

ILFORD HIGH ROAD BAPTIST CHURCH

England & Wales · Charity number 1127683

Details

Status Registered

Legal form Previously excepted

Registered 2009-01-22

Register [View on the Charity Commission register](#)

Contact

Address Ilford High Road Baptist Church
322 High Road
Ilford
Essex
IG1 1QP

Phone 02085141679

Email ihrbc@talktalk.net

Website www.ihrbc.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

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Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE LOCAL
- Barking And Dagenham
- Havering
- Newham
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£157,185	£144,130	-	-
2024-03-31	£151,506	£147,350	-	-
2023-03-31	£151,879	£199,921	-	-
2022-03-31	£140,463	£119,101	-	-
2021-03-31	£162,243	£115,411	-	-

Trustees

Name	Role	Appointed
Rev Andrew Willis	Chair	2016-01-03
Anthony John Tyler		2022-12-01
IAN WILLIAM MORRIS		2016-07-19
Jennifer Hunte		2021-01-01
KEITH JORDAN		2023-11-25
ONKAR SINGH		2022-07-01
Orovwotowan Lucky Akpotor		2024-11-23
Roy Daswani		2023-11-25
Valerie Dahlia Marshall		2024-11-23

Accounts

Ilford High Road Baptist Church

Report and Accounts

Year ended 31 March 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ILFORD HIGH ROAD BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

ADDRESS FOR CORRESPONDENCE	322 High Road Ilford Essex IG1 1QP
GOVERNING DOCUMENT	Constitution adopted December 2006, as amended March 2008 and March 2022.
CHARITY REGISTRATION NUMBER	1127683
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Andrew Willis Orovwotowan Akpotor (appointed November 2024) Roy Daswani Angela Eversley (resigned March 2025) Patricia Hinds (resigned March 2025) Jennifer Hunte Keith Jordan Valerie Marshall (appointed November 2024) Ian Morris [Treasurer] Onkar Singh Abidemi Tubi (resigned January 2025) Anthony Tyler
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited
BANKERS	HSBC Bank plc London Baptist Property Board Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Report of the Trustees for the year ended 31 March 2025

Introduction

Ilford High Road Baptist Church is a multi-ethnic community of Christian believers who believe that our lives will only be lived to the full when lived in fellowship with Jesus Christ and we would like others that we live amongst to share that same experience. We also believe that our society will only be at its best when lived by Christian principles as found in the Bible.

Located in a highly multi-faith area of East London we seek to present the Christian faith in our worship services, the way we live our lives and the way we seek to serve our neighbours. Our report below shares something of our journey over the last year in seeking to live out our faith.

Structure, governance and management

Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members.

Objectives

The principal purpose of the Church is the advancement of the Christian Faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other places.

In planning activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. Ilford High Road Baptist Church:

- Holds worship services that are open to all
- Provides pastoral support and care for those in both the Church and wider community
- Makes its premises available for a wide range of social action projects, which benefit the community at large. The services provided are open to those of all faiths and/or none.

Our Activities

Services of worship:

In addition to celebrating the Christian festivals we hold weekly services of Christian worship on Sunday mornings at 9.30am and 11.30am. To these services we have welcomed all, including those of other faiths or none. We are pleased to say that new congregants are attending as well as our regular congregation.

Our services are structured to worship God in the Christian tradition, and include praise and worship, Bible teaching and prayers for our world, country, town and our congregants. In particular we have sought to uphold our congregation in the challenges of their daily lives, and we have continued to pray for Christian churches abroad facing religious persecution. We also regularly pray for those both at home and abroad who are affected by disaster, both natural and man-made.

Our worship reflects our diverse congregation and in addition to the worship of God we also seek to understand the teaching of the Bible and explore its application in our daily lives.

We continue to post our sermons onto our YouTube which is open to all at [Ilford High Road Baptist Church - YouTube](#)

We also have a short midweek lunchtime service once a week accessed on Zoom.

Prayer Meetings:

Alongside the prayers included in our services of worship we hold prayer meetings most Wednesday evenings (on Zoom) and once a month a Saturday half-day prayer meeting (in-person). All services, prayer meetings, and other weekly events are open to everyone, those of faith or none.

Bible studies:

We believe that the Bible is the Word of God and we have created specific opportunities to study the Bible together in person on Wednesday and on Zoom Sunday evenings. Bible study has also been a regular part of our mid-week home groups.

Midweek Home Groups:

During the week our home groups are among the most important of our activities: they give small groups of people the opportunity to meet together, share in Bible study and pray, and through the friendships that are built up to support one another in our daily lives. Some groups meet in person while others meet on Zoom. Needs have been shared and practical and spiritual support given.

Pastoral Support

In addition to pastoral support being provided by the pastor and others we maintain 'Keep in Touch groups' (KIT) with the aim of the congregation supporting each other: this includes regular congregants and those who come irregularly, including some whom we have not seen for some time. Group leaders look out for members of their group on a regular basis. Phone calls and text messages have enabled us to provide pastoral support in this way.

Children & Youth work:

Our children and young people have been actively involved in the church worship on Sundays. Opportunity is made regularly for them to share what they have been learning and doing during the service. While the Red Balloon Foundation (RBF) has supported both our children's weeknight club and our Young Peoples group for several years, earlier in the year in September 2024 we appointed our own part-time young people and children's worker who now leads the young people's activities and the Friday children's club.

Alongside the 11.30am service, we have age-appropriate programmes for children and Young People where the Christian faith is both taught and discussed.

Support to our local community

As a Christian community we believe that it is important to reach out to our neighbours to help meet their practical needs as well as their spiritual needs. We are aware of many of the stresses experienced by the people in our community and have opened a Warm Spaces Café once a week, offering a place where people can begin to meet, make new friends, share their stories, keep warm and find support to face the future; this is clearly meeting a need.

With the aid of a local supermarket, we have been able to support a small number of families with the provision of food.

We live in a town with a number of asylum seekers, and we have been able to provide assistance to some with their application process and additional support while they await a decision from the Home Office. In addition, we have been able to open our kitchen in a limited way to help some who do not have cooking facilities prepare and cook meals.

We run in-person English language classes for both men and women and in this way reach out to those in our community who are disadvantaged by a lack of the English.

We run common interest groups: a Knitting Group, Women's Group, Albanian-speaking Group and a Men's Group. These groups have provided an opportunity for those who attended to meet, share friendships and support for one another around a common activity.

We have hosted visits from local schools to assist them with the RE curriculum and in addition we have been invited into local schools to share what it means to be a Christian in today's society.

By working alongside Healthy Living Projects (a charity we founded a number of years ago), we provide both premises and volunteers for the Welcome Centre, which provides services to homeless men and women. This is a drop-in centre covering health, wellbeing, routes back into employment, meals, showers, clothing, help and advice covering benefits and housing.

Our activities include an association with the North London Iranian Church (a Farsi speaking Christian church), and Kingdom Ministries (a Punjabi, Urdu and Hindi-speaking Christian church). We open our premises to both churches for church services and Bible study.

In association with others, we have also provided a chaplaincy to our local shops.

The Church also supports both in prayer and financially Christian outreach programmes both in the UK and abroad, through: The Baptist Missionary Society, Baptist Home Mission Fund, Christian Education Project (Redbridge), Carmel Ministries (India), who seek to raise the living standards of people in very practical ways as well as their understanding of the Christian faith.

Faith outreach to our local community

We support our local community by ensuring that our activities are open to all, by creating the opportunity for private prayer, adding relevant material to our website and the use of Zoom. We have sought to reach out and serve our community in both practical and spiritual ways making the Christian faith relevant to the daily lives of both our own congregation and to those we live and work amongst. We are registered as a Hong Kong Friendly Church ready to welcome people who have arrived in this country from Hong Kong, and a registered venue with the Warm Spaces organisation.

During the summer months, when the weather is warmer (and drier) we have used the front garden of our church buildings for several pop-up parties with food and drink, crafts and games for children, and an opportunity for people to meet and talk. Once a year we take our Sunday service into the local park. Each year we join with other churches in a public witness to our Christian faith.

During the school holidays we have reached out to families using the Messy Church format to present Christianity in a fun and engaging way and have been encouraged by the number of new families attending regularly.

We regularly run a Christian Book Table in the town shopping centre providing the opportunity to engage those of other faiths or none in conversation.

In addition to the activities listed above, last year we explored the possibility of employing a Minister in Training with Spurgeon's College (although to date an appointment has not been made). A person appointed in this way would work with us across all our activities alongside their studies at Spurgeon's College. Going forward as Spurgeon's college has closed this will no longer be a possibility.

Financial review

This financial year the total income is £157,180 (compared to £151,510 in 2023/24), while the expenditure is £144,130 (compared to £147,350 in 2023/24). We thank God for the generosity of our donors especially at a time when the cost of living has been so high. Our Church and hall premises date back to 1907 and are listed with Historic England as good examples of the Arts and Crafts Movement. While the church buildings are well built, repairs are inevitably more expensive.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £74,000 (which equates to about 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £195,320 and the charity is holding funds in excess of this policy to allow for increased staff wages, car park resurfacing and, if finances allow, an AVA upgrade in the church.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees, who meet regularly to monitor the activities of the charity. Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members. New trustees are recruited and appointed by a majority vote of members.

