WORCESTER PARK BAPTIST CHURCH

England & Wales · Charity number 1128662

Details

Other names	WPBC
Status	Registered
Legal form	Previously excepted
Registered	2009-03-19
Register	View on the Charity Commission register

Contact

Address	Church Secretary Worcester Park Baptist Church The Avenue Worcester Park KT4 7EW
Phone	02083305333
Email	hello@wpbc.org.uk
Website	www.wpbc.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.

Activities: Sunday worship 10.30am , with creche & children's groups.Carers & Toddlers Group. Twins & Multiples Group.Easter Holiday Bible Club. Youth activities inc. Boys' & Girls' Brigades, YouNite.Lunch Break club & Thursday Fellowship for senior citizens."The Living Room"- a Renew Wellbeing Cafe. Hub cafe."Connect" groups for people to study the Bible, pray, support and encourage each other.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.
- Kingston Upon Thames
- Surrey
- Sutton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£255,299	£201,799	-	-
2023-12-31	£387,334	£162,511	-	-
2022-12-31	£407,918	£169,507	-	-
2021-12-31	£463,019	£125,692	-	-
2020-12-31	£390,906	£160,827	-	-

Trustees

Name	Role	Appointed
Carolyn Margaret Selves		2026-01-01
DAVID HICKS		
DR IAN MCLENAGHAN		
JOHN CHARLES SMITH		2013-01-18
JONATHAN HILL		
Mr ALI MILLS		2015-01-01
ROBERT JOHN REX MILLS		
Rev GAVIN MARK CARPENTER		2020-04-01
Rowena Mills		
SARAH THACKER		

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WORCESTER PARK BAPTIST CHURCH

England & Wales - Charity number 1128662

Accounts

Worcester Park Baptist Church

Annual Report and Financial Statements for the period 1 January 2024 to 31 December 2024

Charity Number: 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST

CHURCH

ANNUAL REPORT and FINANCIAL

STATEMENTS

FOR THE PERIOD ENDED

31 DECEMBER 2024

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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (Minister) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Barclays Bank London Baptist Property Board Epworth Cash Plus Fund for Charities
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Chaweevan Williams FCCA 20-22 Wenlock Road London N1 7GU
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above objective.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

The Constitution was amended on 17th March 2021 to permit online and hybrid meetings; this followed guidance provided by the Baptist Union during the Covid pandemic.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules were systematically considered by the Trustees and recommendations were brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

The members' meetings normally take place five or six times per year. The constitutional requirement is for a minimum of four general meetings. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution

permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings; from June 2023 a Minister-in-Training on placement (Makeda Hewitt) was also invited. During the year meetings of trustees were held in hybrid meetings, and in person. Members' meetings were held as hybrid meetings, though most attendees were in person.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).

2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).

3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. The church employed a full-time minister and a full-time Families and Children's Worker. Epsom & Ewell Cleaning company had won the contract for cleaning after Practical Completion in August 2022.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and are streamed via YouTube to those unable to attend.

A Worship Leaders' Group meet at regular intervals.

There is a children's programme for 4 –12-year-olds during the morning services. Usually on the second Sunday of the month the whole worship time is an all-age event led by the Families and Children's Worker. Parents and carers are encouraged to sit with children during the all-age communion services. The Brigades' Parade services are held on such Sundays. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The church runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they are mainly in person meetings - but use is made of Zoom links as appropriate.

The Sunday service sermons and Connect groups had teaching and learning together, beginning 2024 with a ”First Steps” course by Third Space Ministry. This gave a gentle introduction to sharing the good news of the gospel. Also, during 2024 there was a series on the book of Amos, the Diary of a Disciple (using 5 disciples and excerpts from “The Chosen” series); and themes from the Baptists’ Declaration of Principle.

During the Advent period a London Institute of Contemporary Christianity course – “Down to Earth” – was used. The church also experimented with a daily Bible study app linked to the course.

The church for the first time hosted a multi-cultural carol service using English, Korean and Portuguese languages with input from the three churches using the premises on Sundays.

Mission interest was maintained by the work of the Mission Forum and by the good relationship with the Cowies (BMS World Mission), who attended services, Zoom calls and participated in a WhatsApp prayer group. This contact with the Cowies continued after they left BMS (World Mission) and Jutta Cowie commenced studies at Bristol Baptist College for the Baptist ministry. A bring and share lunch was held with them in July. Jutta was inducted as a Minister-in- Training at Emersons Green Baptist Church in September. Genesis Acaye (an agriculturalist specialising in agroforestry, and based in Gulu, Uganda) became the new BMS link missionary.

Children's activities

Toddlers continued to attend the Carers & Toddlers and Twins & Multiples weekly term-time sessions. A well-attended Pancake Day party was held in February. The Christmas Experience was repeated for families with toddlers.

A one-person performance of “A Christmas Carol” was presented in December for young families.

For Young People the church runs weekly meetings of Boys’ Brigade and Girls’ Brigade Companies during school term-time. A Brigades’ Awards evening was held on a regular Thursday meeting evening in June. Junior boys attended a joint BB camp. Four adults were trained as GB assistants to enable the ministry to continue. The oldest members of Boys’ Brigade and Girls’ Brigade meet together as You-Nite every four weeks under the guidance of BB leaders and the Family & Children’s Worker to discuss their choice of topics. A Korean para-church organisation, Ezemiah, met on Fridays in term time for discipling 11-15 year old Koreans in English language groups.

The Open the Book team’s weekly visits to the whole school assembly at Malden Manor
Primary School continued with use of material from the Bible Society. Most members of the team also assisted in presentations of the Easter Experience by Sutton Schoolswork, for Sutton primary schools in local churches, reaching c.2,000 children.

Youngsters involved in the Youth Alpha course meet approximately every six weeks under the title of #DSSB (Don’t Stress, Stay Blessed).

A new outreach to children with little or no church contact was begun in July and advertised through internal groups and local primary schools. SC24 (Summer Club 2024) for one week in July was attended by c.50 children. Lunch was provided for them and their parents. The theme was based on Luke’s gospel with sessions entirely led by WPBC volunteers and staff. This successful venture was planned to be repeated in 2025.

The Church has adopted the Baptist Union "Safe to Grow" policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest Baptists Together guidance.

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available for all parents, leaders, and helpers.

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

Adults

The church began to explore how to build upon those already attached to it in the 20-40 year old age groups in order to reach out to others. The initial meetings began with board game evenings.

Older people are catered for by the Thursday Fellowship and Lunch Break organisations, and an increasing number in the fortnightly Friday morning Connect Group. A Holiday @ Home event was held on a day in August.

The church's presence at the Big Day Out in a local park in June was used to advertise SC24, with a sandpit beach and free drinks. Nine members of the church participated in the team for Love All, Serve All run by Third Space Ministries to serve the evening queues for tickets at the Wimbledon tennis championships.

Communications

Use of SMS (particularly for prayer texts) and email messages (including the WPBC Weekly) via ChurchSuite and Mailchimp continued. Both the Weekly and the bi-monthly magazine moved to a digital display format.

The church meeting approved a Hybrid Church Charter in which the church agreed to meet ten proposals affecting everybody being able to access events in person or on-line. A TV screen monitor was installed in the Prayer Hub to allow for sharing of such events as lunch-time communion.

A new large-scale poster was display externally on the Purdey Court side of the premises. This provided details of regular church events, the two hosted churches and provided A4 space for one-off events to be inserted.

Minister

The minister, Rev. Gavin Carpenter, has led many Facebook Live meditations (e.g. during Lent weekdays), in-person prayer times in the Prayer Hub, and Zoom prayer times.

Gavin was the placement supervisor for Makeda Hewitt, a Minister-in-Training, from Spurgeon's College. Her work at WPBC included attendance and participation on Sundays and the equivalent of two half days per week participating in and leading different ministries of the church. She became involved in chairing the deacons' meetings. In the autumn she joined the BU settlement process for a first ministerial appointment.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, continued her regular support to Carers and Toddlers and the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, and liaising and working with helpers in Sunday's children's church sessions.

She spent time continuing the relationship with Cuddington Community Primary School and working with Spinnaker and was a useful back-up member of the Open the Book team for Malden Manor Primary School. She assisted other churches in transition lessons for Year 6 pupils, led in the Christmas Journey at WPBC and acted with the Open the Book team in Easter Experience performances in Sutton.

She has worked with a member of staff of London Baptists on peer support arrangements for Family and Children's Workers. She attended a two session course on domestic abuse.

As part of the intergenerational life of the church she assisted the minister at Thursday Fellowship. She is also a member of the Worship Leaders team.

She has continued with the task of overseeing the Hub and its use, liaising with the secretary and other leaders who provided their expertise on heating and audio-visual services and with the person taking over the booking of premises by external agencies. She has been proactive in enabling community use of the Hub.

Grants

Grants to external agencies and projects accounted for 7.8% of voluntary income to the General Fund income for the year. In addition, there were other designated gifts not from the General Fund, including those listed in the attached accounts. The Trustees alone take action for urgent appeals (e.g. Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were nine missions supported by the church as a whole.

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

Attendance and membership

Attendance at services is difficult to record accurately when services are online or hybrid. The congregation is about 90 for a normal service. This is supplemented by viewing of the YouTube broadcast which typically attracts 50-60 views.

At the end of the 12-month period, the church membership had decreased by three – two deaths, three resignations, and two new members) and new member. On 31 December 2024 the membership stood at 79. There was one baptism in the period.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had regular contact with the following identified individuals:

Children 0-10	200
Young people 11-17	18
Adults	241

The estimated average attendance at services was 78 people per week plus 69 views via YouTube.

Twenty-two adults and children attended Welcome Teas to get to know people and to hear an explanation of the ethos of the church.

Plans and actions

The major ongoing items from January 2024 to December 2024 included continuing to work with the consultants and contractors, running new and old ministries, particularly the Hub Café and The Living Room.

The Big Day Out in Shadbolt Park run by Cuddington Residents Association was used to promote SC25 (a summer holiday Bible Club for primary school children).

Various policies, procedures and assessments required by law or recommended by the Baptist Union or Charity Commission were reviewed, commenced or acted upon in 2024. These included the Internal Financial Controls Policy, a general Risk Assessment, a Fire Risk Assessment, a Health and Safety Assessment, a Baptistry Risk Assessment.

An Actions Register tracking deacons' meeting discussions was commenced.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team working with the Minister and Pastoral Care Team coordinator.

Twenty two newcomers (adults and children) were welcomed with a Welcome Tea, giving a chance for social exchange, and exploring the ethos and work of the church.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday (after permission from the Council) by members. At Christmas 2024 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises: equipment and maintenance

A further three pairs of large colourful banners were designed by Jonathan Hill and displayed either side of the front of the main hall: These included one giving an illustrated narrative of Christ's crucifixion and resurrection and sets for harvest and the Christmas story.

The community Automated External Defibrillator (AED) was installed on an external wall of the church building and a St. John's Ambulance trainer from the church provided teaching on its use for church members and users of other AED's in the locality. The assistance of Councillor Massimi was appreciated.

The leaking baptistry was repaired at a cost of £7,128 by a specialist company providing insulation and non-slip surfaces. The church was pleased to be able to use the refurbished facility in April 2024.

The heating system was flushed, heat exchangers in boilers were replaced, and new low surface temperature radiators were installed in the Pentagon. New radiator control values with wi-fi control were installed in the older part of the premises.

It was agreed that acoustic panels for the Pentagon should not be progressed.

More security cameras were installed to the rear and sides of the premises, and a PIN-operated magnetic lock was installed on the gates leading to the flat's front door. This included a vandal resistant keypad, exit button, and a break glass unit for the fire escape route.

