Standard churches as required by article of association number 26. The appointment of a new trustee (executive committee member), who will be provided with an induction pack, will be subject to the prospective trustee attending a mutually satisfactory induction meeting with executive committee members and the secretary. Continuing briefing and support is provided as necessary.

Risk management

The committee regularly considers the major risks to which the Trust is exposed and updates the risk register and the policy for mitigating those risks. A major risk is anything that could have an adverse impact on achieving the Trust's objects or could bring the Trust into disrepute or is illegal advice or action or could bring financial or property loss. Such risks are addressed either by, if possible, eliminating the risk by ceasing the related activity, or transferring the risk to a third party or by taking action to reduce or control the risk. The two key concerns to the committee are the risks as a chapel trustee and the risks from advice given. The committee's strategy for managing those risks is to make regular contact with the churches and review their own compliance and wherever possible to ensure that advice given is supported by professional advice or other authority or covered by disclaimer.

Objectives and activities

The objects for which the Trust was established are set out in the objects clauses of its memorandum of association. Primarily these are to assist Gospel Standard Strict

Baptist churches or congregations in the furtherance of their religion and charitable work, to assist with the appointment of trustees, legal advice, repairs and maintenance of church property and to support denominational charities and any other charitable trust or fund approved by the executive committee. In the furtherance of these objects the Trust has ancillary powers which include acting as trustee or co-trustee (including as custodian trustee) of denominational property and charitable funds, making grants and loans, assisting pastors (including former and prospective pastors) of Gospel Standard churches in the provision of living accommodation and to print and publish literature approved by the committee.

Public Benefit

The executive committee has considered the public benefit guidance issued by the Charity Commission. The work carried out by the Trust in fulfilling the Objects summarised in the preceding paragraph assists churches and trustees to continue with the regular provision of services for the public worship of God in accordance with the Holy Scriptures and the Articles of Faith of The Gospel Standard Baptists. Further, under the blessing of Almighty God, Father, Son and Holy Spirit, this work together with the publication of good books and electronic communication will bring sinners from darkness to light and establish them in the truth with the consequent benefits to themselves and others. Man's first responsibility is to God, to worship and to serve Him. Further, as it is recorded in New Testament teaching, for example Galatians Chapter 6, the result for the benefit of all should be "Let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith."

Membership

The recorded membership stood at 258 at 31 December 2019, up by six on the previous year. A warm welcome is extended to the ten new members who joined in 2019. Four members passed away. The continuing loyal support of the members and the churches is greatly appreciated.

Statement of executive committee responsibilities

Company law requires the executive committee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing those financial statements, the executive committee is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The executive committee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable it to ensure that the financial statements comply with the Companies Act 2006. The financial statements have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies. The executive committee is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent examiners

Mazars LLP were re-appointed at the annual general meeting on 18 May 2019 as independent examiners. The executive committee has continued to take advantage of Section 480 of the Companies Act 2006 which entitles the Trust to be exempted from having an audit.

On behalf of the executive committee
13 March 2020

D J Playfoot
Secretary

Independent Examiner's Report to the Trustees of The Gospel Standard Trust

I report on the financial statements of the charity for the year ended 31 December 2019, which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(b) of the 2011 Act.

This report, including my statement, has been prepared for and only for the charity's trustees as a body. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

In connection with my examination, which is complete, no matters have come to my attention which give me reasonable cause to believe that in any material respect:

- accounting records were not kept in respect of The Gospel Standard Trust in accordance with section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or

- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principals of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:

Nicola Wakefield

Member of the Institute of Chartered Accountants in England and Wales

Mazars LLP, 2nd Floor, 6 Sutton Plaza, Sutton Court Road, Sutton, SM1 4FS

Date: 20 March 2020

The Gospel Standard Trust

Statement of financial activities for the year ended 31 December 2019

	Note	Unrestricted fund	Restricted fund	Endowment fund	2019 Total	2018 Total (details see page 16)
		£	£	£	£	£
Income from						
Subscriptions, legacies chapel collections, etc	2	34,755	-	-	34,755	6,473
Investments		10,474	-	4,782	15,256	14,817
Charitable activities						
Sales of publications	8	35,823	-	-	35,823	33,225
<i>Share in chapel sale proceeds</i>						
Hope Chapel, Rochdale		-	86,736	-	86,736	-
Zoar Chapel, Canterbury		10,965	-	-	10,965	-
Other		28,109	-	-	28,109	41,851
Total income		120,126	86,736	4,782	211,644	96,366
Expenditure						
Charitable activities						
Grant-making		91,714	2,293	-	94,007	88,456
Cost of publications		56,288	-	-	56,288	55,034
Total expenditure	3	148,002	2,293	-	150,295	143,490
Transfers between funds		4,782	-	(4,782)	-	-
Net movement in funds for the year		(23,094)	84,443	-	61,349	(47,124)
Balance brought forward at 1 January 2019		1,039,598	1,285	291,573	1,332,456	1,379,580
Balance carried forward at 31 December 2019		£1,016,504	£85,728	£291,573	£1,393,805	£1,332,456

The company's income and expenses all relate to continuing operations.

The company has no recognised gains or losses other than the net movement in funds for the year.

The Gospel Standard Trust

Statement of financial activities

Comparative figures for the year ended 31 December 2018

	Note	Unrestricted fund	Restricted fund	Endowment fund	2018 Total
		£	£	£	£
Income from					
Subscriptions, legacies chapel collections, etc	2	6,473	-	-	6,473
Investments		10,320	-	4,497	14,817
Charitable activities					
Sales of publications	8	33,225	-	-	33,225
Other		41,851	-	-	41,851
Total income		91,869	-	4,497	96,366
Expenditure					
Charitable activities					
Grant-making		66,456	22,000	-	88,456
Cost of publications		55,034	-	-	55,034
Total expenditure	3	121,490	22,000	-	143,490
Transfers between funds		4,497	-	(4,497)	-
Net movement in funds for the year		(25,124)	(22,000)	-	(47,124)
Balance brought forward at 1 January 2018		1,064,722	23,285	291,573	1,379,580
Balance carried forward at 31 December 2018		£1,039,598	£1,285	£291,573	£1,332,456

The Gospel Standard Trust

Balance sheet

As at 31 December 2019

	Note	2019 £	2018 £
Fixed assets			
Tangible fixed assets	11	140,000	140,000
Current assets			
Stocks	12	35,874	33,044
Debtors	13	122,329	176,349
Cash at bank and in hand	14	1,137,623	995,866
		1,295,826	1,205,259
Creditors: amounts falling due within one year	15	42,021	12,803
Net current assets		1,253,805	1,192,456
Net assets		£1,393,805	£1,332,456
Funds			
Unrestricted - General	16	683,558	719,566
Unrestricted - Publications	16	332,946	320,032
Restricted	16	85,728	1,285
Endowment	16	291,573	291,573
		£1,393,805	£1,332,456

For the year ended 31 December 2019 the company was entitled to exemption from audit under section 480 of the Companies Act 2006. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The executive committee acknowledge their responsibilities for:

(i) ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006, and

(ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus for the financial year, in accordance with the requirements of section 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

The financial statements were approved by the executive committee and signed on its behalf by:

H Mercer

13 March 2020

The Gospel Standard Trust

Notes to the financial statements for the year ended 31 December 2019

1 Accounting policies

Basis of accounting

The financial statements have been prepared on a going concern basis in accordance with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 2015) from the transition date of 31 December 2014. The Gospel Standard Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). Assets held in trust are not included in the balance sheet, but are set out in a separate schedule attached to the financial statements.

Freehold property

This comprises a share in a chapel pastor's house. No depreciation is being provided from 2015 as the property has been revalued and will be revalued each year.

Furniture and office equipment

Depreciation is calculated to write off the cost less estimated residual value of office equipment over three years on a straight line basis.

Stocks

Stocks, which are of publications, are stated at the lower of cost and net realisable value. Cost comprises the direct cost of publications with no addition for overheads. Provision for depreciation has been made in accordance with note 9 in determining net realisable value.

Income

Interest income is accounted for on an accruals basis whilst legacies are accounted for as income either upon receipt or where receipt is virtually certain.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

The Gospel Standard Trust

Notes to the financial statements

for the year ended 31 December 2019

1 Accounting policies continued

Grants payable

Grants payable are payments made in furtherance of the charitable objectives of the charity. Grants are recognised upon an obligation being created in accordance with FRS12.