Responsibilities of trustees in Charity law requires us as trustees to prepare financial statements for each accounting year that record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Ian Morris

[Ian Morris \(Sep 15, 2025 14:53:13 GMT+1\)](#)

Ian Morris

Date: Sep 15, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ILFORD HIGH ROAD BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Ilford High Road Baptist Church ('the charity') for the year ended 31 March 2025 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

J. Young

J. Young (Sep 15, 2025 16:37:58 GMT+1)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 15, 2025

ILFORD HIGH ROAD BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		113,200	-	3,638	116,838	104,491
Gift aid receipts		21,360	-	-	21,360	18,989
Income from letting of facilities		13,201	-	-	13,201	22,622
Charitable activities		-	-	-	-	166
Interest		5,785	-	-	5,785	5,238
Total receipts		<u>153,546</u>	<u>-</u>	<u>3,638</u>	<u>157,184</u>	<u>151,506</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	118,290	-	3,794	122,084	124,750
Grants paid in relation to charitable activities undertaken by others	3	21,400	-	646	22,046	22,600
Total payments		<u>139,690</u>	<u>-</u>	<u>4,440</u>	<u>144,130</u>	<u>147,350</u>
Net of receipts / (payments) before		13,856	-	(802)	13,054	4,156
Transfers between funds	5	(27,992)	27,750	242	-	-
Net movement in funds		<u>(14,136)</u>	<u>27,750</u>	<u>(560)</u>	<u>13,054</u>	<u>4,156</u>
Cash funds as at last year end		113,940	67,764	4,920	186,625	182,468
Cash funds at this year end	A	<u>99,804</u>	<u>95,514</u>	<u>4,360</u>	<u>199,678</u>	<u>186,625</u>

The notes on pages 10-11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 MARCH 2025

Notes	<u>Unrestricted Funds</u>		Restricted funds	2025	2024
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	50,411	-	4,360	54,771	47,568
Notice deposits	49,185	95,514	-	144,699	138,914
Petty cash	209	-	-	209	142
	<u>99,804</u>	<u>95,514</u>	<u>4,360</u>	<u>199,678</u>	<u>186,625</u>
B Other monetary assets					
Gift aid due to charity	4,683	-	-	4,683	4,557
Other debtors	850	-	-	850	850
	<u>5,533</u>	<u>-</u>	<u>-</u>	<u>5,533</u>	<u>5,407</u>
C Liabilities					
Falling due within one year					
PAYE/NI due	-	-	-	-	293
Fee for Independent Examination	1,200	-	-	1,200	1,320
	<u>1,200</u>	<u>-</u>	<u>-</u>	<u>1,200</u>	<u>1,613</u>
D Assets retained for charity's own use				Value	Value
				2025	2024
				£	£
<i>Church buildings</i>					
<i>The Welcome Centre</i>					
<i>South Park Road, Ilford</i>					
<i>St Mary's Road, Ilford</i>					
Church contents and equipment				95,252	95,252
				<u>95,252</u>	<u>95,252</u>

The church buildings (incorporating the Skylight) are under the custodial trusteeship of the Baptist Union Corporation Ltd. Current values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

In order to raise sufficient funds to complete the building of the Welcome Centre, the top two floors were leased in November 2011 to Centrepont for 60 years for the sum of £800,000.

The trustees have used insurance values for contents and equipment since the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

Ian Morris
Ian Morris (Sep 15, 2025 14:53:13 GMT+1)

Ian Morris

Date: Sep 15, 2025

The notes on pages 10-11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Ministry employment and expenses	Note 4	41,290	-	3,250	44,540	31,104
Mission and outreach		4,850	-	494	5,345	13,241
Premises costs		36,869	-	50	36,919	30,299
Major repairs and maintenance [roof and boiler]		12,449	-	-	12,449	-
Re-laying church forecourt		-	-	-	-	28,650
Insurance		13,039	-	-	13,039	12,662
Administration and other support		8,516	-	-	8,516	7,327
Governance		1,050	-	-	1,050	1,230
Other costs		226	-	-	226	237
		<u>118,290</u>	<u>-</u>	<u>3,794</u>	<u>122,084</u>	<u>124,750</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

Baptist Missionary Society	6,300	-	-	6,300	6,300
Carmel Ministries UK	1,800	-	-	1,800	2,300
Home Mission Fund	6,300	-	-	6,300	6,300
Christian Education Project	3,000	-	262	3,262	2,500
International Service Fellowship Trust	3,900	-	-	3,900	3,900
Organisations < £1,000	100	-	384	484	1,259
Individuals	-	-	-	-	42
	<u>21,400</u>	<u>-</u>	<u>646</u>	<u>22,046</u>	<u>22,600</u>

4 Transactions with related parties

Andrew Willis served as a church leader and was paid £29,637 [2024: £27,025] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and include employer pension contributions.

In addition the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Andrew Willis, who is a trustee, so that they could better perform their duties.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

ILFORD HIGH ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	113,940	153,546	(139,690)	(27,992)	99,804
Designated funds					
Youth worker	14,950	-	-	(14,950)	-
Minister in Training	34,114	-	-	-	34,114
Hardship	4,200	-	-	(300)	3,900
Healthy Living Projects	14,500	-	-	(14,500)	-
Resurfacing car park	-	-	-	20,000	20,000
Church weekend	-	-	-	7,500	7,500
Audio visual upgrade	-	-	-	30,000	30,000
	<u>67,764</u>	<u>-</u>	<u>-</u>	<u>27,750</u>	<u>95,514</u>
Restricted funds					
Youth Worker	3,407	3,250	(3,250)	-	3,407
Compassion	83	126	(384)	175	-
YBBAMC	630	-	-	-	630
JIGSAW	331	-	(399)	67	-
Choir fund	420	-	(96)	-	324
Other funds	50	262	(312)	-	-
	<u>4,920</u>	<u>3,638</u>	<u>(4,440)</u>	<u>242</u>	<u>4,360</u>
Total funds	<u>186,625</u>	<u>157,184</u>	<u>(144,130)</u>	<u>-</u>	<u>199,678</u>

Youth Worker: donations given to facilitate leading our youth work.

Compassion relates to child sponsorship with the charity Compassion UK

YBBAMC: to facilitate our work with Young Black Boys and Men.

JIGSAW: to assist with costs associated with our children's work.

Choir: to provide funds associated with our choir.

6 The Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

IHRBC 2025_Accounts_FINAL

Final Audit Report

2025-09-15

Created:	2025-08-27
By:	J. Young (jaimee.young@stewardship.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAA6rLbYgfSj9iMj3N8aEZjUblUJmsorJDE

"IHRBC 2025_Accounts_FINAL" History

-  Document created by Jaimee Young (jaimee.young@stewardship.org.uk)
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-  Document emailed to ian.morris83@ntlworld.com for signature
2025-08-27 - 10:12:40 AM GMT
-  Email viewed by ian.morris83@ntlworld.com
2025-09-15 - 1:51:17 PM GMT
-  New document URL requested by ian.morris83@ntlworld.com
2025-09-15 - 1:51:31 PM GMT
-  Signer ian.morris83@ntlworld.com entered name at signing as Ian Morris
2025-09-15 - 1:53:11 PM GMT
-  Document e-signed by Ian Morris (ian.morris83@ntlworld.com)
Signature Date: 2025-09-15 - 1:53:13 PM GMT - Time Source: server
-  Document emailed to Jaimee Young (jaimee.young@stewardship.org.uk) for signature
2025-09-15 - 1:53:14 PM GMT
-  Email viewed by Jaimee Young (jaimee.young@stewardship.org.uk)
2025-09-15 - 3:37:24 PM GMT
-  Signer Jaimee Young (jaimee.young@stewardship.org.uk) entered name at signing as J. Young
2025-09-15 - 3:37:56 PM GMT
-  Document e-signed by J. Young (jaimee.young@stewardship.org.uk)
Signature Date: 2025-09-15 - 3:37:58 PM GMT - Time Source: server
-  Agreement completed.
2025-09-15 - 3:37:58 PM GMT

Accounts

Ilford High Road Baptist Church

Report and Accounts

Year ended 31 March 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ILFORD HIGH ROAD BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024

ADDRESS FOR CORRESPONDENCE	322 High Road Ilford Essex IG1 1QP
GOVERNING DOCUMENT	Constitution adopted December 2006, as amended March 2008 and March 2022.
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TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Andrew Willis Roy Daswani (appointed November 2023) Angela Eversley Patricia Hinds Jennifer Hunte Keith Jordan (appointed November 2023) Sana Joseph (resigned December 2023) Ian Morris [Treasurer] Sanjeeva Reddy (resigned December 2023) Onkar Singh Abidemi Tubi (appointed July 2023) Anthony Tyler
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Report of the Trustees for the year ended 31 March 2024

Introduction

Ilford High Road Baptist Church is a multi-ethnic community of Christian believers who believe that our lives will only be lived to the full when lived in fellowship with Jesus Christ and we would like others that we live amongst to share that same experience. We also believe that our society will only be at its best when lived by Christian principles as found in the Bible.

Located in a highly multi-faith area of East London we seek to present the Christian faith in our worship services, the way we live our lives and the way we seek to serve our neighbours. Our report below shares something of our journey over the last year in seeking to live out our faith.