Quotes for the maintenance of mechanical and plumbing systems, fire alarm system, automatic front doors and the intruder alarm were obtained and contracts signed.

New larger nappy bins were provided in four locations.

Two small monitor screens were installed on the main hall platform to assist service leaders.

The rented coffee machine and milk cooler used in the Hub Café was purchased outright now that it had been established that use justified the cost.

An air fryer and a replacement microwave oven were purchased for the kitchen.

The Hub Project

The contractor, Bryan & Langley, has intermittently undertaken rectification of many of the snagging and defects identified since Practical Completion in August 2022. Some retention monies associated with the vinyl flooring and metal cladding have been released. By the end of 2024, the works were inspected again, and a schedule of outstanding items, including warranties, was agreed with the contractor. WPBC and B&L intend to agree on a financial adjustment for many of the items that B&L no longer wishes to complete. However, WPBC has asked B&L to complete the remainder of items, including the remedial work to the single-ply membrane roofing, so that a warranty can be issued, and also to provide a design portion warranty for the screed.

Sufficient funds have been held in the retention funds to deal with any outstanding issues if B&L does not complete their work.

WPBC has entered into maintenance contracts with Sale Group for the boiler and mechanical systems, and with TSF for the fire alarm, intruder alarm, access Control, and the automatic system controlling the front door.

The Hub: a beacon of light and a place of welcome and belonging.

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development had created a place that has added flexibility for many activities by all ages including prayer, worship, learning, study and especially interaction. One of the design objectives of the project was to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The Hub café continued opening on Mondays to Wednesdays from 10am – 2pm. Use by those attending activities on the premises and coming by word of mouth increased. The church is indebted to the volunteers who operate the café and seeks to gain more volunteers to open for more days of the week. The café offers an attractive limited range of paninis, snacks, cakes, soups, hot and cold drinks, etc. It has made a significant financial contribution to the church as well as being a much-enjoyed community facility attracting regular visitors.

The "Living Room" (part of a national ministry of Wellbeing Cafes, where it is "ok not to be ok"), operates in the Hub café area and the prayer Hub. Links continued with Mind in Kingston and the Mary Frances Trust (Epsom-based).

There continued to be a good uptake of the capacity for lettings; this has included external pre-school children's groups, an Alcoholics Anonymous group, sessions by one-to-one counsellors, various Pilate and Keep Fit groups. These have provided much needed income.

It was agreed to permit an external children's party organiser to use the Hub and the church main hall on two Saturdays per month (decided by the church in advance) except for the summer holiday period and December, with strict requirements concerning security and cleaning in the absence of cleaning contract staff between Friday and Sunday mornings.

At the end of the year, an external dementia support group started a weekly Memory Cafe within the Tuesday opening hours of the Hub café. This group provided support to people with memory loss who came with their carers.

Linden Bridge School (a special school for children and young people (4-19 years) with complex social communication needs) began bringing an older pupil for work experience in the Hub café once a week, with support from their staff.

A significant feature of the Hub décor is the exhibition display place for artwork. An open afternoon event was held for parents and friends of children from Cuddington Community Primary School whose differing age-group classes had provided artwork demonstrating what Christmas meant to the children. The Hub also hosted a model Christmas village display with lights and actions.

From November, the Hub continued to be used for Church Members' Meetings gathering round tables. The November meeting began an introduction to the care of members of the LGBTQ+ communities.

The Hub project - fundraising (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church.

The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national, and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as needing particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period January to December 2024 raised gifts including:

Pentecost – Tearfund's North Africa appeal - £1,551
Harvest Thankoffering – 276.8kg of food and dried food for Epsom & Ewell Foodbank.
Pre-Christmas offering of food and dried goods to Epsom & Ewell Foodbank.
Christmas Offering/Tearfund 2,068

In addition to the above organisations, gifts were also supplied to missions from the General Fund.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Over 60 of the church family regularly contribute their time to running activities.

In 2024 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees have an established Reserves Policy which requires £25k of liquid assets. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total cash funds of £219,714 of which £172,232 were restricted , and £47,482 were unrestricted.

The church had been running a deficit current General Fund for a few years, but since 2023 this has been reversed. Data showed that in common with many churches, over 25% of donated general fund income comes from a very small number of families or individuals.

The church gratefully acknowledged the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking).

A 3.4% increase in the stipend for the Minister and the salary of the Families and Children's Worker was agreed for 2025, in line with the Baptist Union rise in minimum stipend.

Funding for church maintenance was increased to £15k with a sinking fund being used for all year-end unexpended funds.

The 2025 General Fund budget was approved with a target of increasing income by 3% over 2024 and included an increase in mission giving from £8k to £9k towards replacing previous reductions.

The Trustees, having made an assessment of any financial risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

The Hub project – fundraising

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website.

At the start of 2024 the church had an outstanding debt of over £195k for an interest-free loan of £241k repayable by May 2027. By the year end, this had been reduced to under £125k. The income to the Hub fund had come from one-off gifts, regular standing orders, legacies, special fund-raising events (quiz evening, car boot and tabletop sale, and craft fair), the sale of scrap metal and the Cash in the Attic scheme. The last two means raised £19,104 in the period.

The special gift day in September 2024 raised £17,120. £625 was given in memory of Tom Hellings.

Future Plans

We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship

with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

The major tasks for 2025 are to:

1. Complete snagging/defect work and make final payments on the building contract
2. Progress the fundraising for the Hub, raising sufficient funds to pay off the remaining interest-free loans by May 2027
3. Continue to provide the Minister-in-Training with opportunities in different aspects of WPBC's ministries and provide mentoring via the Minister
4. Maintain access to online services
5. Maintain contact with users of church facilities
6. Continue teaching and discussion on discipleship, including planning a Church Family Weekend on the premises in June 2025 with celebration, teaching and fun, and supporting Christians on their frontlines (where they regularly meet people).
7. Run a "Creating Sanctuary" course for members looking at understanding pastoral issues relating to LGBTQ+ communities.
8. Further progress the ministries serving the socially isolated and those with mental health issues
9. Continue making the Hub a place of welcome and belonging
10. Maintaining or increasing current letting income
11. Continue the development of a 20s-40s age group gathering.
12. Run SC25 for primary school children for about a week in the summer school holiday

Approved by the Trustees on 14th October 2025 and signed on their behalf by:

David R. Hicks

David Hicks
Trustee

Worcester Park Baptist Church

INDEPENDENT EXAMINER'S REPORT

For the year ended 31 December 2024

I report to the charity trustees on my examination of the financial statements of Worcester Park Baptist Church (Charity no. 1128662) for the year ended 31 December 2024, as set out on pages 15 to 27.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

Independent examiner's statement

Where the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination by being a registered member of the Chartered Association of Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that:

(1) In connection with my examination, no matters have come to my attention which give me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Report) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.
- the accounts have not been prepared in accordance with the methods and principles of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

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



Chaweevan Williams FCCA **Date:** 16th October 2025
Verdant Accountants Limited
Chartered Certified Accountants
20-22 Wenlock Road,
London N1 7GU

Worcester Park Baptist Church

Statement of Financial Activities

For the year ended 31 December 2024

	Notes	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds £
Income from:							
Donations and legacies	2a	**102,171**	**45,190**	**147,361**	111,323	169,030	280,353
Charitable activities	2b	**14,005**	**22,991**	**36,996**	10,089	37,447	47,536
Other trading activities	2c	**62,603**	**-**	**62,603**	55,054	-	55,054
Investments	2d	**676**	**7,663**	**8,339**	893	3,498	4,391
Total income		**179,455**	**75,844**	**255,299**	177,359	209,975	387,334
Expenditure on:							
Raising funds		**-**	**-**	**-**	**-**	**-**	-
Charitable activities	3	**192,346**	**9,453**	**201,799**	**148,332**	**14,179**	162,511
Change in pension provision	11	**-**	**-**	**-**	**-**	**-**	-
Total expenditure		**192,346**	**9,453**	**201,799**	148,332	14,179	162,511
Gains/(loss) on investment assets	7	**238**	**-**	**238**	19	-	19
Net income before transfer		**(12,653)**	**66,391**	**53,738**	29,046	195,796	224,842
Transfers between funds		**20,743**	**(20,743)**	**-**	-	-	-
Transfers between funds	13	**(3,546)**	**3,546**	**-**	158,841	(158,841)	-
Net movements in funds		**4,782**	**49,194**	**53,976**	187,906	36,955	224,861
Total funds carried forward at 31 December 2024		**2,130,906**	**172,232**	**2,303,138**	2,126,124	123,038	2,249,162

Worcester Park Baptist Church

Balance Sheet

As at 31st December 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	6	**2,387,858**	2,367,674
Investments	7	**558**	319
Total fixed assets		**2,388,416**	2,367,993
Current Assets			
Debtors	8	**-**	3,833
Cash at bank and in hand	12a	**231,832**	194,227
Total Current Assets		231,832	198,060
Current Liabilities			
Creditors: amounts falling due within one year	9	**(72,710)**	(72,491)
Net current assets		**159,122**	125,569
Total Assets less Current Liabilities		**2,547,538**	2,493,562
Creditors: amounts falling due after more than one year	10	**(225,000)**	(225,000)
Provisions for liabilities and charges	11	**(19,400)**	(19,400)
Net Assets	12	**2,303,138**	2,249,162
Represented by:			
Restricted funds	13	**172,232**	123,038
Designated funds	13	**45,416**	31,991
Unrestricted funds	13	**2,085,490**	2,094,133
Total funds		**2,303,138**	2,249,162

Approved by the Trustees on 14th October 2025 and signed on their behalf by:

David R Hicks

David Hicks
Trustee

1 Accounting policies

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1a Basis of preparation

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

1b Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1c Fund Accounting

The funds held by the church are either:

Unrestricted general funds — these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.

Designated funds — these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds — these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1d Income

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

All expenditure is accrued as soon as a liability is considered probable and has been headings that aggregate all costs related to the category. Charitable activities include governance costs.

1f Grants Paid

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1g Freehold Property and Depreciation

The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.

1 Accounting policies (cont'd)

1g Freehold Property and Depreciation (cont'd)

No depreciation is provided on the land or buildings, The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

1h Furniture and Equipment

Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

- Furniture & fittings 10% on cost
- Office equipment 33% on cost
- Audio visual equipment 33% on cost
- Kitchen equipment 25% on cost

1i Pension Scheme

The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due.

1j Taxation

The church is not liable for tax on its charitable activities

1k Investment

Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

1l Debtors

Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid,

1m Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

1n Creditors and provisions

Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

1o Financial Instruments

The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

1p Volunteers

Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.