Charitable activities

Costs of charitable activities includes grants made and direct costs in relation to publications, and an apportionment of overhead and support costs.

Support costs

Support costs have been allocated as a direct cost or allocated between charitable activities and governance. The analysis of overhead and support costs is shown in note 5.

Governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to a statutory independent examination together with trustees' expenses and an apportionment of overhead and support costs.

Funds held and their purpose

The General fund is used principally for the support of Gospel Standard chapels by way of grants and loans. The committee considers individually each application for assistance and provides a grant or loan or both depending on circumstances. The Publications fund is used for the publishing and distribution of Christian books. Legacies, donations and proceeds from chapel sales received specifically for either of those two funds are credited accordingly, otherwise such income is allocated under the discretion of the committee. The Endowment fund cannot be spent and the income is to be used for the general purposes of the Trust. The Restricted fund derives from chapel sale proceeds which are to be used for repairs and improvements to chapel premises.

The Gospel Standard Trust

Notes to the financial statements for the year ended 31 December 2019

	General fund £	Publications fund £	Total 2019 £	Total 2018 £
2 Subscriptions, legacies, chapel collections, etc				
Donations	30	1,454	1,484	1,212
Legacies	-	28,146	28,146	-
Subscriptions	4,777	-	4,777	4,798
Chapel collections	348	-	348	463
	<u>£5,155</u>	<u>£29,600</u>	<u>£34,755</u>	<u>£6,473</u>

During the year 6% of income (2018: 15%) arose from sources outside the United Kingdom.

3 Expenditure

	Grants (see note 4) £	Direct costs £	Support costs (see note 5) £	Total 2019 £	Total 2018 £
Charitable activities					
Grantmaking	38,525	-	46,362	84,887	78,888
Cost of publications (see note 8)	-	23,785	32,363	56,148	54,654
Governance (see notes 5 & 6)	-	4,267	4,993	9,260	9,948
	<u>£38,525</u>	<u>£28,052</u>	<u>£83,718</u>	<u>£150,295</u>	<u>£143,490</u>

The Gospel Standard Trust

Notes to the financial statements for the year ended 31 December 2019

	General fund £	Restricted fund £	Total 2019 £	Total 2018 £
4 Grants (all to institutions except as stated)				
<i>To assist with books and publications:</i>				
Gospel Standard Library	3,171	-	3,171	200
<i>To assist with chapel repairs and improvements:</i>				
Clifton Chapel	2,000	-	2,000	-
Oakington Chapel	-	-	-	60,000
Ebenezer Chapel, Broad Oak, Heathfield	2,000	-	2,000	22,000
Ebenezer Chapel, Matfield	-	-	-	339
St David's Bridge, Cranbrook	1,115	1,285	2,400	-
Mount Zion, Leatherhead	976	-	976	-
Zoar Chapel, Romford	210	-	210	940
<i>Grants paid</i>	<u>9,472</u>	<u>1,285</u>	<u>10,757</u>	<u>83,479</u>
<i>Grants authorised (all to institutions) but unpaid as at:</i>				
31 December 2019	27,968	-	27,968	200
31 December 2018	(200)	-	(200)	(60,571)
Total grants	<u>£37,240</u>	<u>£1,285</u>	<u>£38,525</u>	<u>£23,108</u>
<i>Allocation between funds for 2018</i>				
General (unrestricted) fund				1,108
Restricted fund				<u>22,000</u>
				<u>£23,108</u>

The Gospel Standard Trust

Notes to the financial statements for the year ended 31 December 2019

5 Support costs	Staff costs	Other costs (see below)	Total 2019	Total 2018
Charitable activities	£	£	£	£
Grantmaking	-	46,362	46,362	55,780
Cost of publications	15,842	16,521	32,363	31,678
Governance	-	4,993	4,993	5,691
	<u>£15,842</u>	<u>£67,876</u>	<u>£83,718</u>	<u>£93,149</u>