Structure, governance and management

Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members.

Objectives

The principal purpose of the Church is the advancement of the Christian Faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other places.

In planning activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. Ilford High Road Baptist Church:

- Holds worship services that are open to all
- Provides pastoral support and care for those in both the Church and wider community
- Makes its premises available for a wide range of social action projects, which benefit the community at large. The services provided are open to those of all faiths and/or none.

Our Activities

Services of worship:

In addition to celebrating the Christian festivals we hold weekly services of Christian worship on Sunday mornings at 9.30am and 11.30am. To these services we have welcomed all, including those of other faiths or none. We are pleased to say that new congregants are attending as well as our regular congregation.

Our services are structured to worship God in the Christian tradition, and include praise and worship, Bible teaching and prayers for our world, country, town and our congregants. In particular we have sought to uphold our congregation in the challenges of their daily lives, and we have continued to pray for Christian churches abroad facing religious persecution. We also regularly pray for those both at home and abroad who are affected by disaster, both natural and man-made.

Our worship reflects our diverse congregation and in addition to the worship of God we also seek to understand the teaching of the Bible and explore its application in our daily lives.

We continue to post our sermons onto our YouTube which is open to all at [Ilford High Road Baptist Church - YouTube](#)

We also have a short midweek lunchtime service once a week accessed on Zoom.

Prayer Meetings:

Alongside the prayers included in our services of worship we hold prayer meetings most Wednesday evenings (on Zoom) and once a month a Saturday half-day prayer meeting (in-person). All services, prayer meetings, and other weekly events are open to everyone, those of faith or none.

Bible studies:

We believe that the Bible is the Word of God and we have created specific opportunities to study the Bible together in person on Wednesday and Thursday and on Zoom Sunday evenings. Bible study has also been a regular part of our mid-week home groups.

Midweek Home Groups:

During the week our home groups are among the most important of our activities: they give small groups of people the opportunity to meet together, share in Bible study and pray, and through the friendships that are built up to support one another in our daily lives. Some groups meet in person while others meet on Zoom. Needs have been shared and practical and spiritual support given.

Pastoral Support

In addition to pastoral support being provided by the pastor and others we maintain 'Keep in Touch groups' (KIT) with the aim of the congregation supporting each other: this includes regular congregants and those who come irregularly, including some whom we have not seen for some time. Group leaders look out for members of their group on a regular basis. Phone calls and text messages have enabled us to provide pastoral support in this way.

Children & Youth work:

Our children and young people have been actively involved in the church worship on Sundays. Opportunity is made regularly for them to share what they have been learning and doing during the service. The Red Balloon Foundation (RBF) has supported both our children's weeknight club and our Young Peoples group.

Alongside the 11.30am service, we have age-appropriate programmes for children and Young People where the Christian faith is both taught and discussed.

Support to our local community

As a Christian community we believe that it is important to reach out to our neighbours to help meet their practical needs as well as their spiritual needs. We are aware of many of the stresses experienced by the people in our community and have opened a Warm Spaces Café once a week, offering a place where people can begin to meet, make new friends, share their stories, keep warm and find support to face the future; this is clearly meeting a need.

With the aid of a local supermarket, we have been able to support a small number of families with the provision of food and have been able to extend this help through the good services of Healthy Living Projects using a grant awarded by London Borough of Redbridge to them for this purpose.

We live in a town with a number of asylum seekers, and we have been able to provide assistance to some with their application process and additional support while they await a decision from the Home Office. In addition, we have been able to open our kitchen in a limited way to help some without cooking facilities prepare and cook meals.

We run in-person English language classes for both men and women and in this way reach out to those in our community who are disadvantaged by a lack of the English.

We run common interest groups: a Knitting Group, Women's Group, Albanian-speaking Group and a Men's Group. These groups provided an opportunity for those who attended to meet, share friendships and support for one another around a common activity.

We have hosted visits from local schools to assist with their RE curriculum.

By working alongside Healthy Living Projects (a charity we founded a number of years ago), we provide both the premises and volunteers for the Welcome Centre, which provides services to homeless men and women. This is a drop-in centre covering health, wellbeing, routes back into employment, meals, showers, clothing, help and advice covering benefits and housing.

Our activities include an association with the North London Iranian Church (a Farsi speaking Christian church), and Kingdom Ministries, who are a Punjabi, Urdu and Hindi-speaking Christian church. We open our premises to both churches for church services and Bible study.

In association with others, we also provide a chaplaincy to our local shops.

The Church also supports both in prayer and financially Christian outreach programmes both in the UK and abroad, through: The Baptist Missionary Society, Baptist Home Mission Fund, Christian Education Project (Redbridge), Carmel Ministries (India), raising the living standards of people in very practical ways as well as an understanding the Christian faith.

Faith outreach to our local community

We support our local community by ensuring that our activities are open to all, by creating the opportunity for private prayer, adding relevant material to our website and the use of Zoom. We have sought to reach out and serve our community in both practical and spiritual ways making the Christian faith relevant to the daily lives of both our own congregation and to those we live and work amongst. We are registered as a Hong Kong Friendly Church ready to welcome people who have arrived in this country from Hong Kong, and a registered venue with the Warm Spaces organisation.

During the summer months, when the weather is warmer (and drier) we use the front garden of our church buildings for several pop-up parties with food and drink, crafts and games for children, and an opportunity for people to meet and talk. Once a year we take our Sunday service into the local park. Each year we join with other churches in a public witness to our Christian faith.

In addition to the activities listed above, last year we explored the possibility of employing a Minister in Training with Spurgeon's College (although to date an appointment has not been made). A person appointed in this way would work with us across all our activities alongside their studies at Spurgeon's College.

Financial review

This financial year the total income is close to last years at £151,510 (compared to £151,880 in 2022/23), while the expenditure decreased to £147,350 (from £199,920 in 2022/23). We thank God for the generosity of our donors especially at a time when the cost of living has been so high. Our Church and hall premises date back to 1907 and are listed with Historic England as good examples of the Arts and Crafts Movement. While the church buildings are well built, repairs are inevitably more expensive. This year we were able to relay the church forecourt which had become a safety hazard.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £74,000 (which equates to about 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £181,700 and the charity is holding funds in excess of this policy to allow for the possibility of employing a Minister in Training.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees, who meet regularly to monitor the activities of the charity. Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members. New trustees are recruited and appointed by a majority vote of members. Responsibilities of trustees in Charity law requires us as trustees to prepare financial statements for each accounting year that record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

I.W. Morris
I.W. Morris (Oct 21, 2024 14:31 GMT+1)

Ian Morris

Date: Oct 21, 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ILFORD HIGH ROAD BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Ilford High Road Baptist Church ('the charity') for the year ended 31 March 2024 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

J. Young
J. Young (Oct 21, 2024 14:47 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 21, 2024

ILFORD HIGH ROAD BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		103,192	-	1,300	104,491	99,393
Gift aid receipts		18,839	-	150	18,989	18,183
Rental income		22,622	-	-	22,622	26,913
Legacies		-	-	-	-	5,000
Charitable activities		166	-	-	166	250
Interest		5,238	-	-	5,238	1,749
Other		-	-	-	-	391
<i>Total receipts</i>		<u>150,057</u>	<u>-</u>	<u>1,450</u>	<u>151,506</u>	<u>151,879</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	95,857	28,650	242	124,750	175,319
Grants paid in relation to charitable activities undertaken by others	3	21,341	500	759	22,600	24,602
<i>Total payments</i>		<u>117,199</u>	<u>29,150</u>	<u>1,001</u>	<u>147,350</u>	<u>199,921</u>
Net of receipts / (payments) before transfers		32,858	(29,150)	448	4,156	(48,043)
Transfers between funds	5	(3,764)	3,764	-	-	-
Net movement in funds		<u>29,094</u>	<u>(25,386)</u>	<u>448</u>	<u>4,156</u>	<u>(48,043)</u>
Cash funds as at last year end		84,846	93,150	4,472	182,468	230,511
Cash funds at this year end	A	<u>113,940</u>	<u>67,764</u>	<u>4,920</u>	<u>186,625</u>	<u>182,468</u>

The notes on pages 10 - 11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2024

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	42,648	-	4,920	47,568	48,651
Notice deposits	71,150	67,764	-	138,914	133,676
Petty cash	142	-	-	142	142
	<u>113,940</u>	<u>67,764</u>	<u>4,920</u>	<u>186,625</u>	<u>182,468</u>
B Other monetary assets					
Gift aid due to charity	4,557	-	-	4,557	3,766
Other debtors	850	-	-	850	425
	<u>5,407</u>	<u>-</u>	<u>-</u>	<u>5,407</u>	<u>4,191</u>
C Liabilities					
Falling due within one year:					
PAYE/NI due	293	-	-	293	286
Fee for Independent Examination	1,320	-	-	1,320	1,230
	<u>1,613</u>	<u>-</u>	<u>-</u>	<u>1,613</u>	<u>1,516</u>
D Assets retained for charity's own use				Value 2024	Value 2023
				£	£
<i>Church buildings</i>					
<i>The Welcome Centre</i>					
<i>South Park Road, Ilford</i>					
<i>St Mary's Road, Ilford</i>					
Church contents and equipment				95,252	84,518
				<u>95,252</u>	<u>84,518</u>

The church buildings (incorporating the Skylight) are under the custodial trusteeship of the Baptist Union Corporation Ltd. Current values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

In order to raise sufficient funds to complete the building of the Welcome Centre, the top two floors were leased in November 2011 to Centrepont for 60 years for the sum of £800,000.