2	Income	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
2a	**Donations and legacies**				
	Donations	**85,701**	**38,374**	**124,075**	243,597
	Grants	**300**	**-**	**300**	300
	Legacies	**-**	**-**	**-**	5,200
	Income tax recoverable on Gift Aid	**16,170**	**6,816**	**22,986**	31,256
		102,171	**45,190**	**147,361**	280,353
2b	**Charitable activities**				
	Fundraising	**-**	**3,887**	**3,887**	4,884
	Cash in the attic	**-**	**19,104**	**19,104**	32,563
	Rental income	**6,596**	**-**	**6,596**	2,970
	Subscription income	**7,409**	**-**	**7,409**	7,119
		14,005	**22,991**	**36,996**	47,536
2c	**Other trading activities**				
	Hall lettings	**23,265**	**-**	**23,265**	22,461
	Flat rental income	**18,307**	**-**	**18,307**	18,260
	Other income	**21,031**	**-**	**21,031**	14,333
		62,603	**-**	**62,603**	55,054
2d	**Investment income**				
	Other income	**659**	**7,663**	**8,322**	4,375
		676	**7,663**	**8,339**	4,391
	Total Income	**179,455**	**75,844**	**255,299**	387,334

	3 Charitable Expenditure On:	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
3a	**Ministry costs**					
	Staff costs	4	75,771	-	**75,771**	70,109
	Manse maintenance		600	-	**600**	1,039
	Manse running costs		17,082	-	**17,082**	16,376
	Adult evangelism & discipleship		1,744	-	**1,744**	838
	Brigades		1,846	-	**1,846**	2,550
	Fellowship costs		1,497	-	**1,497**	1,390
	Subscription exp		1,458	-	**1,458**	1,372
	TV and Music		2,073	29	**2,102**	2,151
	Visiting speakers		-	-	**-**	723
	Youth group		2,244	-	**2,244**	753
	Other ministry expenses		2,053	-	**2,053**	1,197
			106,368	**29**	**106,397**	98,498
3b	**Mission**					
	Grants	5	**8,182**	**3,982**	**12,164**	9,731
3c	**Establishment**					
	Church maintenance		30,809	4,979	**35,788**	11,842
	New building work		-	20,744	**20,744**	-
	Capitalised new building work	6	-	(20,744)	**(20,744)**	-
	Church running costs		40,009	-	**40,009**	31,164
	Depreciation	6	560	-	**560**	953
	Printing, postage & photocopying		944	-	**944**	1,067
	Independent Examination		2,760	-	**2,760**	2,640
	Sundry expenses		701	-	**701**	1,908
	Telecoms & computers		1,244	-	**1,244**	2,861
			77,796	**5,165**	**82,961**	53,301
3d	**Raising funds**		**-**	**277**	**277**	981
	Total Expenditure		**192,346**	**9,453**	**201,799**	162,511

4 Staff costs and related party transactions	2024 £	2023 £
Salaries and stipends	**66,679**	61,784
Employer's national insurance	**1,353**	982
Pension	**7,739**	7,343
	75,771	70,109

The average number of employees during the year was 2 (2023:2). There were no employees with emoluments above £60,000 (2023: none). There were no termination payments in 2024 (2023: nil).

5 Mission Giving	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Institutions:	**£**	**£**	**£**	£
Baptist Missionary Society	2,000	-	**2,000**	2,000
London Baptist Association	2,000	-	**2,000**	1,500
Insight (Kingston Schools)	1,000	-	**1,000**	700
Sutton Schools Christian Workers Trust	1,000	-	**1,000**	700
Others < £1,000 each	2,000	3,982	**5,982**	4,312
	8,000	**3,982**	**11,982**	9,212
Individuals:	182	-	**182**	519
Total Expenditure	**8,182**	**3,982**	**12,164**	9,731

6 Tangible fixed assets

Tangible fixed assets – for use by the Church

	Church Premises	Church Manse	Furniture & Fittings	Equipment	Total
	£	**£**	**£**	**£**	**£**
Cost					
At 1 January 2024	2,324,669	40,758	3,593	6,613	**2,375,633**
Additions	20,744		-	-	**20,744**
At 31 December 2024	2,345,413	40,758	3,593	6,613	**2,396,377**
Depreciation					
At 1 January 2024	-	-	1,576	6,383	**7,959**
Charge for the year	-	-	330	230	**560**
At 31 December 2024	-	-	1,906	6,613	**8,519**
Net book value					
At 31 December 2024	2,345,413	40,758	1,687	0	**2,387,858**
At 31 December 2023	2,324,669	40,758	2,017	230	**2,367,674**

7 Investments Fair value	Listed Investments £
At 1 January 2024	320
Unrealised gains/(loss)	238
At 31 December 2024	**558**

8 Debtors	2024 £	2023 £
Income tax recoverable	-	2,368
Prepayments	-	1,465
	-	3,833

9 Creditors: amounts falling due within one year	2024 £	2023 £
Trade creditors	1,008	1,008
Tax and social security	4,569	4,470
Accruals	51,133	51,013
LBPB loan	-	-
Interest free loans	16,000	16,000
	72,710	72,491

The interest free loans are from three church members. These are unsecured and repayable within three months of a written request or the lender's death.

10 Creditors: amounts falling due more than one year

	£	£
LBPB loan	-	-
Interest free 5 years loan	225,000	225,000
	225,000	225,000

11 Provision for liabilities and charges

	Total Funds 2024 £	Total Funds 2023 £
Liabilities brought forward	19,400	19,400
Deficiency contributions paid in year	-	-
Charge for the year	-	-
Liabilities carried forward	**19,400**	19,400

12 Analysis of net assets by Fund

2024		Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed assets		**2,388,416**	**-**	**2,388,416**
Current assets	12a	**59,600**	**172,232**	**231,832**
Current liabilities		**(72,710)**	**-**	**(72,710)**
Provisions		**(244,400)**	**-**	**(244,400)**
At 31 December 2024		**2,130,906**	**172,232**	**2,303,138**

2023	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	2,367,993	-	2,367,993
Current assets	75,022	123,038	198,060
Current liabilities	(72,491)	-	(72,491)
Provisions	(244,400)	-	(244,400)
At 31 December 2023	2,126,124	123,038	2,249,162

12a Analysis of cash at bank and in hand

2024	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
	26,911	**32,688**	**172,233**	**231,832**

13 Statement of funds

Restricted Funds

The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

Designated Funds

The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose. The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use by the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.

13 Statement of funds (cont'd)

2024	Balance b/fwd 1 Jan 2024 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2024 £
Unrestricted funds:					
General	2,094,133	170,547	(138,161)	(28,300)	**2,098,219**
Special purposes fund	-	-	-	(12,729)	**(12,729)**
	2,094,133	170,547	(138,161)	(41,029)	**2,085,490**
Designated					
BB general fund	2,266	1,903	(1,816)	254	**2,607**
Building fund	97	-	-	(97)	**-**
Carers & Toddlers (GT Gen Fund)	781	3,816	(667)	(2,500)	**1,430**
Charity reserve fund	25,000	-	-	-	**25,000**
GB general fund	1,667	1,173	(1,115)	-	**1,725**
Insurance claim	-	-	-	-	**-**
Pastoral assistance	-	-	-	-	**-**
Pastoral vacancy	-	-	-	-	**-**
Repairs & Maintenance	900	-	(28,202)	28,097	**795**
Other society	-	-	-	-	**-**
Thursday Fellowship(TF Gen Fund)	935	1,105	(596)	(1,000)	**444**
Space 2 Create	345	1,146	(805)	-	**686**
Special purposes fund	-	-	-	12,729	**12,729**
	31,991	9,143	(33,201)	37,483	**45,416**
Total unrestricted funds	**2,126,124**	**179,690**	**(171,362)**	**(3,546)**	**2,130,906**
Restricted funds:					
Building fund	-	-	-	-	**-**
Security deposits re lettings	250	-	-	-	**250**
Tearfund	1,629	1,622	(2,245)	-	**1,006**
Hub Loan Repayment Fund(LRF)	113,842	72,481	(21,204)	3,546	**168,665**
Turn on Tap	83	-	-	-	**83**
Hub Fit Out	7,234	-	(5,006)	-	**2,228**
Harvest	-	-	-	-	**-**
Pentecost	-	1,553	(1,553)	-	-
Mission fund	-	187	(187)	-	**-**
Total restricted funds	**123,038**	**75,843**	**(30,195)**	**3,546**	**172,232**
Total Funds	**2,249,162**	**255,533**	**(201,557)**	**-**	**2,303,138**

13 Statement of funds (cont'd)

2023 Comparative	Balance b/fwd 1 Jan 2023 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2023 £
Unrestricted funds:					
General	1,903,485	167,890	(139,283)	162,041	**2,094,133**
	1,903,485	167,890	(139,283)	162,041	**2,094,133**
Designated:					
BB general fund	1,540	1,851	(2,265)	1,140	**2,266**
Building fund	4,087	-	-	(3,990)	**97**
Carers & Toddlers	478	3,978	(675)	(3,000)	**781**
Charity reserve fund	25,000	-	-	-	**25,000**
GB general fund	790	1,374	(1,147)	650	**1,667**
Insurance claim	-	-	-	-	**-**
Pastoral assistance	15	-	(15)	-	**-**
Pastoral vacancy	61	-	(160)	99	**-**
Repairs & Maintenance	2,129	-	(3,130)	1,901	**900**
Other society	-	-	-	-	**-**
Thursday Fellowship	633	1,291	(989)	-	**935**
Special purposes fund	-	994	(649)	-	**345**
	34,733	9,488	(9,030)	(3,200)	**31,991**
Total unrestricted funds	**1,938,218**	**177,378**	**(148,313)**	**158,841**	**2,126,124**
Restricted funds:					
Building fund	40,558	102,760	(4,025)	(139,293)	**-**
Security deposits re lettings	250	-	-	-	**250**
Special purposes fund	819	3,485	(2,675)	-	**1,629**
Hub Loan Repayment Fund	31,741	102,916	(1,267)	(19,548)	**113,842**
Turn on Tap	50	33	-	-	**83**
Hub Fit Out	12,665	-	(5,431)	-	**7,234**
Harvest	-	781	(781)	-	**-**
Total restricted funds	86,083	209,975	(14,179)	(158,841)	**123,038**
Total Funds	**2,024,301**	**387,353**	**(162,492)**	**-**	**2,249,162**

14 Pension commitments and other post-retirement benefits

Defined benefit 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.

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. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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. The Minister and Families and Children's Worker are members of the scheme.

15 Capital Commitments

At the year end the charity had a capital commitment of £59,000 (2023 £80,000 relating to Phase 3 of the Hub building project).

WORCESTER PARK BAPTIST CHURCH

England & Wales - Charity number 1128662

Accounts

Worcester Park Baptist Church

Annual Report and Financial Statements

for the period 1 January 2023
to 31 December 2023

Charity Number: 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST CHURCH

ANNUAL REPORT and FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

31 DECEMBER 2023

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Independent Examiner's Report
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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (Minister) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Nationwide London Baptist Property Board Epworth Cash Plus Fund for Charities
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Chaweevan Williams FCCA Verdant Accountants 20-22 Wenlock Road London N1 7GU
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above objective.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

The Constitution was amended on 17th March 2021 to permit online and hybrid meetings; this followed guidance provided by the Baptist Union during the Covid pandemic.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules were systematically considered by the Trustees and recommendations were brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

The members' meetings normally take place five or six times per year. The constitutional requirement is for a minimum of four general meetings. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church

Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings; from June 2023 a Minister-in-Training on placement (Makeda Hewitt) was also invited. During the year meetings of trustees were held on-line, in hybrid meetings, and in person. Members' meetings were held as hybrid meetings, though most attendees were in person.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).

2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).

3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. The church employed a full-time minister and

a full-time Families and Children's Worker. Epsom & Ewell Cleaning company had won the contract for cleaning after Practical Completion in August 2022.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and are streamed via YouTube to those unable to attend.

A Worship Leaders' Group meet at regular intervals.

There is a children's programme for 4 –12-year-olds during the morning services. Usually on the second Sunday of the month the whole worship time is an all-age event led by the Families and Children's Worker. Parents and carers are encouraged to sit with children during the all-age communion services. The Brigades' Parade services are held on such Sundays. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The church runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they are mainly in person meetings - but use is made of Zoom links as appropriate.

The Sunday service sermons and Connect groups had teaching and learning together through a series on Growing on the Frontline, the Sermon on the Mount, and a series on Romans. The series at Christmas 2023 was entitled "Why Christmas" using the Youth Alpha material.

Mission interest was maintained by the work of the Mission Forum and by the good relationship with the Cowies (BMS World Mission), who attended services, Zoom calls and participated in a WhatsApp prayer group.

