

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
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2025-09-15 - 1:51:17 PM GMT
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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
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