The trustees have used insurance values for contents and equipment since the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by I.W.Morris/
I.W.Morris/ (Oct 21, 2024 14:31 GMT+1)
Ian Morris

date Oct 21, 2024

The notes on pages 10 - 11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds £	Total 2024 £	Total 2023 £
		General funds £	Designated funds £			
2 Payments in relation to charitable activities undertaken directly						
Ministry employment and expenses	Note 4	31,104	-	-	31,104	30,442
Mission and outreach		12,998	-	242	13,241	10,396
Premises costs		42,961	-	-	42,961	44,448
Re-laying church forecourt		-	28,650	-	28,650	-
Property extension		-	-	-	-	82,302
Administration and other support		7,327	-	-	7,327	6,070
Governance		1,230	-	-	1,230	1,140
Other costs		237	-	-	237	519
		<u>95,857</u>	<u>28,650</u>	<u>242</u>	<u>124,750</u>	<u>175,319</u>

3 Grants and gifts paid to others

Organisations:						
Baptist Missionary Society		6,300	-	-	6,300	6,300
Carmel Ministries UK		2,300	-	-	2,300	1,945
Home Mission Fund		6,300	-	-	6,300	6,300
Christian Education Project		2,500	-	-	2,500	2,824
International Service Fellowship Trust		3,900	-	-	3,900	3,900
Barka UK		-	-	-	-	1,403
Organisations < £1,000		-	500	759	1,259	1,080
Individuals		42	-	-	42	850
		<u>21,341</u>	<u>500</u>	<u>759</u>	<u>22,600</u>	<u>24,602</u>

4 Transactions with related parties

Andrew Willis served as a church leader and was paid £27,025 [2023: £25,187] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Andrew Willis, who is a trustee, so that they could better perform their duties.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

ILFORD HIGH ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	84,846	150,057	(117,199)	(3,764)	113,940
Designated funds					
Youth worker	11,000	-	-	3,950	14,950
Minister in Training	33,000	-	-	1,114	34,114
Hardship	4,150	-	-	50	4,200
Healthy Living Projects	15,000	-	(500)	-	14,500
Church forecourt	30,000	-	(28,650)	(1,350)	-
	<u>177,996</u>	<u>150,057</u>	<u>(146,349)</u>	<u>-</u>	<u>181,704</u>
Restricted funds					
Youth Worker	2,657	750	-	-	3,407
Compassion	142	305	(364)	-	83
YBBAMC	630	-	-	-	630
JIGSAW	574	-	(242)	-	331
Choir fund	420	-	-	-	420
Release	-	375	(375)	-	-
Other funds	50	20	(20)	-	50
	<u>4,472</u>	<u>1,450</u>	<u>(1,001)</u>	<u>-</u>	<u>4,920</u>
Total funds	<u>182,468</u>	<u>151,506</u>	<u>(147,350)</u>	<u>-</u>	<u>186,625</u>

Youth Worker: donations given to facilitate leading our youth work,
 Compassion relates to child sponsorship with the charity Compassion UK
 YBBAMC: to facilitate our work with Young Black Boys and Men.
 JIGSAW: to assist with costs associated with our children's work.
 Choir: to provide funds associated with our choir.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

Accounts

Ilford High Road Baptist Church

Report and Accounts

Year ended 31 March 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ILFORD HIGH ROAD BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2023

ADDRESS FOR CORRESPONDENCE	322 High Road Ilford Essex IG1 1QP
GOVERNING DOCUMENT	Constitution adopted December 2006, as amended March 2008 and March 2022.
CHARITY REGISTRATION NUMBER	1127683
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Andrew Willis Angela Eversley Patricia Hinds Jennifer Hunte Keith Jordan (resigned June 2022) Sana Joseph Ian Morris [Treasurer] Sanjeeva Reddy Ojetunde Sangobiya (resigned November 2022) Sheila Sinclair (resigned June 2022) Onkar Singh (appointed July 2022) Abidemi Tubi (resigned June 2022, appointed August 2023) Anthony Tyler (appointed December 2022)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited
BANKERS	HSBC Bank plc London Baptist Property Board Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Report of the Trustees for the year ended 31 March 2023

Introduction

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- Provides pastoral support and care for those in both the Church and wider community
- Makes its premises available for a wide range of social action projects, which benefit the community at large. The services provided are open to those of all faiths and/or none.

Our Activities

Services of worship:

While Coronavirus had disrupted our regular pattern of services on Sunday mornings, since Easter 2021 we have been able to resume services in the church at 9.30am and 11.30am. To these services we have welcomed all, including those of other faiths or none. We are pleased to say that new congregants are attending as well as our regular congregation. Over the last year in addition to celebrating the Christian festivals we have concentrated on understanding our God and what the life of fellowship with Him looks like.

Our services are structured to worship God in the Christian tradition, and include prayers for our world, country, town and our congregants. In particular we have sought to uphold our congregation in the challenges of their daily lives, have supported our work amongst the homeless in Ilford and we have continued to pray for Christian churches abroad facing religious persecution. We also regularly pray for those both at home and abroad who are affected by disaster, both natural and man-made.

Our worship reflects our diverse congregation and within the services in addition to the worship of God we also seek to understand the teaching of the Bible and explore its application in our daily lives.

We continue to post our sermons onto our website which is open to all at <https://ihrbc.org.uk>

In this last year our focus has been on discovering God as; creator, king, priest, a good shepherd, a God who saves and a God who provides, and understanding our life with God as Christians; Gifted, equipped to serve and bless, the hope and joy we have when we have fellowship with Him.

We also have a short midweek lunchtime service accessed on Zoom for those who are able to log in.

Prayer Meetings:

Our services always include prayer, with intercessions not only for our congregants but also wider national and international issues. In addition, other specific times for prayer are also maintained: we hold prayer meetings most Wednesday evenings (on Zoom) and a half-day prayer meeting (in-person) once a month on a Saturday. All services, prayer meetings, and other weekly events are open to everyone, those of faith or none.

Bible studies:

We believe that the Bible is the Word of God and we have created the opportunities to study the Bible together on Sunday evenings by the use of video conferencing. Bible study has also been a regular part of our mid-week home groups.

Midweek Home Groups:

During the week our home groups are among the most important of our activities: they give small groups of people the opportunity to meet together, share in Bible study and pray, and through the friendships that are built up to support one another in our daily lives. Some groups meet in person while others meet by video conferencing. Needs have been shared and practical and spiritual support given.

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In addition to pastoral support being provided by the pastor and leadership team we maintain 'keep in touch groups' (KIT) with the aim of the congregation supporting each other this includes regular congregants and those who came irregularly, including some whom we had not seen for some time. Group leaders look out for members of their group on a regular basis. Phone calls and text messages have enabled us to provide pastoral support in this way.

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Our children and young people have been actively involved in the church worship on Sundays and opportunity is made for them to share what they have been learning and doing during the service. The Red Balloon Foundation (RBF) continues to support both our children's weeknight club and our Young Peoples group.

Alongside the 11.00am service, we have age-appropriate programmes for children and Young People where the Christian faith is both taught and discussed. In addition, we are working towards further developing our Young People's work by employing a part-time youth worker at some point in the future.

Support to our local community

As a Christian community we believe that it is important to reach out to our neighbours to help meet their practical needs as well as their spiritual needs. During the last year we were aware of many of the stresses experienced by the people in our community and have opened a Warm Space Café twice a week, offering a place where people can begin to meet, make new friends, share their stories, keep warm and find support to face the future; this is clearly meeting a need.

With the aid of a local supermarket, we have been able to support a small number of families with the provision of food, and recently we have been able to extend this help through the good services of Healthy Living Projects using a grant awarded by London Borough of Redbridge to them for this purpose.

We live in a town with a number of asylum seekers, and we have been able to provide assistance to some with their application process and additional support while they await a decision from the Home Office.

We have been able to open our premises for a short time during the week for private prayer and reflection.

We run in-person English language classes, in this way reaching out to those in our community who are disadvantaged by a lack of the English.

We run common interest groups: a Knitting Group, Women's Group, Albanian speaking Group and a Young at Heart Group, we are also planning to restart the Men's Group. These groups provided an opportunity for those who attended to meet and share friendship and support for one another around a common activity. When we were unable to meet, members of these groups have been supporting each other by phone, text and WhatsApp.

We also run a group supporting black boys and men (YBBAMC) equipping them to find their place in society and face the specific challenges that they meet in today's society.

By working alongside Healthy Living Projects (a charity we founded a number of years ago), we host a breakfast club, pre-school and an after-school club on our premises. In addition, to the Welcome centre, which provides services to homeless men and women. A drop-in covering health, wellbeing, routes back into employment, meals, showers, clothing, help and advice covering benefits and housing.

Our activities include an association with the North London Iranian Church, a Farsi speaking Christian church, and Kingdom Ministries, who are a Punjabi, Urdu and Hindi speaking Christian church. We open our premises to both churches for church services and Bible study.