Children's activities

Numbers of toddlers grew with the return of the church's full premises in September 2022. A Family Experience featuring a bouncy castle was put on one day in the February half-term. A Christmas Experience was arranged for families with toddlers and the Lantern Arts Theatre performed for a family audience on another occasion.

For Young People the church runs weekly meetings of Boys' Brigade and Girls' Brigade Companies during school term-time. A Brigades' Awards evening was held on a regular Thursday meeting evening in June. The oldest members of Boys' Brigade and Girls' Brigade meet together as You-Nite every four weeks under the guidance of BB leaders and the Family & Children's Worker to discuss their choice of topics. From late autumn 2023, a Korean para church organisation, Ezemiah, met on Fridays in term time for discipling 11-15 year old Koreans in English language groups.

The Open the Book team's weekly visits to the whole school assembly at Malden Manor Primary School continued with use of new material from the Bible Society from

September 2023. A highlight of the year was running an Alpha Youth course from April attended by young teenagers, which gave them a great opportunity to bond together and consider their relationship with God.

Youngsters involved in the Youth Alpha course decided to meet approximately every six weeks under the title of #DSSB (Don't Stress, Stay Blessed).

Plans were begun to review the old Holiday Bible Club (last run in 2019) for a new outreach in 2024.

The Church has adopted the Baptist Union "Safe to Grow" policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest Baptists Together guidance.

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available for all parents, leaders, and helpers.

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

An anonymous allegation of an historical sex offence (of one event in the 1960s), committed by a long-deceased member of the church, against a minor was referred to the police, to the Baptist Union, Boys' Brigade, the church's insurers, and the Charity Commission. The alleged offence took place off the church premises. No records exist of other offences by the person and the matter appears closed.

Adults

An invitation to explore how the church might build upon those already attached to it in the 20-40 year old age groups in order to reach out to others was endorsed by the church meeting in November.

Older people are catered for by the Thursday Fellowship and Lunch Break organisations, and an increasing number in the fortnightly Friday morning Connect Group.

An Alpha course for adults was held from September 2023.

The church's presence at the Big Day Out in a local park in June was used to advertise the Hub café and The Living Room. Details of The Living Room are on page 11 in the section "The Hub: a beacon of light….."

Communications

Use of SMS (particularly for prayer texts) and email messages (including the WPBC Weekly) via ChurchSuite continued.

The church used digital means of booking for events. It was pleased to liaise with a group of local ward councillors who were prepared to run one-to-one digital training for beginners (IT for Tea) during café hours commencing in September.

The leaders used a half day meeting to consider the church's strapline, vision, and mission statements.

The Communications Group worked on standardization of advertising, a Christmas main display board, and a refresh of the noticeboard adjacent to Purdey Court, the planning for a "Welcome to the church" video for the website and YouTube, more video content, and updating the rolling presentations in the Hub.

Minister

The minister, Rev. Gavin Carpenter, has led many Facebook Live meditations (e.g. during Lent weekdays), in-person prayer times in the Prayer Hub, and Zoom prayer times.

Gavin became the placement supervisor for Makeda Hewitt, a Minister-in-Training, from Spurgeon's College. Her work at WPBC included attendance and participation on Sundays and the equivalent of two half days per week participating in and leading different ministries of the church. In the summer she passed her Ministerial Recognition Committee interview in the three stages of participation, personal journey, and leadership.

After a deadline deferral, Gavin completed his Master's degree from Roehampton University on Christian Ministry. He participated in the Baptist Together's Continuing Ministerial Development which included a 360-degree review.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, continued her regular support to Carers and Toddlers and the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, and liaising and working with helpers in Sunday's children's church sessions.

She spent time continuing the relationship with Cuddington Community Primary School and was a useful back-up member of the Open the Book team for Malden Manor Primary School. She assisted other churches in transition lessons for Year 6 pupils.

She has worked with a member of staff of London Baptists on peer support arrangements for Family and Children's Workers. In future she would be involved with a group of south-east organisations supporting schools & children's workers and stepping back from Messy Church work.

As part of the intergenerational life of the church she assisted the minister at Thursday Fellowship. She is also a member of the Worship Leaders team.

She has continued with the task of overseeing the Hub and its use, liaising with the secretary and other leaders who provided their expertise on heating and audio-visual services and with the person taking over the booking of premises by external agencies. She has been proactive in enabling community use of the Hub.

Grants

Grants to external agencies and projects accounted for 5.64% of the General Fund

income for the year. In addition, there were other designated gifts not from the General Fund, including those listed on page 23. The Trustees alone take action for urgent appeals (e.g. Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were seven missions supported by the church as a whole.

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

Attendance and membership

Attendance at services is difficult to record accurately when services are online or hybrid. The congregation has risen to 90 for a normal service. This is supplemented by viewing of the YouTube broadcast which typically attracts 50-90 views.

At the end of the 12-month period, the church membership remained the same with one death and new member. On 31 December 2023 the membership stood at 82. There was one baptism in the period.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had regular contact with the following identified individuals:

Children under 11	130
Young people 11-18	20
Adults	145

The estimated attendance at services was 95 people per week plus 50-90 views via YouTube.

Plans and actions

The major ongoing items from January 2023 to December 2023 included working with the consultants and contractors, restarting and running new ministries, particularly the Hub Café and The Living Room. The possibility of a London Baptist intern was endorsed by the church meeting, but the Association received no confirmed applications.

Possible participation in a Night Shelter scheme for 7 weeks in 2023/24 did not occur because the Merton Faith in Action Group did not expand the work to include Worcester Park.

The Big Day Out in Shadbolt Park run by Cuddington Residents Association was used to promote the Living Room and the Hub café.

Work began on updating or initiating various policies, procedures and assessments required by law or recommended by the Charity Commission.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team working with the Minister and Pastoral Care Team coordinator.

Seventeen newcomers were welcomed with a Welcome Tea, giving a chance for social exchange, and exploring the ethos and work of the church.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday (after permission from the Council) by members. At Christmas 2023 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises: equipment and maintenance

A new lectern with power lift to change the height and a large top plate to accommodate notes, with a shelf for a Bible and glass of water, and a built-in microphone was designed with the help of Fuller Finer Furniture. The front included a representation of the Holy Spirit as used on the church spire. This was to show the link between the word and the Spirit. The cost of £1,905 + VAT was covered by the Hub fit out fund.

Two new large colourful banners were designed by Jonathan Hill and displayed either side of the front of the main hall: "For the Lord is good and his love endures for ever; his faithfulness through all generations" (Psalm 100:5) and "This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins" (1John 4:10).

New microphones and additional folding tables and storage/transport trolleys for them were purchased.

The use of the audio facilities was enhanced with a subscription to Spotify for music played, especially when the café was open. A replacement laptop was purchased for the Families & Children's Worker.

An external A-frame sign was used to promote the Hub café. A second card terminal was purchased for use by the café and Carers & Toddlers.

A dangerously installed loft ladder was replaced during snagging work.

A replacement fridge/freezer was purchased for the manse.

Planters were placed adjacent to the front doors as a safety measure and decorative feature (£147).

A replacement refurbished photocopier (£1,500) with a 5-year contract was purchased.

A successful bid was made for a Department of Health & Social Care grant of £750 to cover half the purchase cost of a community Automated External Defibrillator (AED) to go on an external wall of the church building.

A leak underfloor in the heating system was repaired.

Work on the leaking baptistry by volunteers proved unsuccessful and it was agreed to engage a specialist company to insulate, make watertight, and provide protection from heavy covers being dropped in the pool. The estimated cost was £7,000 + VAT.

The heating system had not had a maintenance contract since pre-Covid. The plant room equipment required a flush through, and a pressure switch had to be replaced. Ongoing work would be required in 2024. £1560 was spent in 2023, with a possible rise to £8,000 for the replacement of a heat exchanger and power flushing.

A PIR solar-powered light was installed in the external bin area.

Quotes for the maintenance of mechanical and plumbing systems, fire alarm system, automatic front doors and the intruder alarm were instigated.

The Hub Project

The Civic Opening of the refurbished church and Hub was held on Saturday 14th January 2023 in the presence of worshipful the Mayor, Councillor Yogan Yoganathan MBE and the Deputy Mayor, Councillor Nicola Nardelli, of the Royal Borough of Kingston-upon-Thames. Also invited with permission were the mayors of the two other neighbouring boroughs: the worshipful the Mayor of the London Borough of Sutton, Councillor Trish Fivey, and the worshipful the Mayor of Epsom and Ewell, Councillor Clive Woodbridge.

The Mayor of Kingston gave his greetings, and all the mayors were generous with their time after the service.

The service included presentations on the origin of the church, the vision that led to the expansion and refurbishment, the architectural designs to meet the purposes for the church's ministries, and the fundraising efforts (acknowledging publicly the grants from various organisations excluding those that had wished to remain anonymous). The previous minister, Rev Lucy Wright, led a prayer and Rev. Phil Barnard, Team Leader of London Baptists Regional Ministers, preached. The service of praise and thanksgiving was followed by refreshments.

Major remedial work took place on the Hub after the end of the summer term in July/August. The works included relaying large parts of the Hub flooring and correcting the white paintwork finish in large areas of the building.

A replacement rear fire door was installed in May. A missing handrail was installed on the staircase to the upper room.

By November only 43 out of the 110 defects had been dealt with by the contractor. No final payments were made for snagging and defects in 2023. The O&M manual was slowly progressed towards being a useful searchable tool.

The subcontractor for the roof had gone out of business resulting in delays on incomplete work.

The letting of the newly refurbished church flat, which had been occupied from January 2022 and kept in good condition by the tenants, was extended with a small increase in the rent.

There continued to be a good uptake of the capacity for lettings; this has included external pre-school children's groups, an Alcoholics Anonymous group (particularly aimed at supporting those with young children) and sessions by one-to-one counsellors. These have provided much needed income.

The Parkingeye car park management system, approved in November 2021, came into use at takeover of the building. The system had the intended effect of deterring misuse by commuters or nearby residents; however, there were some unintended consequences as detailed in the 2022 report.

The church withdrew from the management scheme (incurring penalty charge) and instigated a more user-friendly system requiring the gates to be padlocked as the last person left the premises. Adequate and clear signage was provided using the Parking Eye poles.

The Hub: a beacon of light and a place of welcome and belonging.

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development had created a place that has added flexibility for many activities by all ages including prayer, worship, learning, study and especially interaction. One of the design objectives of the project was to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The Hub large screen was used to display the King's Coronation Service on 6th May and the Coronation Big Lunch on 7th May was celebrated with a Bring and Share lunch.

The Hub café continued opening on Mondays to Wednesdays from 10am – 2pm. Use by those attending activities on the premises and coming by word of mouth increased. The moving of the Twins & Multiples Toddlers group to Tuesdays from Thursdays helped increase use of the café and reduce parking space problems on Thursdays. The church is indebted to the volunteers who operate the café and seeks to gain more volunteers to open for more days of the week. The café offers an attractive limited range of paninis, snacks, cakes, soups, hot and cold drinks, etc. A policy for dogs on the premises was agreed.

The new "Living Room" (part of a national ministry of Wellbeing Cafes, where it was "ok not to be ok"), operated in the new Hub café area and the prayer Hub. Links were made with Mind in Kingston and the Mary Frances Trust (Epsom-based).

The Hub decor is enhanced by an Art at the Hub project which elicited 61 entries from 19 participants from the church family. The selection of artwork was changed during the year to give variety.

Apart from the regular use of the Prayer Hub, it was used for drop-in sessions of prayer for the Ukraine/Russia and Israel/Gaza (Hamas) conflicts.

From November, the Hub was used for Church Members' Meetings.

The Hub project - fundraising (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church. However, like most charities, the church had suffered a reduction in income. This was partly through the loss of members and partly from members of the congregation (regular and occasional) not all attending in-person services and not using available alternative means of giving.