Other costs comprise:	2019	2018
	£	£
Advertising	298	325
Rent, rates and insurance	14,050	14,021
Light and heat	91	75
Postage and telephone	1,427	1,067
Stationery and printing	2,329	2,379
Travelling	531	474
Legal expenses	29,742	43,437
Office services and sundry	18,662	14,742
Depreciation	-	95
Committee expenses	746	1,196
	<u>£67,876</u>	<u>£77,811</u>

6 Governance	2019	2018
	£	£
Independent examiner's fees	1,685	1,657
Legal and professional expenses	2,310	2,153
AGM expenses	272	447
Committee expenses	746	1,196
Office services	4,247	4,495
	<u>£9,260</u>	<u>£9,948</u>

The Gospel Standard Trust

Notes to the financial statements *for the year ended 31 December 2019*

7 Employees and executive committee

The total remuneration paid to key management personnel amounted to £15,842 (2018 £15,338). These amounts include one member of the executive committee who received remuneration and reimbursed expenses in the year. Six other members of the committee received reimbursement of expenses (six in 2018). The details that follow include amounts relating to trustee activities.

		2019		2018
	Number	£	Number	£
Remuneration & expenses	1	2,198	1	2,054
Travel expenses	6	759	5	1,022
Postage, telephone & adverts	-	-	1	174

Donations made by members of the executive committee, apart from varied amounts for their subscriptions, amounted to £nil (2018 £nil).

The Gospel Standard Trust

Notes to the financial statements for the year ended 31 December 2019

	Note	2019 £	2018 £
8 Publications fund			
Sales of publications			
United Kingdom and elsewhere		26,773	22,105
U S A		9,050	11,120
		<u>35,823</u>	<u>33,225</u>
Less: Direct costs			
Cost of sales	9	16,855	20,806
Change in stock depreciation	9	1,864	(33)
Distribution costs		4,566	1,703
Advertising		500	500
		<u>23,785</u>	<u>22,976</u>
Balance after direct costs		£12,038	£10,249
Less: other costs			
Support costs	5	32,363	31,678
Governance		140	380
		<u>32,503</u>	<u>32,058</u>
		(20,465)	(21,809)
Add: Donations, legacies, interest etc		29,600	1,108
Investment income		3,779	3,800
Transfer from General fund		-	-
Operating surplus/(deficit)		<u>12,914</u>	<u>(16,901)</u>
Book subsidy fund, no movements in year		-	-
Net income/(outgoings) on Publications		<u>£12,914</u>	<u>£(16,901)</u>
Results from other funds			
General - unrestricted		(36,008)	(8,223)
General - restricted		84,443	(22,000)
Net movement in funds for the year - page 15		<u>£61,349</u>	page 16 <u>£(47,124)</u>

The Gospel Standard Trust

Notes to the financial statements

for the year ended 31 December 2019

	Note	2019 £	2018 £
9 Publications fund - cost of publications			
Stock at 1 January 2019 at cost		120,371	132,469
Purchases		21,549	8,708
		<u>141,920</u>	<u>141,177</u>
Stock at 31 December 2019 at cost		(125,065)	(120,371)
Cost of sales	8	<u>£16,855</u>	<u>£20,806</u>
Provision for depreciation of stock			
1 January 2019		87,327	87,360
31 December 2019		<u>89,191</u>	<u>87,327</u>
Increase/(Decrease)	8	<u>£1,864</u>	<u>£(33)</u>
10 Book subsidy fund (within the publications fund, page 24)			
Balance at 1 January and 31 December 2019		<u>£19,522</u>	<u>£19,522</u>

There were no movements during the year.

The Gospel Standard Trust

Notes to the financial statements

for the year ended 31 December 2019

11 Tangible fixed assets which are all used for charitable purposes	Freehold land and buildings £	Furniture and equipment £	Total £
<i>Cost or valuation</i>			
At 1 January 2019	140,000	6,616	146,616
At 31 December 2019	<u>£140,000</u>	<u>£6,616</u>	<u>£146,616</u>
<i>Depreciation</i>			
At 1 January 2019	-	6,616	6,616
Charge for the year	-	-	-
At 31 December 2019	<u>£-</u>	<u>£6,616</u>	<u>£6,616</u>
<i>Net book value</i>			
At 31 December 2018	<u>£140,000</u>	<u>£-</u>	<u>£140,000</u>
At 31 December 2019	<u>£140,000</u>	<u>£-</u>	<u>£140,000</u>

Freehold land and buildings relate to a share in a chapel pastor's house. In accordance with Charities SORP (FRS 102) the value of the Trust's one-third share has been considered by the directors and there is no change to the estimated net realisable value based on sales of other properties in the area. The estimated value relating to the land is £50,000.