The Church also supports both in prayer and financially Christian outreach programmes both in the UK and abroad, through: The Baptist Missionary Society, Baptist Home Mission Fund, Christian Education Project (Redbridge), Carmel Ministries (India).

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We have supported our local community by ensuring that our activities are open to all, by creating the opportunity for private prayer, adding relevant material to our website and the use of video conferencing. We have sought to reach out and serve our community in both practical and spiritual ways making the Christian faith relevant to the daily lives of both our own congregation and to those we live and work amongst. We have registered as a Hong Kong Friendly Church ready to welcome people who have arrived in this country from Hong Kong.

In addition to the activities listed above we have been exploring the possibility of employing a Minister in Training with Spurgeon's College later in the year. A person appointed in this way would work with us across all our activities alongside their studies at Spurgeon's College.

Financial review

This financial year the total income increased by £11,400, giving a total income of £151,900. The expenditure also increased by £80,800, to £199,900. As a result, the cash held by the charity decreased by £48,000. We thank God for the generosity of our donors especially over what has been a difficult year. Our Church and hall premises date back to 1907 and are listed with Historic England as good examples of the Arts and Crafts Movement. While the church buildings are well built, repairs are inevitably more expensive. This year unexpected essential work was encountered while extending the manse kitchen adding additional costs.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £70,000 (which equates to about 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £178,000 and the charity is holding funds in excess of this policy for the purpose of funding future activities (especially a Minister in Training and youth worker) and maintaining premises.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees, who meet regularly to monitor the activities of the charity. Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members. New trustees are recruited and appointed by a majority vote of members. Responsibilities of trustees in Charity law requires us as trustees to prepare financial statements for each accounting year that record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Ian Morris

Date: 13 September 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ILFORD HIGH ROAD BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Ilford High Road Baptist Church ('the charity') for the year ended 31 March 2023 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 20 September 2023

ILFORD HIGH ROAD BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		96,777	-	2,616	99,393	98,119
Gift aid receipts		18,033	-	150	18,183	17,087
Rental income		26,913	-	-	26,913	24,387
Legacies		-	5,000	-	5,000	-
Charitable activities		250	-	-	250	-
Interest		1,749	-	-	1,749	198
Other		391	-	-	391	672
Total receipts		144,113	5,000	2,766	151,879	140,463
Payments						
Payments in relation to charitable activities undertaken directly	2	175,196	-	124	175,319	94,980
Grants paid in relation to charitable activities undertaken by others	3	20,800	850	2,952	24,602	24,121
Total payments		195,996	850	3,076	199,921	119,101
Net of receipts / (payments) before transfers		(51,883)	4,150	(310)	(48,043)	21,362
Transfers between funds	5	(89,000)	89,000	-	-	-
Net movement in funds		(140,883)	93,150	(310)	(48,043)	21,362
Cash funds as at last year end		225,730	-	4,781	230,511	209,149
Cash funds at this year end	A	84,846	93,150	4,472	182,468	230,511

The notes on pages 10-11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2023

		<u>Unrestricted Funds</u>		Restricted funds	Total 2023	Total 2022
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		44,179	-	4,472	48,651	98,456
Notice deposits		40,526	93,150	-	133,676	131,927
Petty cash		142	-	-	142	128
		<u>84,846</u>	<u>93,150</u>	<u>4,472</u>	<u>182,468</u>	<u>230,511</u>
B Other monetary assets						
Gift aid due to charity		3,766	-	-	3,766	4,166
Other debtors		425	-	-	425	2,097
		<u>4,191</u>	<u>-</u>	<u>-</u>	<u>4,191</u>	<u>6,263</u>
C Liabilities						
Falling due within one year:						
PAYE/NI due		286	-	-	286	284
BU pension scheme deficit	Note 6	-	-	-	-	3,709
Fee for Independent Examination		1,230	-	-	1,230	1,410
		<u>1,516</u>	<u>-</u>	<u>-</u>	<u>1,516</u>	<u>5,403</u>
Falling due after one year:						
Pension	Note 6	-	-	-	-	16,891
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>16,891</u>
Total		<u>1,516</u>	<u>-</u>	<u>-</u>	<u>1,516</u>	<u>22,294</u>

D Assets retained for charity's own use		Value 2023	Value 2022
		£	£
Church buildings		11,943,346	10,759,771
Church contents and equipment		84,518	76,765
The Welcome Centre		2,691,591	2,427,043
78, South Park Road, Ilford		1,000,000	1,000,000
8, St Mary's Road, Ilford		287,523	259,263
		<u>16,006,978</u>	<u>14,522,842</u>

The church buildings (incorporating the Skylight) are under the custodial trusteeship of the Baptist Union Corporation Ltd.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

In order to raise sufficient funds to complete the building of the Welcome Centre, the top two floors were leased in November 2011 to Centrepoint for 60 years for the sum of £800,000.

The accounts were approved by the trustees and signed on their behalf

by Ian Morris date 13 September 2023

The notes on pages 10-11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Ministry employment and expenses	Note 4	30,442	-	-	30,442	32,463
Mission and outreach		10,273	-	124	10,396	9,629
Premises costs		44,448	-	-	44,448	43,910
Property extension		82,302	-	-	82,302	1,184
Administration and other support		6,070	-	-	6,070	6,155
Governance		1,140	-	-	1,140	1,320
Other costs		519	-	-	519	319
		<u>175,196</u>	<u>-</u>	<u>124</u>	<u>175,319</u>	<u>94,980</u>

3 Grants and gifts paid to others

Organisations:						
Arab World Ministries		-	-	-	-	1,350
Baptist Missionary Society		6,300	-	-	6,300	6,320
Carmel Ministries UK		1,800	-	145	1,945	3,115
Home Mission Fund		6,300	-	-	6,300	6,400
Christian Education Project		2,500	-	324	2,824	2,600
International Service Fellowship Trust		3,900	-	-	3,900	2,400
Barka UK		-	-	1,403	1,403	-
Organisations < £1,000		-	-	1,080	1,080	336
Individuals		-	850	-	850	1,600
		<u>20,800</u>	<u>850</u>	<u>2,952</u>	<u>24,602</u>	<u>24,121</u>

4 Transactions with related parties

Andrew Willis served as a church leader and was paid £25,187 [2022: £24,563] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Andrew Willis, who is a trustee, so that they could better perform their duties.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

ILFORD HIGH ROAD BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	225,730	144,113	(195,996)	(89,000)	84,846
Designated funds					
Youth worker	-	5,000	-	6,000	11,000
Minister in Training	-	-	-	33,000	33,000
Hardship	-	-	(850)	5,000	4,150
Healthy Living Projects	-	-	-	15,000	15,000
Re-laying church forecourt	-	-	-	30,000	30,000
	<u>225,730</u>	<u>149,113</u>	<u>(196,846)</u>	<u>0</u>	<u>177,996</u>
Restricted funds					
Youth Worker	1,907	750	-	-	2,657
Compassion	-	478	(336)	-	142
Ukraine appeal	1,353	50	(1,403)	-	-
Turkey/Syria appeal	-	744	(744)	-	-
YBBAMC	405	225	-	-	630
JIGSAW	574	-	-	-	574
Choir fund	543	-	(124)	-	420
Other funds	-	519	(469)	-	50
	<u>4,781</u>	<u>2,766</u>	<u>(3,076)</u>	<u>-</u>	<u>4,472</u>
Total funds	<u>230,511</u>	<u>151,879</u>	<u>(199,921)</u>	<u>-</u>	<u>182,468</u>

Youth Worker: donations given to facilitate leading our youth work,
Compassion relates to child sponsorship with the charity Compassion UK
Ukraine appeal: support for Barka (Charity No 1132108) supporting relief to Ukraine migrants in Poland
Turkey/Syria appeal: support for Baptist Missionary Society (Charity No 1174364) relief work following the earthquakes.
YBBAMC: to facilitate our work with Young Black Boys and Men.
JIGSAW: to assist with costs associated with our childrens work.
Choir: to provide funds associated with our choir.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

ILFORD HIGH ROAD BAPTIST CHURCH

England & Wales - Charity number 1127683

Accounts

Ilford High Road Baptist Church

Report and Accounts

Year ended 31 March 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ILFORD HIGH ROAD BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022

ADDRESS FOR CORRESPONDENCE	322 High Road Ilford Essex IG1 1QP
GOVERNING DOCUMENT	Constitution adopted December 2006, amended March 2008, May 2022.
CHARITY REGISTRATION NUMBER	1127683
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Andrew Willis Muneeb Chowdhry (resigned April 2021) Angela Eversley Patricia Hinds Jennifer Hunte Keith Jordan (resigned June 2022) Sana Joseph Ian Morris (Treasurer) Sanjeeva Reddy Ojetunde Sangobiya Sheila Sinclair (resigned June 2022) Onkar Singh (appointed July 2022) Abidemi Tubi (resigned June 2022)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited
BANKERS	HSBC Bank plc London Baptist Property Board Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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ILFORD HIGH ROAD BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2022.

Introduction

Ilford High Road Baptist Church is a multi-ethnic community of Christian believers who believe that our lives will only be lived to the full when lived in fellowship with Jesus Christ and we would like others that we live amongst to share that same experience. We also believe that our society will only be at its best when lived by Christian principles as found in the Bible.