A breakdown of expenditure of the General Fund across the church's ministries was produced by considering the time and oncosts of the minister and Families and Children's Worker and the use of rooms, using lettings charges as a guide. This was presented to the congregation resulting in an increase in regular giving.

The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national, and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as needing particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period January to December 2023 raised gifts including:

Tearfund appeal for the Turkey & Syria Earthquake disaster raised £1,617.50 (+£300 from the General Fund)
Harvest Thankoffering – Bible Society £780+ 20g of food for Epsom & Ewell Foodbank
Christmas Offering/Tearfund £ 2,068 + 15kg of food.

In addition to the above organisations, gifts were also supplied to missions from the General Fund.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Over 60 of the church family regularly contribute their time to running activities.

In 2023 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees had an established Reserves Policy which required £25k of liquid assets. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

The insurance cover and premium for the church and manse were reviewed.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total funds of £2,249,162 of which £123,038 were restricted, and £2,126,124 were unrestricted.

The church had been running a deficit current General Fund for a few years, but this was reversed in 2023. Data showed that in common with many churches, over 25% of donated general fund income comes from a very small number of families or individuals.

The church gratefully acknowledges the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking).

Payaz card payment terminals were used for donations and for payments to Carers & Toddlers and the Hub café.

Following a re-financing arrangement by the Trustees of the Baptist Ministers Pension Fund, WPBC'S monthly contribution to the deficit fund continued to be a nominal £1.

A 7.9% increase in the stipend for the Minister and the salary of the Families and Children's Worker was agreed for 2024, in line with the Baptist Union rise in minimum stipend.

The 2024 General Fund budget was approved with a target of increasing income by 11.5% over 2023 and included a 25% increase in mission giving.

The Trustees, having made an assessment of any financial risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

The Hub project – fundraising

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website.

Grants had been awarded by several grant-giving bodies for the Hub. These were all acknowledged publicly at the civic opening service with the exception of those that had requested anonymity.

In February it was agreed to repay the whole of the interest-bearing loan which was costing £840 per month. This left outstanding interest-free loans of £225k (due May 2027) and loans of £10k, £5k and £1k payable on three months' notice.

The Cash in the Attic scheme arranged by David and Carole Hicks and sale of scrap metal by Girvan Thompson raised funds of over £32,563 in this period and passed the £200k mark.

The Gold Day launched in December 2022 subsequently raised £5,445 from old jewellery items. Fundraisers were also held with a board games evening, a Lunch Break special meal and quiz (£365) and a car boot and tabletop sale and a Thursday Fellowship Coronation Tea (£130). A Gala dinner, with Keith Hayman singing, contributed a further £1,380.

A legacy from Brian Kneller contributed £4,000 to the Hub fund. Gifts in memory of Ann Heritage raised £6,000 for the Hub.

Hub costs and debts were explained to members and a Pledge Day produced over 40 responses raising £32k for the Hub.

By 9th April, sufficient funds had been raised to cover the estimated £80k required for snagging works, etc., meaning that all future funds raised would help clear the remaining interest free loans. If £5k was raised per month, the debt would be cleared by May 2027. Allowing for existing standing order payments of £2k/m and Cash in the Attic £1k/m, the net target was £2k/m.

Future Plans

We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

The major tasks for 2024 are to:

1. Complete snagging/defect work and make final payments on the building contract
2. Progress the fundraising for the Hub, raising sufficient funds to pay off the remaining interest-free loans by May 2027
3. Maintain access to online services
4. Maintain contact with users of church facilities
5. Run an Alpha or Youth Alpha course
6. Run a "First Steps" course to assist people in sharing about Jesus Christ
7. Further progress the ministries serving the socially isolated and those with mental health issues
8. Continue making the Hub a place of welcome and belonging
9. Maintaining or increasing current letting income

10. Explore the possibility of an intern from the London Baptist Leadership Year 2024/25 Scheme working at WPBC – if the scheme still runs
11. Reach out to 20s-40s age group using existing people in congregation of that age.
12. Run an event for primary school age children for about a week in a school holiday

The support of Christians in the church working on their frontlines (where they regularly meet people) and being Christ's disciples would be major activities in 2023, as the church seeks to be a beacon of light in the community.

The Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires that the trustees must not approve the financial statements for each financial year unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

FOR AND ON BEHALF OF THE TRUSTEES

David R. Hicks Date 18/9/24
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WORCESTER PARK BAPTIST CHURCH

I report to the charity trustees on my examination of the financial statements of Worcester Park Baptist Church (the charity) for the year ended 31 December 2023 set out on pages 18 to 31.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

Independent examiner's statement

The charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a member of the Chartered Association of Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

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



Chaweevan Williams FCCA
Verdant Accountants Limited
Chartered Certified Accountants
20-22 Wenlock Road
London N1 7GU

Date: 19/09/2024

Worcester Park Baptist Church

Statement of Financial Activities

For the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
		£	£	£	£	£	£
Income from:							
Donations and legacies	2a	**111,323**	**169,030**	**280,353**	94,590	246,028	340,618
Charitable activities	2b	**10,089**	**37447**	**47,536**	5,733	36,847	42,580
Other trading activities	2c	**55,054**	**0**	**55,054**	22,466	0	22,466
Investments	2d	**893**	**3,498**	**4,391**	143	2,111	2,254
Total income		**177,359**	**209,975**	**387,334**	122,932	284,986	407,918
Expenditure on:							
Raising funds		**0**	**0**	**0**	0	0	0
Charitable activities	3	**148,332**	**14,179**	**162,511**	122,395	43,700	166,095
Change in pension provision	11	**0**	**0**	**0**	3,136	276	3,412
Total expenditure		**148,332**	**14,179**	**162,511**	125,531	43,976	169,507
Gains/(loss) on investment assets	7	**19**	**0**	**19**	(80)	0	(80)
Net income before transfer		**29,046**	**195,796**	**224,842**	(2,679)	241,010	238,331
Transfers between funds	13	**158,841**	**(158,841)**	**0**	217,937	(217,937)	0
Net movements in funds		**187,906**	**36,955**	**224,861**	215,178	23,073	238,251
Total funds brought forward at 1 January 2023		**1,938,218**	**86,083**	**2,024,301**	1,723,040	63,010	1,786,050
Total funds carried forward at 31 December 2023		**2,126,124**	**123,038**	**2,249,162**	1,938,218	86,083	2,024,301

Worcester Park Baptist Church

Balance Sheet

As at 31st December 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible fixed assets	6	**2,367,674**	2,368,627
Investments	7	**319**	300
Total fixed assets		**2,367,993**	2,368,927
Current Assets			
Debtors	8	**3,833**	3,918
Cash at bank and in hand		**194,227**	137,128
Total Current Assets		198,060	141,046
Current Liabilities			
Creditors: amounts falling due within one year	9	**(72,491)**	(84,605)
Net current assets		**125,569**	56,441
Total Assets less Current Liabilities		**2,493,562**	2,425,368
Creditors: amounts falling due after more than one year	10	**(225,000)**	(381,667)
Provisions for liabilities and charges	11	**(19,400)**	(19,400)
Net Assets	12	**2,249,162**	2,024,301
Represented by:			
Restricted funds	13	**123,038**	86,083
Designated funds	13	**31,991**	34,733
Unrestricted funds	13	**2,094,133**	1,903,485
Total funds		**2,249,162**	2,024,301

Approved by the Trustees on 10th September 2024 and signed on its behalf by:

David Hicks
Trustee

1 Accounting policies

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1a Basis of preparation

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

The 2020 figures in the financial statements cover a 16 month period and the 2021 figures cover a 12 month period. This is due to a change in the period end, The 2020 and 2021 figures are therefore not comparable.

1b Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1c Fund Accounting

The funds held by the church are either:

Unrestricted general funds — these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.

Designated funds — these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds — these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1d Income

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

1e Expenditure

All expenditure is accrued as soon as a liability is considered probable and has been headings that aggregate all costs related to the category. Charitable activities include governance costs.

1f Grants Paid

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1 Accounting policies (continued)

1g Freehold Property and Depreciation

The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.

No depreciation is provided on the land or buildings, The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

1h Furniture and Equipment

Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

Furniture & fittings 10% on cost

Office equipment 33% on cost

Audio visual equipment 33% on cost

Kitchen equipment 25% on cost

1i Pension Scheme

The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due. This is detailed in notes 10 and 13.

1j Taxation

The church is not liable for tax on its charitable activities

1k Investment

Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

1l Debtors

Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid,

1m Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

1n Creditors and provisions

Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

1o Financial Instruments

The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

1p Volunteers

Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.

2 Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
2a Donations and legacies				
Donations	**87,392**	**156,205**	**243,597**	251,655
Grants	**300**	**0**	**300**	64,438
Legacies	**5,200**	**0**	**5,200**	0
Income tax recoverable on Gift Aid	**18,431**	**12,825**	**31,256**	24,525
	111,323	**169,030**	**280,353**	340,618
2b Charitable activities				
Fundraising	**0**	**4,884**	**4,884**	20
Cash in the attic	**0**	**32,563**	**32,563**	36,827
Rental income	**2,970**	**0**	**2,970**	2,760
Subscription income	**7,119**	**0**	**7,119**	2,973
	10,089	**37,447**	**47,536**	42,580
2c Other trading activities				
Hall lettings	**22,461**	**0**	**22,461**	5,185
Flat rental income	**18,260**	**0**	**18,260**	15,537
Other income	**14,333**	**0**	**14,333**	1,744
	55,054	**0**	**55,054**	22,466
2d *Investment income*				
Dividends	**16**	**0**	**16**	13
Other income	**877**	**3,498**	**4,375**	2,241
	893	**3,498**	**4,391**	2,254
Total Income	**177,359**	**209,975**	**387,334**	407,918

3 Charitable Expenditure On:	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
3a Ministry costs					
Staff costs	4	70,109	0	**70,109**	68,362
Manse maintenance		1,039	0	**1,039**	1,241
Manse running costs		16,376	0	**16,376**	10,458
Adult evangelism & discipleship		838	0	**838**	1,659
Brigades		2,550	0	**2,550**	2,613
Fellowship costs		1,390	0	**1,390**	1,225
Subscription exp		1,372	0	**1,372**	1,221
TV and Music		1,486	665	**2,151**	12,412
Visiting speakers		723	0	**723**	510
Youth group		753	0	**753**	695
Other ministry expenses		1,172	25	**1,197**	1,589
		97,808	**690**	**98,498**	101,985
3b Mission					
Grants	5	**6,279**	**3,452**	**9,731**	11,440
3c Establishment					
Church maintenance		7,074	4,768	**11,842**	20,153
Church running costs		27,139	4,025	**31,164**	26,292
Depreciation		953	0	**953**	1,634
Printing, postage & photocopying		1,067	0	**1,067**	489
Independent Examination		2,640	0	**2,640**	2,520
Accountancy & bank charges		603	263	**866**	625
Professional fees		0	0	**0**	0
Sundry expenses		1,908	0	**1,908**	2,071
Telecoms & computers		2,861	0	**2,861**	2,298
		44,245	**9,056**	**53,301**	56,082
3d Raising funds		**0**	**981**	**981**	0
Total Expenditure		**148,332**	**14,179**	**162,511**	169,507

4 Staff costs and related party transactions	2023 £	2022 £
Salaries and stipends	**61,784**	57,725
Employer's national insurance	**982**	1,509
Pension	**7,343**	9,128
	70,109	68,362

The average number of employees during the year was 2 (2022: 2). There were no employees with emoluments above £60,000 (2022: none).

There were no termination payments in 2023 (2022: nil).

