

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. |
| CHARITY REGISTRATION NUMBER | 1127683 |
| 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 |
| 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 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.Morris1 (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.