

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

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:

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.

Pastoral Support

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.

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. 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).

Faith outreach to our local community

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			
		£	£	£	£	£
<i>Income receipts</i>						
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
<i>Total receipts</i>		144,113	5,000	2,766	151,879	140,463
<i>Payments</i>						
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
<i>Total payments</i>		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.