5 Mission Giving	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Institutions:				
Baptist Missionary Society	2,000	0	2,000	4,568
London Baptist Association	1500	0	1,500	1,500
Insight (Kingston Schools)	700	0	700	713
Sutton Schools Christian Workers Trust	700	0	700	713
Others < £1,000 each	860	3,452	4,312	3,885
	5,760	**3,452**	**9,212**	11,379
Individuals:	519	0	519	61
Total Expenditure	**6,279**	**3,452**	**9,731**	11,440

6 Tangible fixed assets

Tangible fixed assets – for use by the Church

	Church Premises £	Church Manse £	Furniture &, Fittings £	Equipment £	Total £
Cost					
At 1 January 2023	2,324,669	40,758	3,593	6,613	**2,375,633**
Additions	0		-	0	**0**
At 31 December 2023	2,324,669	40,758	3,593	6,613	**2,375,633**
Depreciation					
At 1 January 2023	0	0	1,246	5,760	**7,006**
Charge for the year	0	0	330	623	**953**
At 31 December 2023	0	0	1,576	6,383	**7,959**
Net book value					
At 31 December 2023	2,324,669	40,758	2,017	230	**2,367,674**
At 31 December 2022	2,324,669	40,758	2,347	853	**2,368,627**

7 Investments	Listed Investments £
Fair value	
At 1 January 2023	300
Unrealised gains/(loss)	19
At 31 December 2023	**319**

8 Debtors	2023 £	2022 £
Income tax recoverable	2,368	2,368
Prepayments	1,465	1,550
	3,833	3,918

9 Creditors: amounts falling due within one year	2023 £	2022 £
Trade creditors	1,008	1,008
Tax and social security	4,470	4,179
Accruals	51,013	50,893
LBPB loan	0	12,525
Interest free loan	16,000	16,000
	72,491	84,605

The interest free loans are from three church members. These are unsecured and repayable within three months of a written request or the lender's death.

10 Creditors: amounts falling due more than one year

	£	£
LBPB loan	0	156,667
Interest free 5 years loan	225,000	225,000
	225,000	381,667

In 2022 there is an additional interest free 5 years loan of £225,000 from a church member. The London Baptist Property Board (LBPB) agreed to loan WPBC £275,000 on 27 October 2020. The loan is unsecured, repayable over 15 years and the interest rate is variable, currently 6.25% (2022 at 5.75%). Repayment in 2023 reducing total from £156,667 to Nil is falling due after more than one year (2022: £156,667).

11 Provision for liabilities and charges

	Total Funds 2023 £	Total Funds 2022 £
Liabilities brought forward	**19,400**	19,400
Deficiency contributions paid in year	0	0
Charge for the year	0	0
Liabilities carried forward	**19,400**	19,400

12 Analysis of net assets by Fund

2023	**Unrestricted Funds £**	**Restricted Funds £**	**Total Funds 2023 £**
Fixed assets	**2,367,993**		**2,367,993**
Current assets	**75,022**	**123,038**	**198,060**
Current liabilities	**(72,491)**		**(72,491)**
Provisions	**(244,400)**		**(244,400)**
At 31 December 2023	**2,126,124**	**123,038**	**2,249,162**

2022	**Unrestricted Funds £**	**Restricted Funds £**	**Total Funds 2022 £**
Fixed assets	2,368,927		2,368,927
Current assets	54,963	86,083	141,046
Current liabilities	(81,246)		(81,246)
Provisions	(404,426)		(404,426)
At 31 December 2022	1,938,218	86,083	2,024,301

13 Statement of funds

Restricted Funds

The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

The Ann Young fund was money donated to be used for the benefit of the Boys' & Girls' Brigades and the Thursday Fellowship members. The balance of this was transferred to the building fund this year, which will benefit these groups.

Designated Funds

The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose. The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use by the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Manse Reserve Fund was created to keep separate income from letting the manse during the period without a minister and was again used to update the manse.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.

13 Statement of funds (continued)

2023	Balance b/fwd 1 Jan 2023 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2023 £
Unrestricted funds:					
General	1,903,485	167,890	(139,283)	162,041	**2,094,133**
	1,903,485	167,890	(139,283)	162,041	**2,094,133**
Designated					
BB general fund	1,540	1,851	(2,265)	1140	**2,266**
Building fund	4,087	0	0	(3,990)	**97**
Carers & Toddlers	478	3,978	(675)	(3,000)	**781**
Charity reserve fund	25,000	0	0	0	**25,000**
GB general fund	790	1,374	(1,147)	650	**1,667**
Insurance claim	0	0	0	0	**0**
Pastoral assistance	15	0	(15)	0	**0**
Pastoral vacancy	61	0	(160)	99	**0**
Repairs & Maintenance	2,129	0	(3,130)	1,901	**900**
Other society	0	0	0	0	**0**
Thursday Fellowship	633	1,291	(989)	0	**935**
Space 2 Create	0	994	(649)	0	**345**
	34,733	9,488	(9,030)	(3,200)	**31,991**
Total unrestricted funds	1,938,218	177,378	(148,313)	158,841	**2,126,124**
Restricted funds:					
Building fund	40,558	102,760	(4,025)	(139,293)	**0**
Security deposits re lettings	250	0	0	0	**250**
Special purposes fund	819	3,485	(2,675)	0	**1,629**
Hub Loan Repayment Fund	31,741	102,916	(1,267)	(19,548)	**113,842**
Turn on Tap	50	33	0	0	**83**
Hub Fit Out	12,665	0	(5,431)	0	**7,234**
Harvest	0	781	(781)	0	**0**
Total restricted funds	86,083	209,975	(14,179)	(158,841)	**123,038**
Total Funds	2,024,301	387,353	(162,492)	0	**2,249,162**

13 Statement of funds (continued)

2022	Balance b/fwd 1 Jan 2022 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2022 £
Unrestricted funds:					
General	1,418,296	117,898	(121,172)	488,463	**1,903,485**
	1,418,296	117,898	(121,172)	488,463	**1,903,485**
Designated					
BB general fund	1,618	1,439	(2,067)	550	**1,540**
Building fund	264,648	90	95	(260,746)	**4,087**
Carers & Toddlers	660	1,632	(314)	(1,500)	**478**
Charity reserve fund	25,000	0	0	0	**25,000**
GB general fund	790	844	(1,446)	602	**790**
Insurance claim	1	0	(1)	0	**0**
Pastoral assistance	15	0	0	0	**15**
Pastoral vacancy	9,578	0	0	(9,517)	**61**
Repairs & Maintenance	2,257	0	(128)	0	**2,129**
Other society	0	0	0	0	**0**
Thursday Fellowship	177	1,026	(570)	0	**633**
Special purposes fund	0	0	(85)	85	**0**
	304,744	5,031	(4,516)	(270,526)	**34,733**
Total unrestricted funds	1,723,040	122,929	(125,688)	217,937	**1,938,218**
Restricted funds:					
Ann Young fund	0	0	0	0	0
Building fund	12,777	239,583	(8,533)	(203,269)	**40,558**
Caretaker gas & electricity	0	0	0	0	**0**
Security deposits re lettings	250	0	0	0	**250**
Special purposes fund	1,744	1,238	(2,163)	0	**819**
Hub Loan Repayment Fund	48,239	0	(2,052)	(14,446)	**31,741**
Pentecost	0	1,287	(1,287)	0	**0**
Turn on Tap	0	50	0	0	**50**
Hub Fit Out	0	40,300	(27,413)	(222)	**12,665**
Harvest	0	2,526	(2,526)	0	**0**
Total restricted funds	63,010	284,984	(43,974)	(217,937)	**86,083**
Total Funds	1,786,050	407,913	(169,662)	0	**2,024,301**

14 Pension commitments and other post-retirement benefits

Defined benefit 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 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.

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 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. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Actuarial valuation at 31 December 2023

Actuaries, BPS Ltd, BUGB Trustees, and The Pensions Regulator have agreed that on the basis of a revised Statement of Contribu0ons, which was produced in December 2023, it can be confirmed that the DB Pension Scheme is no longer in deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

14 Pension commitments and other post-retirement benefits (continued)

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place by 31 March 2024.

15 Capital Commitments

At the year end the charity had a capital commitment of £80,000 (2022 £80,000 relating to Phase 3 of the Hub building project).

WORCESTER PARK BAPTIST CHURCH

England & Wales - Charity number 1128662

Accounts

Worcester Park Baptist Church

Annual Report and Financial Statements

for the period 1 January 2022
to 31 December 2022

Charity Number: 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST CHURCH

ANNUAL REPORT and FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

31 DECEMBER 2022

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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (Minister) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Nationwide London Baptist Property Board Cambridge and Counties Bank Epworth Cash Plus Fund for Charities
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Chaweevan Williams FCCA Verdant Accountants 20-22 Wenlock Road London N1 7GU
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules were systematically considered by the Trustees and recommendations were brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

By decision of the church meeting of May 2014, the members' meetings normally took place six times per year from that date,. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings. During the year meetings of trustees were held on-line, in hybrid meetings, and in person. Members' meetings were held online in February, May and July and thereafter as hybrid meetings, though most attendees were in person.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).

2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).

3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. This was affected by the Covid restrictions and by the closure of the major part of the church premises for the building of the Hub and refurbishment. The works meant having only a temporary kitchenette to replace the kitchen, temporary toilets and on-site parking for only one staff car up to August 2022. The church employed a full-time minister and a full-time Families and Children's Worker. Epsom & Ewell Cleaning company had won the contract for cleaning after Practical Completion in August 2022.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. These were held at

Cheam Common Junior Academy school hall by kind arrangement – these were streamed via YouTube to those unable to attend. Covid guidelines from the government and Baptist Union were followed. The church was particularly grateful to members of the technical and set-up teams who regularly arrived at 9am at the school every Sunday to ensure the service could be live and be broadcast. The worship services were able to recommence at the church building in The Avenue on 4th September 2022.

A Worship Leaders' Group meet at regular intervals.

There was a children's programme for 4–12-year-olds during the morning services. Usually on the second Sunday of the month the whole worship time was an all-age event led by the Families and Children's Worker. In normal times the Brigades' Parade services were held on such Sundays. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church normally runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they were switched back to in person meetings in 2022, but some made use of Zoom for hybrid meetings.

The Sunday service sermons and Connect groups had teaching and learning together through series on Disciples, The Creed, Nehemiah, and the "The Story of Jesus: The Story of our Lives".

The series at Christmas 2022 was entitled "Going for Gold". Looking at the gifts of the magi and the plan to raise income for the capital expenditure from unwanted and broken jewellery.

During the year it was agreed to ensure that the versions of scripture on the screen and online should match the one being read.

Children's activities

The activities working with toddlers were reduced in the first part of the year by access to only a small part of the church premises, meaning fewer children and parents than usual could be accommodated. Priority was given to toddlers born during or just before the pandemic. Numbers of toddlers grew with the return of the church's full premises in September 2022. A Christmas Experience was arranged for families with toddlers and the Lantern Arts Theatre performed "Christmas Chaos" for a family audience.

The church kept in touch with families online and by WhatsApp and by the delivery of activity bags. The Families and Children's Worker ensured communication with the many families. Activity bags (70-90) were regularly collected or delivered (adhering to strict Covid hygiene protocols).

For Young People, normally the church runs weekly meetings of Boys' Brigade and Girls' Brigade Companies during school term-time; prior to September 2022, the Brigades continued to function at Christchurch with St Philip. The oldest members of Boys' Brigade and Girls'

Brigade meet together as You-Nite every four weeks under the guidance of BB leaders and the Family & Children's Worker to discuss their choice of topics. The YouNite group assisted with decorating the Upper Room under Jonathan Hill's guidance after Practical Completion. Nearly £1900 had been raised for decoration and furnishing through the Christmas Experience in 2021, sales of Christmas cards, and donations.