	2019 £	2018 £
12 Stocks		
Goods for resale	<u>£35,874</u>	<u>£33,044</u>

The Gospel Standard Trust

Notes to the financial statements

for the year ended 31 December 2019

	2019	2018
	£	£
13 Debtors		
<i>Due within one year</i>		
Trade debtors	6,175	11,977
Other debtors	28,482	50,410
Interest free loans to chapels	2,310	12,071
Interest free loans to Ministers	8,400	9,000
VAT	208	1,027
Prepayments	1,042	252
	<hr/>	<hr/>
	46,617	84,737
<i>Due after more than one year</i>		
Interest free loans to chapels	1,000	4,500
Interest free loans to Ministers	74,712	87,112
	<hr/>	<hr/>
	£122,329	£176,349
	<hr/>	<hr/>
14 Cash at bank and in hand		
Cash at bank and in hand	191,470	34,795
NSB Investment account	3,868	3,840
COIF Fund deposit account	33,000	33,000
Other Investment accounts	909,285	924,231
	<hr/>	<hr/>
	£1,137,623	£995,866
	<hr/>	<hr/>
15 Creditors		
Grants approved	27,968	200
Accruals	4,062	6,490
VAT	290	-
Other creditors	9,701	6,113
	<hr/>	<hr/>
	£42,021	£12,803
	<hr/>	<hr/>

The Gospel Standard Trust

Notes to the financial statements

for the year ended 31 December 2019

16 Analysis of net assets between funds

	Unrestricted fund £	Restricted fund £	Endowment funds £	Total 2019 £
Fixed assets	140,000	-	-	140,000
Stock	35,874	-	-	35,874
Debtors	122,329	-	-	122,329
Cash	760,322	85,728	291,573	1,137,623
Creditors	(42,021)	-	-	(42,021)
	<u>£1,016,504</u>	<u>£85,728</u>	<u>£291,573</u>	<u>£1,393,805</u>

Allocation of the Unrestricted fund

General fund	683,558
Publications fund	<u>332,946</u>
	<u>£1,016,504</u>

The balance on the Restricted fund is to be used for repairs and improvements to chapel premises

17 Taxation

The Trust is exempt from corporation tax on its charitable activities only by virtue of section 505 Income and Corporation Taxes Act 1988.

18 Capital commitments

At 31 December 2019 the Trust had authorised no capital expenditure commitments.

The Gospel Standard Trust

Assets held in trust

31 December 2019

Pages 29 and 30 do not form part of the financial statements

	Rent and Interest	Distributions	Balances with Deposit Takers
1 Bath Chapel charity			
2019	131	-	4,612
2018	115	-	4,481
<i>The chapel is let for £100 per annum.</i>			
2 Mount Zion, Bournemouth			
2019	9,103	9,000	751,686
2018	9,871	9,000	751,583
<i>The chapel was sold in 2008 and distributions are being made to the church.</i>			
3 Zoar Chapel, Canterbury			
2019	336	162,712	-
<i>The chapel was sold in 2019 for £161,072 less expenses of sale producing £154,830. The balance of church funds at £6,945 was received. Distributions include trustees expenses and the total of £140,000 distributed amongst mainly Kent chapels. The balance of £10,965 was paid to the Gospel Standard Trust.</i>			
4 Providence Chapel Croydon Charity			
2019	3,244	42,299	1,020,235
<i>The chapel was sold in 2019 for £1.1m less expenses of sale producing £1,079,290. Distributions comprise trustees' legal and other expenses amounting to £15,984 and grants to chapels and charity beneficiaries amounting to £26,315. The amount of £20,000 has been transferred to the trustees' bank account.</i>			
5 Zion Chapel, Ely			
2019	-	89	-
2018	106	47,236	89
<i>In 2011 the trustees passed a resolution to remove the restriction on the distribution of the capital. The final balance was distributed in 2019 and the charity closed.</i>			
6 Rehoboth Strict Baptist Chapel, Goodshawfold			
2019	1,291	1,852	71,404
2018	1,013	1,172	67,965
<i>A fund of £70,000 is to be retained to provide the income to maintain the graveyard. Costs were incurred in 2019 to make gravestones safe and as a result expenses exceeded income. The Gospel Standard Trust was repaid the loan balance of £1,000 from a distribution from the sale of Cave Adullam Chapel, Haslingden</i>			