Located in a highly multi-faith area of East London we seek to present the Christian faith in our worship services, the way we live our lives and the way we seek to serve our neighbours. Our report below shares something of our journey over the last year in seeking to live out our faith.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a trust. The principal purpose of the Church is the advancement of the Christian Faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other places.

In planning activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission:

- Holds worship services that are open to all
- Provides pastoral support and care for those in both the Church and wider community
- Makes its premises available for a wide range of social action projects, which benefit the community at large. The services provided are open to those of all faiths and/or none.

Summary of the charity's main activities and achievements

Services of worship

While Coronavirus had disrupted our regular pattern of services on Sunday mornings, since Easter 2021 we have been able to resume services in the church at 9.30am and 11.30am. To these services we have welcomed all, including those of other faiths or none. We are pleased to say that new congregants are attending as well as our regular congregation returning. Over the last year, in addition to celebrating the Christian festivals we have explored how we bring Christ-like qualities into our daily lives and relationships.

Our services are structured to worship God in the Christian tradition, and include prayers for our world, country, town and our congregants. In particular we have sought to uphold our congregation in the challenges of their daily lives. We have supported our own work amongst the homeless in Ilford and we continue to pray for Christian churches abroad facing religious persecution. We also regularly pray for those both at home and abroad who are affected by disaster, both natural and man-made.

Our worship reflects our diverse congregation and within the services, in addition to the worship of God, we also seek to understand the teaching of the Bible and explore its application in our daily lives.

We continue to post our sermons onto our website which is open to all at <https://ihrbc.org.uk>

In this last year our focus has been on examining what it means to be a Christian in our everyday lives whether that be a place work, at home with young children, retired, school or college. We have looked at how being a Christian affects our decisions, values, relationships and how it might help us support others in their lives.

We also now have a short midweek lunchtime service accessed on Zoom for those who are able to log in.

Prayer Meetings

Our services always include prayer, with intercessions not only for our congregants but also wider national and international issues. In addition, other specific times for prayer are also maintained: we hold prayer meetings most Wednesday evenings and a half-day prayer meeting once a month on a Saturday. All services and prayer meetings, and other weekly events are open to everyone, those of faith or none.

At present most of our prayer times outside of Sunday worship are on line using Zoom but it is hoped that as the risks of Covid recede we will be able to make these hybrid events (in person & on line).

Bible studies

We believe that the Bible is the Word of God and we have created the opportunities to study the Bible together on Sunday evenings by the use of video conferencing. Bible study has also been a regular part of our mid-week home groups.

Midweek Home Groups

During the week our home groups are among the most important of our activities: they give small groups of people the opportunity to meet together, share in Bible study and pray, and through the friendships that are built up to support one another in our daily lives. Some groups meet in person while others meet by video conferencing. Needs have been shared and practical and spiritual support given.

Pastoral Support

We have set up 'keep in touch groups' (KIT) with the aim of supporting each other, this includes regular congregants, those who came irregularly, and some whom we had not seen for some time. Group leaders look out for members of their group on a regular basis. Phone calls and text messages have not been confined to group leaders and one positive development this year has been an increase in the number of people contacting each other regularly.

Children & Youth work

Our children and young people have been actively involved in the church worship on Sundays and opportunity is made for them to share what they have been learning and doing during the service. The Red Balloon Foundation (RBF) continues to support both our children's weeknight club and our Young Peoples group.

Alongside the 11.00am service, we have age-appropriate programmes for children and Young People where the Christian faith is both taught and discussed. We are planning to further develop our Young People's work by employing a part-time youth worker in the near future.

Support to our local community

As a Christian community we believe that it is important to reach out to our neighbours to help meet their practical needs as well as their spiritual needs. During the last year we were aware of many of the stresses experienced by the people in our community and have opened a Friendship First café, a drop-in offering a place where people can begin to meet again, make new friends, share their stories of lockdown and find support to face the future; this is clearly meeting a need.

We have been able to open our premises for a short time during the week for private prayer and reflection.

We run in-person English language classes, in this way reaching out to those in our community who are disadvantaged by a lack of English.

We have been able to restart running common interest groups: a Knitting Group, Women's Group, Albanian speaking Group and a Young at Heart Group, we are also planning to restart the Men's Group shortly. These groups provided an opportunity for those who attended to meet and share friendship and support for one another around a common activity. When we were unable to meet, members of these groups have been supporting each other by phone, text and WhatsApp.

A new activity for us is a group supporting black boys and men (YBBAMC) equipping them to find their place in society and face the specific challenges that they meet in today's society.

By working in association with Healthy Living Projects (a project we founded), we host a breakfast club, pre-school and an after-school club on our premises. In addition, the church established and is still actively involved in the Welcome Project, which provides many services to homeless men and women. While we have had to limit the services provided, the Welcome Project has been cooking and delivering meals to the homeless throughout the past year and provided some support on an appointment basis covering health, wellbeing, routes back into employment, a drop-in providing showers and clothing.

Our activities include an association with the North London Iranian Church, a Farsi speaking Christian church, and Kingdom Ministries, who are a Punjabi, Urdu and Hindi speaking Christian church. We open our premises to both churches for church services and Bible study.

The Church also supports in prayer, and financially, Christian outreach programmes both in the UK and abroad, through: The Baptist Missionary Society, Baptist Home Mission Fund, Christian Education Project (Redbridge), Carmel Ministries (India), raising the living standards of people in very practical as well as spiritual ways.

Faith outreach to our local community

We support our local community by ensuring that our activities are open to all, creating the opportunity of private prayer, adding relevant material to our website and the use of video conferencing. We have sought to reach out and serve our community in both practical and spiritual ways making the Christian faith relevant to the daily lives of both our own congregation and to those we live and work amongst. We have registered as a Hong Kong Friendly Church ready to welcome people who arrive in this country from Hong Kong.

Financial review

During the year, while the total income fell by £21,800, regular donations increased, giving a total income of £140,500. The expenditure increased by £3,700, to £119,100. As a result the cash held by the charity increased by £21,400 to £230,500, of which £225,700 is unrestricted and can be used for any charitable purpose.

We thank God for the generosity of our donors especially over what has been a difficult year. Our Church and hall premises date back to 1907 and are listed with Historic England as good examples of the Arts and Crafts Movement. While the buildings are well built, repairs are more expensive.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £60,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £225,700 and the charity is holding funds in excess of the policy for the purpose of funding future activities and maintaining premises.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees, who meet regularly to monitor the activities of the charity. Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members. New trustees are recruited and appointed by a majority vote of members.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Ian Morris

Date: 03 August 2022

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ILFORD HIGH ROAD BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Ilford High Road Baptist Church ('the charity') for the year ended 31 March 2022 on pages 7 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 05 August 2022

ILFORD HIGH ROAD BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		93,085	-	5,035	98,119	87,254
Gift aid receipts		16,937	-	150	17,087	17,233
Rental income		24,387	-	-	24,387	16,943
Legacies		-	-	-	-	20,024
VAT refunds		-	-	-	-	20,149
Interest		198	-	-	198	389
Other		672	-	-	672	252
Total receipts		<u>135,278</u>	<u>-</u>	<u>5,185</u>	<u>140,463</u>	<u>162,243</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	94,980	-	-	94,980	93,365
Grants paid in relation to charitable activities undertaken by others	3	21,339	-	2,782	24,121	22,046
Total payments		<u>116,320</u>	<u>-</u>	<u>2,782</u>	<u>119,101</u>	<u>115,411</u>
Net of receipts / (payments) before transfers		18,959	-	2,403	21,362	46,832
Transfers between funds	5	42	-	(42)	-	-
Net movement in funds		<u>19,000</u>	<u>-</u>	<u>2,361</u>	<u>21,362</u>	<u>46,832</u>
Cash funds as at last year end		206,729	-	2,420	209,149	162,317
Cash funds at this year end	A	<u>225,730</u>	<u>-</u>	<u>4,781</u>	<u>230,511</u>	<u>209,149</u>

The notes on pages 9 -11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2022

	<u>Unrestricted Funds</u>		Restricted funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	93,675	-	4,781	98,456	77,260
Notice deposits	131,927	-	-	131,927	131,729
Petty cash	128	-	-	128	160
	<u>225,730</u>	<u>-</u>	<u>4,781</u>	<u>230,511</u>	<u>209,149</u>
B Other monetary assets					
Gift aid due to charity	4,129	-	38	4,166	3,699
Other debtors	2,097	-	-	2,097	1,846
	<u>6,226</u>	<u>-</u>	<u>38</u>	<u>6,263</u>	<u>5,545</u>
C Liabilities					
Falling due within one year:					
PAYE/NI due	284	-	-	284	270
BU pension scheme deficit	3,709	-	-	3,709	3,695
Fee for Independent Examination	1,410	-	-	1,410	1,680
	<u>5,403</u>	<u>-</u>	<u>-</u>	<u>5,403</u>	<u>5,645</u>
Falling due after one year:					
BU pension scheme deficit	16,891	-	-	16,891	33,905
	<u>16,891</u>	<u>-</u>	<u>-</u>	<u>16,891</u>	<u>33,905</u>
Total	<u>22,294</u>	<u>-</u>	<u>-</u>	<u>22,294</u>	<u>39,550</u>

D Assets retained for charity's own use

	Value 2022	Value 2021
	£	£
Church buildings	10,759,771	10,335,891
Church contents and equipment	76,765	76,535
The Welcome Centre	2,427,043	2,386,473
78, South Park Road, Ilford	1,000,000	1,000,000
8, St Mary's Road, Ilford	259,263	254,919
	<u>14,522,842</u>	<u>14,053,818</u>

The church buildings (incorporating the Skylight) are under the custodial trusteeship of the Baptist Union Corporation Ltd.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

In order to raise sufficient funds to complete the building of the Welcome Centre, the top two floors were leased in November 2011 to Centrepoint for 60 years for the sum of £800,000.