The Open the Book team's weekly visits to Malden Manor Primary School restarted in September.

Highlights of the year were running Alpha courses, including holding a Youth Alpha course attended by 12 young teenagers, which gave them a great opportunity to bond together and consider their relationship with God.

The Church has adopted the Baptist Union "Safe to Grow" policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest Baptists Together guidance.

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available on the premises for all parents, leaders and helpers.

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

Adults

Older people are catered for by the Thursday Fellowship and Lunch Break organisations, and a Friday morning Connect Group.

The Thursday Fellowship Group was able to meet regularly in a hall at Christchurch with St. Philip by kind arrangement, returning to The Avenue in September 2022. Lunch Break did not operate as a lunch facility until October 2022, and on the less frequent basis of fortnightly, because of the shortage of catering volunteers.

An Alpha course for adults was held at the start of the year.

The church's presence at the Big Day Out in June was used to advertise two new ministries, Space2Create and The Living Room, the latter due to commence after the church reopened. Details of The Living Room are on page 10 in the section "The Hub: a beacon of light….."

Communications

Use of SMS and email messages via ChurchSuite continued, and by the autumn the daily prayer texts were replaced by content in the WPBC Weekly. The Branding and Communication group met to advise on the importance of prioritising the church's finances.

Minister

The minister, Rev. Gavin Carpenter, has led many Facebook Live meditations, in-person prayer times in the Prayer Hub, and Zoom prayer times. The easing of Covid restrictions meant he was able to deal with more pastoral needs in person.

He continued his Master's degree from Roehampton University on Christian Ministry with study leave. He participated in the Baptist Together's Continuing Ministerial Development which included a 360-degree review.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, ably continued her work. She continued her regular support to Carers and Toddlers and the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, and liaising and working with helpers in Sunday's children's church sessions.

She spent time continuing the relationship with Cuddington Community Primary School and was a useful back-up member of the Open the Book team for Malden Manor Primary School. She assisted other churches in transition lessons for Year 6 pupils.

Since May 2020 she has served on the national support groups assisting the main BRF Messy Church team. Since 2021 she has worked with a member of staff of London Baptists on peer support arrangements for Family and Children's Workers.

As part of the intergenerational life of the church she assisted the minister at Thursday Fellowship, and is a member of the Worship Leaders team.

Following the move back to the church premises, she undertook, with the approval of the church, the task of overseeing the Hub and its use, liaising with the secretary and other leaders who provided their expertise on heating and audio-visual services and with the person taking over the booking of premises by external agencies.

Grants

Grants to external agencies and projects accounted for 5.78% of the General Fund income for the year. In addition, there were other designated gifts not from the General Fund, including those listed on page 22. The Trustees alone take action for urgent appeals (e.g., Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were seven missions supported by the church as a whole

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

Attendance and membership

Attendance at services is difficult to record accurately when services are online or hybrid. The number attending in-person at Cheam Common Junior Academy Hall grew to around 50, with 40 at a typical service. On return to WPBC's building in September 2022 after Practical Completion, the congregation has risen up to 90 for a normal service. This is supplemented by viewing of the YouTube broadcast which typically attracts 70-90 views.

At the end of the 12-month period, the church membership remained the same with three deaths and three new members. At 31 December 2022 the membership stood at 82. There were no baptisms in the period.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had regular contact with the following identified individuals:

Children under 11	124
Young people 11-18	20
Adults	131

The estimated attendance at services was 90 people per week plus 70-90 views via YouTube.

Plans and actions

The major ongoing items from January 2022 to December 2022 included working with the consultants and contractors, installing A/V equipment throughout the church building, purchasing good quality second-hand furniture and fittings for the Hub and servery, purchasing new equipment and supplies for the café area, and planning and training for restarting and new ministries, particularly the Hub Café and The Living Room.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team contacting people during and after the pandemic.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday (after permission from the Council) by members attending from the service at Cheam Common Junior Academy. At Christmas 2022 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises: equipment

The contract for the Hub Project included fitting of equipment by the contractor and sub-contractors, particularly in the new kitchen and servery. In addition, there were many other examples of purchases and work carried out by church members; these included: extensive A/V wiring work, installation of new speakers in the worship area, upgrading the hearing loop system, installing new smart TV screens in the Hub and other areas, purchasing good quality second-hand equipment (for the Hub and upper room seating and tables, the chilled display unit and the ambient temperature food display), the selection and rental of a bean to cup coffee machine, fire extinguishers, a cycle shelter with lighting, landscape planting (including the Platinum Jubilee acer tree outside the Beacon Room), a "Welcome" tear drop flag, an A-frame external noticeboard, a key cabinet to manage the now large collection for keys and codes, and blinds for the flat. A replacement laptop was purchased for the minister and the central heating pump was replaced at the manse.

The Hub Project

The church is greatly indebted to Jonathan Hill for all on his work on the Hub project and his communication with the church family through reports and videos of progress on the work.

In September 2020 a special church meeting had received a report on costs and funding and given approval to proceed. Approval had also been given to seek the necessary loans from the London Baptist Property Board to allow for the future temporary cash flow gaps.

The original contract in the sum of £1,460,169.93 + VAT had been awarded to Bryen Langley.

The start was delayed by Covid and the scheme was beset by problems with shortages of supplies and by some sub-contractors' reluctance to give priority to fixed-price contracts that had been negotiated before the Covid pandemic.The actual start was delayed to March 2021, with a planned end in November 2021. However, continuing problems with supplies, contractors and engagement with utility suppliers meant that Practical Completion was not achieved until August 2022. This was only possible by accepting a large snagging list which included several major items including installation of external panels, replacement of the Hub flooring and installation of acoustic panels and splashbacks. Bible texts for the manifestation on the windows were agreed by February. During the autumn half-term acoustic panels were installed and the Hub closed for repairs to perimeter insulation and flooring.

A consequence of the delayed handover was that several demonstrations of how equipment worked (e.g., fire alarm system and kitchen equipment) were so far ahead of actual operational use that they became less sharp in people's memories when required.

The details of final costs are in the Financial Review section on page 13.

Finally, with great rejoicing, the church returned to The Avenue, holding a quiz and fish 'n chip Supper on Saturday 3rd September and worshiping from 4th September using the collection of national flags representing past and present congregation members.

The newly refurbished church flat was occupied from January 2022 with the tenant also paying for a car park space. The monthly net income from the flat rental covered the monthly cleaning costs of the church premises which were incurred from late August 2022.

There has been a good uptake of the letting's capacity; this has included external pre-school children's groups and an Alcoholics Anonymous group (particularly aimed at supporting those with young children). These have provided much needed income.

The Parkingeye car park management system, approved in November 2021, came into use at takeover of the building. The system had the intended effect of deterring misuse by commuters or nearby residents; however, there was some unintended consequences.

Those drivers who regularly attended to lead sessions at the church (both internal and external bookings) were put on a "white" list of those exempt from registration of their cards on each visit. The system was switched off for Sunday services for all three congregations using the premises. However, in practice there were problems of busy people caring for very active children being distracted and of others forgetting to register, or despite notices, thinking that somehow the system would know they were bonafide visitors, or forgetting that they were driving different cars, or making errors in the input, or failing to validate their stay on the terminal. This led to the automatic issue of Parking Control Notices to unaware, but legitimate, users; this gave a poor impression of the church. At first the church was able to cancel such PCNs at no charge, but then Parkingeye decided to levy a £20 administration charge because of the level of cancellations requiring their work. This charge worsened the impression of the church, even though no income went to the church.

In December 2022 the leadership team decided to withdraw from the scheme (despite potential penalty charges) and to ask Parkingeye to advise on a suitable alternative scheme to deal with a large volume of visitors who did not expect to have to register their cars at a church.

The Hub: a beacon of light and a place of welcome and belonging

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development had created a place that has added flexibility for many activities by all ages including; prayer, worship, learning, study and especially interaction. One of the design objectives of the project was to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The church capitalised on the transparency of its work and activities by holding a Community Open morning on 10th September with free refreshments, entertainment from a ukelele band, and showcasing some of the ministries. This was ahead of the formal civic opening planned for 2023. The open morning introduced many local residents to the church and led to new people attending a range of the church organisations' events.

The Hub café initially opened Mondays to Wednesdays from 10am – 2pm from 7th November 2022, and has build up use by those attending activities on the premises and coming by word of mouth. The church is indebted to the volunteers who operate the café and seeks to gain more volunteers to open for more days of the week. The café offers an attractive limited range of paninis, snacks, cakes, soups, hot and cold drinks, etc.

The church was inspected in November by Food Hygiene and Safety Officers for Kingston Council, and achieved the top rating (5) for both the Hub Café and Lunch Break.

The planned new ministries included a Wellbeing Café (part of a national ministry where it was "ok not to be ok"), subsequently called "The Living Room" which operated in the new Hub café area and the prayer Hub.
Links were made with Mind in Kingston and the Mary Frances Trust (Epsom-based).

The Hub decor was enhanced by an Art at the Hub project which elicited 61 entries from 19 participants from the church family.

The Hub project - fundraising (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church. However, like most charities, the church has suffered a reduction in income. This was partly through loss of members and partly from members of the congregation (regular and occasional) not all attending in-person services and not using available alternative means of giving.

The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as being in need of particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period January to December 2022 raised gifts including:

Pentecost Offering	£1,287
Harvest Thankoffering	£ 2,526
to support Ukrainians through Baptist agencies in Poland and Ukraine via BMS World Mission	£17
Christmas Offering/Tearfund for East Africa famine relief	£ 2,038

In addition to the above organisations, gifts were also supplied to missions from the General Fund.

Two families in the church provided accommodation for Ukrainian refugees.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Over 60 of the church family regularly contribute their time to running activities.

In 2022 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board and a charity deposit account with

Financial Review (continued)

Cambridge and Counties Bank. The latter account (95-day notice account) gave a favourable rate for new funds which was not available to any new account holders. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees had an established Reserves Policy which required £25k of liquid assets. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

Free banking from HSBC ceased.

The Pastoral Vacancies Savings Fund balance (£9,577) and the Pastoral Assistance Reserve (£15.20) were transferred to the Special Purposes Account.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total funds of £2,024,301 of which £ 86,083 were restricted, and £1,938,218 were unrestricted.

The church had been running a deficit current General Fund for a few years. Data showed that in common with many churches, 28% of donated general fund income comes from a very small number of families or individuals.

The church gratefully acknowledges the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking) even during the lengthy period when they had been unable to use the premises.

A card payment terminal was introduced for donations and for payments to Carers & Toddlers and the Hub café.

The insured value of the premises was increased from £2,299M to £3.4M.

Following a re-financing arrangement by the Trustees of the Baptist Ministers Pension Fund, WPBC'S monthly contribution to the deficit fund was reduced to a nominal £1 from the former £350.50.

A 7% increase in stipend for the Minister and the Families and Children's Worker was agreed for 2023, in line with the Baptist Union rise in minimum stipend.

The Trustees, having made an assessment of any financial risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

The Hub project – fundraising

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website and the now defunct Amazon Smile site.

Grants had been awarded by several grant-giving bodies following submission and, in some cases, visits by representatives of the funds, and the final claims were made on some of these during 2022.

The Cash in the Attic scheme arranged by David and Carole Hicks and sale of scrap metal by Girvan Thompson raised funds of over £36,827 in this period.

During the year some Hub project loans were repaid and then donated back to the church with the additional benefit of Gift Aid.

After advice from the Cost Consultant the trustees approved a negotiated final contract sum of £1,595.000 plus VAT (total £1,914M) which was significantly lower than what might have been demanded.