The Gospel Standard Trust

Assets held in trust

31 December 2019

Pages 29 and 30 do not form part of the financial statements

	Rent and Interest	Distributions	Balances with Deposit Takers
7 Cave Adullam Chapel, Haslingden			
2019	32	55,554	-
<i>The chapel was sold in 2019 for £60,000 less expenses of sale producing £55,522. Distributions to chapel beneficiaries and Goodshawfold amounted to £40,465. Trustees' legal fees, repairs and other expenses accounted for the balance of £15,089.</i>			
8 Albert Street Chapel, Oxford			
2019	6,583	1,721	20,669
2018	5,698	1,397	15,807
<i>The chapel is let for £3,250 per annum plus insurance and recoveries of legal costs. Distributions are for insurance, legal fees and office expenses relating to trustee matters</i>			
9 Zion Chapel, Prestwood			
2019	3,159	370	161,483
2018	3,133	1,031	158,694
<i>The permanent endowment comprises £150,000, which the Charity Commission authorised from the sale proceeds, plus an earlier legacy of £8,000. The fund of £158,000 is to provide income for the upkeep of the retained burial ground. Distributions in 2018 include the repayment of a temporary loan of £500 to The Gospel Standard Trust.</i>			
10 Zoar Chapel Reading Charity			
2019	991	607,520	-
2018	651,635	45,106	606,529
<i>Zoar Chapel, Reading was demolished in 2017 and the land sold in 2018 for £650,000. The balance of funds held at 31 December 2018 was paid over to the trustees' bank account and this is shown in distributions.</i>			
11 Other funds			
2019	-	-	27,803
2018	-	-	10,036
<i>The balance held relates to church funds (£5,557) administered on behalf of the church at Zoar Chapel Romford, £19,019 held for the friends at Uckfield, £265 held for the Minety Chapel Graveyard and £2,962 held for the Ebenezer Chapel Smallfield Charity.</i>			

The Gospel Standard Baptist Library Fund

5 Hove Park Gardens, Hove, BN3 6HN

Charity Commission Registered No 247869

Trustees Report for 2019

This has been a quieter year overall but we are thankful once again to prove the faithfulness and goodness of the Lord in maintaining the work of the Library. It continues to provide, not only books to borrow, but also deals with requests for information and research in varying spheres.

The total number of books loaned was 368 – about 50 less than last year but the number of borrowers has increased to 67 and we were pleased to welcome a few new ones.

The Newsletter has continued twice a year with an attempt to interest some of the younger readers; the Library has a number of books suitable for teenagers as well as the younger age group. The Autumn issue particularly high-lighted some of the additions to the Library covering Theology, Church History and also a series for younger readers. More recently 3 books on Creationism and the Evidence against evolution have been added. Suggestions for additions to the Library for consideration would be welcomed.

There were 60 new Accessions to the library this year, and in addition there were 15 duplicates. As previously we are grateful to the Gospel Standard Trust Publications, The Huntingtonian Press, Dr M J Hyde and others for gifts of new publications.

We are pleased to continue receiving donations of books some of these were additions to the Library. The sale of the remainder has increased, totalling nearly £789. It is always good when books go where they are appreciated rather than being discarded.

The scanning all our typescript sermons has now been completed and Stephen Dadswell continues to upload them to the website as time permits – about a quarter remains to be done.

The church minute books of Hope Chapel, Rochdale and Station Road, Redhill have been scanned so that the Library has an electronic record before they are deposited with the relevant County Archives.

At present the hand written letters of James Bourne are being scanned – they are not complete but the Library has 15 out of the 22 books.