The accounts were approved by the trustees and signed on their behalf

by Ian Morris date 03 August 2022

The notes on pages 9 -11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Ministry employment and expenses	32,463	-	-	32,463	30,430
Mission and outreach	9,629	-	-	9,629	9,350
Premises costs	45,094	-	-	45,094	28,215
Stonework and Spire restoration	-	-	-	-	17,142
Administration and other support	6,155	-	-	6,155	5,321
Governance	1,320	-	-	1,320	1,440
Other costs	319	-	-	319	1,468
	<u>94,980</u>	<u>-</u>	<u>-</u>	<u>94,980</u>	<u>93,365</u>

3 Grants and gifts paid to others

Organisations:					
Arab World Ministries	1,350	-	-	1,350	1,800
Baptist Missionary Society	6,300	-	20	6,320	6,300
Carmel Ministries UK	450	-	2,665	3,115	810
Home Mission Fund	6,400	-	-	6,400	6,300
Christian Education Project	2,600	-	-	2,600	2,500
International Service Fellowship Trust	2,400	-	-	2,400	2,400
Organisations < £1,000	240	-	97	336	436
Individuals	1,600	-	-	1,600	1,500
	<u>21,339</u>	<u>-</u>	<u>2,782</u>	<u>24,121</u>	<u>22,046</u>

4 Transactions with related parties

Andrew Willis served as a church leader and was paid £24,563 [2021: £24,125] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Andrew Willis, who is a trustee, so that they could better perform their duties.

ILFORD HIGH ROAD BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	206,729	135,278	(116,320)	42	225,730
	206,729	135,278	(116,320)	42	225,730
Restricted funds					
Youth Worker	1,313	750	-	(156)	1,907
Carmel Ministry	-	2,665	(2,665)	-	-
Compassion	-	97	(97)	-	-
Ukraine appeal	-	1,353	-	-	1,353
Baptist Missionary Society	-	20	(20)	-	-
YBBAMC	105	300	-	-	405
JIGSAW	574	-	-	-	574
Choir fund	429	-	-	114	543
	2,420	5,185	(2,782)	(42)	4,781
Total funds	209,149	140,463	(119,101)	-	230,511

The transfer from the Youth Worker fund relates to general funds being incorrectly allocated to the Youth Worker fund in a previous year.

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister is eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

ILFORD HIGH ROAD BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain contributed a lump sum of £0.5m in 2020.

Payments made in the year

	2022	2021
	£	£
Employer's contributions to Defined Contribution Plan	3,378	1,987
Employer's deficiency contributions to Defined Benefit Plan	<u>3,709</u>	<u>2,740</u>
	<u><u>7,087</u></u>	<u><u>4,727</u></u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.

Accounts

Ilford High Road Baptist Church

Report and Accounts

Year ended 31 March 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**ILFORD HIGH ROAD BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021**

ADDRESS FOR CORRESPONDENCE	322 High Road Ilford Essex IG1 1QP
GOVERNING DOCUMENT	Constitution adopted December 2006, amended March 2008
CHARITY REGISTRATION NUMBER	1127683
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Andrew Willis Muneeb Chowdhry Angela Eversley (appointed January 2021) Michael Hinds (resigned December 2020) Patricia Hinds (appointed January 2021) Jennifer Hunte (appointed January 2021) Keith Jordan Sana Joseph (appointed January 2021) Ian Morris (Treasurer) Sanjeeva Reddy (appointed January 2021) Ojetunde Sangobiya Sheila Sinclair Onkar Singh (resigned December 2020) Abidemi Tubi Anthony Tyler (resigned December 2020)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited
BANKERS	HSBC Bank plc London Baptist Property Board Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

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Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-11	Notes to the Accounts

ILFORD HIGH ROAD BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2021.

Introduction

Ilford High Road Baptist Church is a multi-ethnic community of Christian believers who believe that our lives will only be lived to the full when lived in fellowship with Jesus Christ and we would like others that we live amongst to share that same experience. We also believe that our society will only be at its best when lived by Christian principles as found in the Bible.

Located in a highly multi-faith area of East London we seek to present the Christian faith in our worship services, the way we live our lives and the way we seek to serve our neighbours. Our report below shares something of our journey over the last year in seeking to live out our faith.

Objectives

The charity, which is a church, is governed by a constitution and is constituted as a trust. The principal purpose of the Church is the advancement of the Christian Faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other places.

In planning activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission:

- Holds worship services that are open to all
- Provides pastoral support and care for those in both the Church and wider community
- Makes its premises available for a wide range of social action projects, which benefit the community at large. The services provided are open to those of all faiths and/or none.

Summary of the charity's main activities and achievements

Services of worship

The Coronavirus has disrupted our regular pattern of holding two services on Sundays in the church building at 9.30am and 11.30am. We have however managed to hold services in the church when safe to do so at 9:30am and in addition every week hold a service on Zoom at 11:00am. To these services we have welcomed all, including those of other faiths or none.

Our services are structured to worship God in the Christian tradition, and include prayers for our world, country, town and our congregants. In particular, over the last year, we have prayed for all those impacted by Coronavirus and given thanks for the development of a vaccine, our NHS and key workers. Our worship reflects our diverse congregation and within the services in addition to the worship of God we also seek to understand the teaching of the Bible and explore its application in our daily lives.

We continue to post our sermons onto our website which is open to all at <https://ihrb.org.uk> and we ran a series of video meetings for folk to keep in touch with each other.

In this last year our focus has been to examine the hope we have as Christians especially at this difficult time. What it means to seek God in times of grief and to explore the love of God at times like this. We have further explored and developed ideas from last year as we looked to see what living to please God looks like in practice in our daily lives and the challenges that living for Jesus brings in today's society.

As we have thought and prayed about the church's programme in the coming years we are exploring a midweek midday service, through which we hope to support our congregation in all aspects of their daily living both at home and work and the challenges of each new day as lockdown eases.

Prayer Meetings

Our services always include prayer, with intercessions not only for our congregants but also wider national and international issues. In addition, other specific times for prayer are also maintained: we hold prayer meetings most Wednesday evenings and a half-day prayer meeting once a month on a Saturday. All services and prayer meetings, and other weekly events are open to everyone, those of faith or none. While our building had to remain closed at times for church services, we have been able to open our church for private prayer while our corporate times of prayer have been held using video conferencing. We have been encouraged by a few more congregants attending and maybe we will have prayer meetings in future with some meeting in person at the church buildings and others joining in via video conferencing.

Bible studies

We believe that the Bible is the Word of God and although we have not been able to meet in person, there has been an opportunity to study the Bible together on Sunday evenings by the use of video conferencing. Bible study has also been a regular part of our mid-week home groups.

Midweek Home Groups

During the week our home groups are among the most important of our activities: they would normally give small groups of people the opportunity to meet together, share in Bible study and pray, and through the friendships that are built up to support one another in our daily lives. While we are unable to meet in person, video conferencing has allowed groups to meet and by the use of telephone and messaging facilities, needs have been shared and practical and spiritual support given.

Pastoral Support

As soon as lockdown was announced in March 2020 everyone in the church family was included in a small Care Group – this included regular congregants, those who came irregularly, and some whom we had not seen for some time were also contacted and invited to be part of a group. Group leaders sought to contact the three members of their group on a weekly basis. These phone calls and text messages were not confined to group leaders and one positive development this year has been an increase in the number of people contacting each other regularly. We are exploring long-term arrangements to replace these care groups as we look to return to our buildings for worship services.

Children & Youth work

Our children and young people have been actively involved in the church worship on Sundays and it has been a feature of the video conferencing service for them to share what they have been learning and doing during the service, using resources sent to them by the Red Balloon Foundation (RBF).

Alongside the 11.00am service, we have during the week age-appropriate video conferencing programmes for children and Young People where the Christian faith is both taught and discussed in an age-appropriate way. Four years ago we recognised that we would have a group of 9-10 youth aged 11-14 and our link up with RBF included plans for this time. We are pleased to report that our youth work has not suffered under lockdown, but, alongside a weekly Sunday morning Bible, a monthly Sunday online cook-along has seen this group begin to gel together.

Support to our local community

As a Christian community we believe that it is important to reach out to our neighbours to help meet their practical needs as well as their spiritual needs. During the last year we were aware of many of the stresses experienced by the people in our community and spent considerable time discussing how we can be there in our community for people. We set up and advertised a dedicated phone line to support all at this time of need and opened our premises for private prayer. We are planning to open a Friendship Firsts café / drop-in offering a place where people can begin to meet again, make new friends, share their stories of lockdown and find support to face the future.