The Gospel Standard Baptist Library Fund

5 Hove Park Gardens, Hove, BN3 6HN

Charity Commission Registered No 247869

Trustees Report for 2019 continued

Typing of sermon notes by Mr H Haddow was completed and these are available on the website. Notes of sermons by Mr Joseph Hatton, which are handwritten in several books, are now being typed.

We very much appreciate a grant of £3,000 from The Gospel Standard Trust and also £500 from the sale of Canterbury Chapel acknowledging the work in scanning the Church records. One chapel had a collection for the Library and there was a generous gift aid donation of £500 but even so the Library continues to run at a deficit.

Repair and rebinding of books continues where necessary and as time permits.

We acknowledge the Lord's continued help to our Librarians over the year. We pray that the Lord will yet go before them and the Trustees to give wisdom and guidance in all the concerns and decisions which may be made in the coming year.

Chairman: J H Cottington

Date: February 25th 2020

The Gospel Standard Baptist Library Fund is governed by Deed of Trust dated 24 May 1949 as amended by the Charity Commission Scheme of 25 November 1971. The trustees for the time being have the power to appoint new trustees who, apart from The Gospel Standard Trust, must be members of a Gospel Standard Church and at least two-thirds of the trustees shall be members of the Committee of The Gospel Standard Aid and Poor Relief Society.

Trustees:

J H Cottington, A J Collins, G W Hyde, M J Hyde, B E Izzard, B P Mercer,
T J Rosier, J A Kingham (representing The Gospel Standard Trust).

The Gospel Standard Baptist Library Fund

Statement of financial activities

for the year ended 31 December 2019

	2019	2018
	£	£
Income and expenditure		
<i>Income</i>		
Book sales	789	709
Gospel Standard Trust Grants	3,172	200
Zoar Chapel Canterbury Grant	500	-
Gospel Standard Societies AGM Collection	-	1,330
Donations and subscriptions	529	305
Donations received under Gift Aid	1,361	1,032
Gift aid receipts	348	236
Interest received	24	27
<i>Total income</i>	6,723	3,839
Expenditure		
<i>Direct charitable expenditure</i>		
Book purchases	112	295
Bookbinding and picture framing	28	-
Rates and insurance	1,248	1,198
Water, gas & electricity	752	670
Telephone	426	363
Postage and carriage	226	349
Office stationery and sundries	324	10
Office equipment repairs and renewals	137	118
Advertising	165	165
Trustees travel & other expenses	-	199
Librarians' travel & other expenses	3,137	3,196
Subscriptions and donations	101	149
Miscellaneous expenses	500	-
Depreciation - building	1,436	1,436
Depreciation - equipment	323	323
<i>Total expenditure</i>	8,915	8,471
Net Expenditure for the year	(2,192)	(4,632)
Fund balance at 1 January 2019	23,602	28,234
Fund balance at 31 December 2019	£21,410	£23,602

Accounting Policy Note: Depreciation is being provided on the cost of the Library building and extension on a straight line basis at 3% per annum. Depreciation is being provided on office and other equipment on a straight line basis at 20% per annum.

The Gospel Standard Baptist Library Fund

Balance sheet

As at 31 December 2019

	2019 £	2018 £
Fixed assets		
Building at cost (1980)	23,675	23,675
Extension at cost (2003)	24,192	24,192
	47,867	47,867
Less: Depreciation to date	(33,642)	(32,206)
	14,225	15,661
 Office Equipment		
Scanner Copier Printer (2017)	1,613	1,613
Less: Depreciation to date	(969)	(646)
	644	967
 Fixed Assets	14,869	16,628
 Current assets		
Debtors and accrued income	-	6
Prepayments	361	380
Cash in Melton Mowbray Building Society	4,051	6,027
Cash in hand and at bank	2,184	616
	6,596	7,029
 Less: Current liabilities		
Creditors	55	55
 Net current assets	6,541	6,974
 NET ASSETS	£21,410	£23,602
 General fund	£21,410	£23,602