Until the shutdown we were running in-person English language classes, in this way reaching out to those in our community who are disadvantaged by a lack of the English. We have continued to provide this help by using video conferencing.

Until the shutdown we were running common interest groups: a Knitting Group, Men's Group, Women's Group, Albanian speaking Group and a Young at Heart Group. These groups provided an opportunity for those who attended to meet and share friendship and support for one another around a common activity. While we have been unable to meet, members of these groups have been supporting each other by phone, text and WhatsApp.

By working in association with Healthy Living Projects, a breakfast club, pre-school and an after-school club have run on our premises when regulations have allowed. In addition, the church established and is still actively involved in the Welcome Project, which provides many services to homeless men and women. While we have had to limit the services provided, the Welcome Project has been cooking and delivering meals to the homeless throughout the past year and provided some support on an appointment basis rather than as a drop-in.

Our activities include an association with the North London Iranian Church, a Farsi speaking Christian church, and Kingdom Ministries, who are a Punjabi, Urdu and Hindi speaking Christian church. We would normally open our premises to both churches for church services and Bible study. These meetings were suspended until the regulations permitted.

The Church also supports in prayer, and financially, Christian outreach programmes both in the UK and abroad, through: The Baptist Missionary Society, Baptist Home Mission Fund, Arab World Missions, Christian Education Project, Carmel Ministries (India), raising the living standards of people in very practical as well as spiritual ways.

Faith outreach to our local community

By creating the opportunity of private prayer, providing a help line, adding relevant material to our website and the use of video conferencing we have sought to reach out and serve our community in both practical and spiritual ways making the Christian faith relevant to the daily lives of both our own congregation and to those we live and work amongst. As noted above we plan to open a Friendship First café, we have registered as a Hong Kong Friendly Church ready to welcome people who arrive in this country from Hong Kong. We are in discussion with a national organisation about providing accommodation and ongoing support for refugees when they receive the right to remain in UK.

Financial review

During the year the total income rose by £18,100 to £162,200, this however includes a grant for £20,149 and a legacy for £20,024. The expenditure decreased by £108,800, to £115,400 and as a result the cash held by the charity increased by £46,800, to £209,100, of which £206,700 is unrestricted and can be used for any charitable purpose. We thank God for the generosity of our donors especially over what has been a difficult year. Our Church and hall premises date back to 1907 and are listed with Historic England as good examples of the Arts and Crafts Movement. A Quinquennial Inspection advised us that urgent work was required to repair/maintain the stonework and spire. Repairs/preservation has been undertaken and during the last financial year £111,800 was spent on these repairs, a further expenditure of £17,100 has been spent on completing these repairs from this financial year.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £30,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £206,700 and the charity is holding funds in excess of the policy for the purpose of funding future activities and maintaining premises.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Under the constitution, the executive body of the Church is the Leadership Team comprising the Church staff and elected deacons together with other co-opted members. New trustees are recruited and appointed by a majority vote of members.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:



Ian Morris

Date: 29/7/2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
ILFORD HIGH ROAD BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Ilford High Road Baptist Church ('the charity') for the year ended 31 March 2021 on pages 7 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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



Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 30 July 2021

ILFORD HIGH ROAD BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		87,150	-	105	87,254	97,704
Gift aid receipts		17,233	-	-	17,233	18,344
Legacies		20,024	-	-	20,024	-
VAT refunds		20,149	-	-	20,149	-
Rental income		16,943	-	-	16,943	24,480
Charitable activities		-	-	-	-	2,545
Interest		389	-	-	389	1,091
Other		252	-	-	252	-
Total receipts		<u>162,138</u>	<u>-</u>	<u>105</u>	<u>162,243</u>	<u>144,163</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	93,365	-	-	93,365	202,357
Grants paid in relation to charitable activities undertaken by others	3	22,046	-	-	22,046	21,821
Total payments		<u>115,411</u>	<u>-</u>	<u>-</u>	<u>115,411</u>	<u>224,179</u>
Net of receipts / (payments) before transfers		46,728	-	105	46,832	(80,015)
Transfers between funds	5	(574)	-	574	-	-
Net movement in funds		<u>46,154</u>	<u>-</u>	<u>678</u>	<u>46,832</u>	<u>(80,015)</u>
Cash funds as at last year end		160,575	-	1,742	162,317	242,333
Cash funds at this year end	A	<u>206,729</u>	<u>-</u>	<u>2,420</u>	<u>209,149</u>	<u>162,317</u>

The notes on pages 9 - 11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2021

	<u>Unrestricted Funds</u>		Restricted funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	74,840	-	2,420	77,260	30,757
Notice deposits	131,729	-	-	131,729	131,340
Petty cash	160	-	-	160	220
	<u>206,729</u>	<u>-</u>	<u>2,420</u>	<u>209,149</u>	<u>162,317</u>
B Other monetary assets					
Gift aid due to charity	3,699	-	-	3,699	6,263
Other debtors and accrued income	1,846	-	-	1,846	1,955
	<u>5,545</u>	<u>-</u>	<u>-</u>	<u>5,545</u>	<u>8,219</u>
C Liabilities					
Falling due within one year:					
Trade creditors	-	-	-	-	13,029
PAYE/NI due	270	-	-	270	259
BU pension scheme deficit	3,695	-	-	3,695	3,631
Fee for Independent Examination	1,680	-	-	1,680	1,680
	<u>5,645</u>	<u>-</u>	<u>-</u>	<u>5,645</u>	<u>18,600</u>
Falling due after one year:					
BU pension scheme deficit	33,905	-	-	33,905	47,369
	<u>33,905</u>	<u>-</u>	<u>-</u>	<u>33,905</u>	<u>47,369</u>
Total	<u>39,550</u>	<u>-</u>	<u>-</u>	<u>39,550</u>	<u>65,968</u>

D Assets retained for charity's own use

	Value 2021	Value 2020
	£	£
Church buildings	10,335,891	9,862,753
Church contents and equipment	76,535	76,230
The Welcome Centre	2,386,473	2,330,540
78, South Park Road, Ilford	1,000,000	1,000,000
8, St Mary's Road, Ilford	254,919	248,954
	<u>14,053,818</u>	<u>13,518,477</u>

The church buildings (incorporating the Skylight) are under the custodial trusteeship of the Baptist Union Corporation Ltd.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

In order to raise sufficient funds to complete the building of the Welcome Centre, the top two floors were leased in November 2011 to Centrepont for 60 years for the sum of £800,000.

The accounts were approved by the trustees and signed on their behalf

by  date 29/7/2021
Ian Morris

The notes on pages 9 - 11 form part of these accounts.

ILFORD HIGH ROAD BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Ministry employment and expenses	30,430	-	-	30,430	31,160
Mission and outreach	9,350	-	-	9,350	10,971
Premises costs	28,215	-	-	28,215	39,746
Stonework and Spire restoration	17,142	-	-	17,142	111,809
Admin support and other ministry costs	5,321	-	-	5,321	7,231
Governance	1,440	-	-	1,440	1,440
Other costs	1,468	-	-	1,468	-
	<u>93,365</u>	<u>-</u>	<u>-</u>	<u>93,365</u>	<u>202,357</u>

3 Grants and gifts paid to others

Organisations:					
Arab World Ministries	1,800	-	-	1,800	1,800
Baptist Missionary Society	6,300	-	-	6,300	6,300
Home Mission Fund	6,300	-	-	6,300	6,300
Christian Education Project	2,500	-	-	2,500	2,500
Urban Vision Team	3,900	-	-	3,900	3,900
Organisations < £1,000	1,246	-	-	1,246	1,021
	<u>22,046</u>	<u>-</u>	<u>-</u>	<u>22,046</u>	<u>21,821</u>

4 Transactions with related parties

Andrew Willis served as a church leader and was paid £24,125 [2020: £23,588] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Andrew Willis, who is a trustee, so that they could better perform their duties.

ILFORD HIGH ROAD BAPTIST CHURCH
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5 Movement of funds

	Balance at 31Mar2020 £	Receipts £	Payments £	Transfers £	Balance at 31Mar2021 £
General funds	160,575	162,138	(115,411)	(574)	206,729
	<u>160,575</u>	<u>162,138</u>	<u>(115,411)</u>	<u>(574)</u>	<u>206,729</u>
Restricted funds					
Youth Worker	1,313	-	-	-	1,313
Children and Youth project	-	105	-	-	105
Special Offerings	-	-	-	574	574
Choir fund	429	-	-	-	429
	<u>1,742</u>	<u>105</u>	<u>-</u>	<u>574</u>	<u>2,420</u>
Total funds	<u>162,317</u>	<u>162,243</u>	<u>(115,411)</u>	<u>-</u>	<u>209,149</u>

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister is eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

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Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020.

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

Payments made in the year

	2021	2020
	£	£
Defined Contribution Plan:		
Employee contributions	2,650	2,569
Employer contributions	1,987	3,211
	<u>4,637</u>	<u>5,780</u>
Deficiency contributions to Defined Benefit Plan	<u>2,740</u>	<u>3,573</u>
	<u><u>7,376</u></u>	<u><u>9,352</u></u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.