Gospel Standard Trust Publications

A SELECTION OF BOOKS

		Price <i>excluding postage</i>
Doctrinal and Devotional		
Consider Him.....	R Hawker	4.50
Contemplations on the God of Israel.....	W Huntington	8.00
The Doctrines of Grace.....	K Matrunola	4.50
Magazine Collection (GS, FC & Perception on USB flash drive)	.....	45.00
For previous purchaser of DVD (FC or GS)	.....	21.00
The Christian Remembrancer.....	Ambrose Serle	13.00
Baptism.....	J Norcott	5.75
Christiana's Journey (illustrated).....	J Bunyan	18.00
Hymns on Various Passages of Scripture.....	Thomas Kelly	12.00
The Nazarene's Songs.....	William Gadsby	15.00
Brought Unto the King.....	Rhoda A Gosden	6.50
Pastoral Counsel.....	George Rose	5.00
An Exposition of Psalm 51.....	Martin Luther	9.00
An Exposition of John 17.....	Martin Luther	9.50
Behold the Lamb (prayer meeting addresses).....	J K Popham	15.00
Children and Young People		
Elijah, Prophet of God	B A Ramsbottom	5.00
Elisha, Man of God.....	B A Ramsbottom	5.00
David, Shepherd, Soldier, King.....	B A Ramsbottom	5.00
Mordecai, The Man with a Secret.....	B A Ramsbottom	5.00
When God Made the World.....	D & N Sayers	1.95
Miracles of Jesus Series: Miracles, Parables, People Jesus Met.		
Birth of Jesus, Resurrection of Jesus, Crucifixion of Jesus,	B A Ramsbottom	each from 3.95
Paul Follower of Jesus, Peter Disciple of Jesus.....		to..... 4.75
World War I - Faithful Under Fire.....	M Philpott	7.50
Sketches - World War I.....	M Philpott	2.50
Sketches - Elijah and Elisha.....	M Philpott	2.50
Sketches - David.....	M Philpott	2.50
Sketches - Mordecai.....	M Philpott	2.50

Gospel Standard Trust Publications

A SELECTION OF BOOKS CONTINUED

Price
excluding postage

History and Biography

£

Sing Aloud in Jesus' Name (Lesser Known Hymnwriters).....	B A Ramsbottom	.....	3.50
Six Remarkable Ministers	B A Ramsbottom	.....	8.95
Some Welsh Ministers.....	J R Broome	.....	5.00
Some Eighteenth Century Hymnwriters.....	J R Broome	.....	4.25
Some Puritan Divines.....	J R Broome	.....	4.75
Some Scots Worthies.....	J R Broome	.....	4.50
History of the Gospel Standard Magazine.....	B A Ramsbottom	.....	6.50
William Gadsby.....	B A Ramsbottom	.....	12.00
With Mercy & With Judgement.....	M Hyde	.....	13.00
The Hidden Pathway (Elsie Dawson)	G D Buss	.....	6.95
Remembered Mercies Recorded.....	George Rose	.....	16.00
Gadsby's - the Story of a Hymnbook 1814-2014.....	M Hyde	.....	12.00
Forty Years in the Wilderness.....	John Chandler	.....	12.00
A Bruised Reed - Anne Steele.....	J R Broome	.....	17.50
When God Works (Thomas Bradbury).....	Ed. J Kingham	.....	9.50
A Prodigal made a Blessing (Joseph Hart, Life and Hymns).....	Compiled by J Kingham....		8.50
Life & Ministry of Clement Wood.....		.....	16.00
By Faith - John Kemp of Biddenden (autobiography + sermons etc.)		.....	14.00

Sermons

Expositions of Holy Scripture.....	J C Philpot	.....	13.00
William Gadsby.....		.....	9.95
John Kershaw.....		.....	7.95
John Green.....		.....	7.50
Sermons of a Seceder.....	William Tiptaft	.....	9.00
Ernest Roe, Volumes 1 & 2 (both volumes purchased together £28.00)		(per volume).....	16.00

All obtainable from: Gospel Standard Trust Publications, 12b Roundwood Lane, Harpenden, Herts, AL5 3BZ; Tel: 01582 765448; on-line at www.gospelstandard.org.uk or from Trust Book Agents (see *Gospel Standard* magazine for details). Books collected from Agents or the Publications Centre, Harpenden, are charged at the normal retail prices as listed above, except for a 10% discount on books for Sunday Schools. Please do not send money with order - an invoice will be sent with the books.