Future Plans

We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

The major tasks for 2023 are to:

- hold a Civic opening in January 2023
- ensure the Hub project snagging works are satisfactorily completed
- progress the fundraising for the Hub, including raising sufficient funds in 2023 to meet capital costs falling due one year after Practical Completion
- maintain access to online services
- keep in touch with all users of church facilities
- run an Alpha or Youth Alpha course to share the good news of Jesus Christ
- to further progress ministries to serve the socially isolated and those with mental health issues
- to continue to make the Hub a place of welcome and belonging
- to explore the possibility of an intern from the London Baptist Leadership Year 2023/24 Scheme working at WPBC.
- to attract further lettings income
- to find practical solutions to car parking management issues

The support of Christians in the church working on their frontlines (where they regularly meet people) and being Christ's disciples would be major activities in 2023, as the church seeks to be a beacon of light in the community.

The trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires that the trustees must not approve the financial statements for each financial year unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

FOR AND ON BEHALF OF THE TRUSTEES

David Hicks
Trustee

Date: 31st October 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WORCESTER PARK BAPTIST CHURCH

I report to the charity trustees on my examination of the financial statements of Worcester Park Baptist Church (the charity) for the year ended 31 December 2022 set out on pages 16 to 24.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

Independent examiner's statement

The charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a member of the Chartered Association of Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form snd content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of Accounting snd Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK snd the Republic of Ireland (FRS 102).

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



Chaweevan Williams FCCA
Verdant Accountants Limited
Chartered Certified Accountants
20-22 Wenlock Road
London N1 7GU

Date: 31 October 2023

Worcester Park Baptist Church

Statement of Financial Activities

For the year ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
		£	£	£	£	**£**	£
Income from:							
Donations and legacies	2a	**94,590**	**246,028**	**340,618**	116,744	308,385	425,129
Charitable activities	2b	**5,733**	**36847**	**42,580**	4,813	26,789	31,602
Other trading activities	2c	**22,466**	**0**	**22,466**	1,260	0	1,260
Investments	2d	**143**	**2,111**	**2,254**	1,350	3,678	5,028
Total income		**122,932**	**284,986**	**407,918**	124,167	338,852	463,019
Expenditure on:							
Raising funds		**-**	**-**	**-**	**0**	175	175
Charitable activities	3	**122,395**	**43,700**	**166,095**	116,886	9,231	126,117
Change in pension provision	10	**3,136**	**276**	**3,412**	(600)	0	(600)
Total expenditure		**125,531**	**43,976**	**169,507**	116,286	9,406	125,692
Gains/(loss) on investment assets	7	**(80)**		**(80)**	75		75
Net income before transfer		**(2,679)**	**241,010**	**238,331**	7,956	329,446	337,402
Transfers between funds	13	**217,937**	**(217,937)**	**0**	919,390	(919,390)	0
Net movements in funds		**215,178**	**23,073**	**238,251**	927,421	(589,944)	337,477
Total funds brought forward at 1 January 2022		**1,723,040**	**63,010**	**1,786,050**	795,694	652,954	1,448,648
Total funds carried forward at 31 December 2022		**1,938,218**	**86,083**	**2,024,301**	1,723,115	63,010	1,786,125

Worcester Park Baptist Church

Balance Sheet

As at 31st December 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible fixed assets	6	2,368,627	1,397,721
Investments	7	300	380
Total fixed assets		2,368,927	1,398,101
Current Assets			
Debtors	8	3,918	3,619
Cash at bank and in hand		137,128	752,547
Total Current Assets		141,046	756,166
Current Liabilities			
Creditors: amounts falling due within one year	9	(84,605)	(92,150)
Net current assets		56,441	664,016
Total Assets less Current Liabilities		2,425,368	2,062,117
Creditors: amounts falling due after more than one year	10	(381,667)	(256,667)
Provisions for liabilities and charges	11	(19,400)	(19,400)
Net Assets	12	2,024,301	1,786,050
Represented by:			
Restricted funds	13	86,083	63,010
Designated funds	13	34,733	304,744
Unrestricted funds	13	1,903,485	1,418,296
Total funds		2,024,301	1,786,050

Approved by the Trustees on 31st October 2023 and signed on its behalf by:

David R. Hicks

David Hicks
Trustees

1 Accounting policies

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1a Basis of preparation

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

The 2020 figures in the financial statements cover a 16 month period and the 2021 figures cover a 12 month period. This is due to a change in the period end, The 2020 and 2021 figures are therefore not comparable.

1b Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1c Fund Accounting

The funds held by the church are either:

Unrestricted general funds — these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.

Designated funds — these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds — these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1d Income

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

1e Expenditure

All expenditure is accrued as soon as a liability is considered probable and has been headings that aggregate all costs related to the category. Charitable activities include governance costs.

1f Grants Paid

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1 Accounting policies (continued)

1g Freehold Property and Depreciation

The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.

No depreciation is provided on the land or buildings, The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

1h Furniture and Equipment

Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

Furniture & fittings 10% on cost

Office equipment 33% on cost

Audio visual equipment 33% on cost

Kitchen equipment 25% on cost

1l Pension Scheme

The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due. This is detailed in notes 10 and 13.

1j Taxation

The church is not liable for tax on its charitable activities

1k Investment

Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

1l Debtors

Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid,

1m Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

1n Creditors and provisions

Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

1o Financial Instruments

The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

1p Volunteers

Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.

2 Income

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
2a Donations and legacies				
Donations	**77,530**	**174,125**	**251,655**	287,654
Grants	**250**	**64,188**	**64,438**	102,552
Legacies	**-**	**-**	**-**	-
Income tax recoverable on Gift Aid	**16,810**	**7,715**	**24,525**	34,923
	94,590	**246,028**	**340,618**	425,129
2b Charitable activities				
Fundraising	**-**	**20**	**20**	933
Cash in the attic	**-**	**36,827**	**36,827**	25,856
Rental income	**2,760**	**-**	**2,760**	2,760
Subscription income	**2,973**	**-**	**2,973**	2,053
	5,733	**36,847**	**42,580**	31,602
2c Other trading activities				
Hall lettings	**5,185**	**-**	**5,185**	1,260
Manse rental income	**15,537**	**-**	**15,537**	-
Other income	**1,744**		**1,744**	-
	22,466	**0**	**22,466**	1,260
2d *Investment income*				
Dividends	**13**	**-**	**13**	6
Other income	**130**	**2,111**	**2,241**	5,022
	143	**2,111**	**2,254**	5,028
Total Income	**122,932**	**284,986**	**407,918**	463,019

3 Charitable Expenditure On:	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
3a Ministry costs					
Staff costs	4	**68,362**	**-**	**68,362**	65,809
Manse maintenance		**1,241**	**-**	**1,241**	390
Manse running costs		**10,458**	**-**	**10,458**	6,977
Adult evangelism & discipleship		**1,635**	**24**	**1,659**	1,273
Brigades		**2,613**	**-**	**2,613**	2,923
Fellowship costs		**1,225**	**-**	**1,225**	477
Subscription exp		**1,221**	**-**	**1,221**	1,223
TV and Music		**758**	**11,654**	**12,412**	2,179
Visiting speakers		**120**	**390**	**510**	100
Youth group		**695**	**-**	**695**	506
Other ministry expenses		**1,589**	**-**	**1,589**	1,204
		89,917	**12,068**	**101,985**	83,061
3b Mission					
Grants	5	**5,467**	**5,973**	**11,440**	13,753
3c Establishment					
Church Maintenance		**1,321**	**18,832**	**20,153**	1,079
Church running costs		**19,189**	**7,103**	**26,292**	13,047
Depreciation		**1,634**	**-**	**1,634**	639
Printing, postage & photocopying		**489**	**-**	**489**	711
Accountancy		**-**	**-**	**0**	100
Independent Examination		**2,520**	**-**	**2,520**	110
Professional fees		**625**	**-**	**625**	4,635
Sundry expenses		**2,071**	**-**	**2,071**	6,896
Telecoms & computers		**2,298**	**-**	**2,298**	2,086
		30,147	**25,935**	**56,082**	29,303
Total Expenditure		**125,531**	**43,976**	**169,507**	126,117

4 Staff costs and related party transactions	2022 £	2021 £
Salaries and stipends	**57,725**	57,941
Employer's National Insurance	**1,509**	1,375
Pension	**9,128**	6,493
	68,362	65,809

The average number of employees during the year was 2 (2021:3). There were no employees with emoluments above £60,000 (2021: none).

The minister, who is also a trustee, received a stipend of £30,486 plus pension contributions of £3,620 (2021: £29,081 and £3,473), which is permitted by the charity's constitution clause 23. Total remuneration of Key Management Personnel, which consists of the minister, amounted to £34,106 (2021: £35,055). No other trustees received any remuneration or reimbursed expenses (2021: none). There were no other related party transactions (2021: none).

There were no termination payments in 2022 (2021: £5000 paid to one employee).

5 Mission Giving	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Institutions:				
Baptist Missionary Society	2,000	2,568	4,568	2,000
London Baptist Association	1500	-	1,500	2,095
Insight (Kingston Schools)	713	-	713	713
Sutton Schools Christian Workers Trust	713	-	713	713
Others < £1,000 each	480	3405	3885	7,951
	5,406	5,973	11,379	13,472
Individuals:	61	0	61	281
Total Expenditure	5,467	5,973	11,440	13,753

6 Tangible fixed assets

Tangible fixed assets – for use by the Church

	Church Premises	Church Manse	Furniture &, Fittings	Equipment	Total
Cost			£	£	£
At 1 January 2022	1,352,743	40,758	3,593	5,997	**1,403,091**
Additions	971,926		-	616	**972,542**
At 31 December 2022	2,324,669	40,758	3,593	6,613	**2,375,633**
Depreciation					
At 1 January 2022	-	-	916	4,454	**5,370**
Charge for the year	-	-	330	1,306	**1,636**
At 31 December 2022	-	-	1,246	5,760	**7,006**
Net book value					
At 31 December 2022	2,324,669	40,758	2,347	853	2,368,627
At 31 December 2021	1,352,743	40,758	2,347	1,543	1,397,721

7 Investments	Listed Investments
	£
Fair value	
At 1 January 2022	380
Unrealised gains/(loss)	(80)
At 31 December 2022	**300**

8 Debtors	2022	2021
	£	£
Income tax recoverable	2368	2,212
Prepayments	1550	1,407
	3,918	3,619

9 Creditors: amounts falling due within one year	2022	2021
	£	£
Trade creditors	1,008	1,008
Tax and social security	4179	4,146
Accruals	50893	52,663
LBPB loan	12525	18,333
Interest free loan	16,000	16,000
	84,605	**92,150**

The interest free loans are from five church members. These are unsecured and repayable within three months of a written request or the lender's death. One was repaid within the year and another was converted to a gift.

10 Creditors: amounts falling due more than one year	2022	2021
	£	£
LBPB loan	156,667	256,667
Interest free 5 years loan	225,000	-
	381,667	**256,667**

The London Baptist Property Board agreed to loan WPBG £275,000 on 27 October 2020. This was drawn down during the year. The loan is unsecured, repayable over 15 years and the interest rate is variable, currently 5.75% (2021 at 2.85%). In 2022 repayment of £9,167 reducing the loan to £12,525 (2021: £18,333) is falling due in less than one year whilst £256,667 less £100,000 repayment in 2022 reducing total to £156,667 is falling due after more than one year (2021: £256,667).

In 2022 there is an additional interest free 5 years loan of £225,000 from a church member.

11 Provision for liabilities and charges

	Total Funds 2022	Total Funds 2021
	£	£
Liabilities brought forward	**19,400**	24,145
Deficiency contributions paid in year	0	(4,145)
Charge for the year	0	(600)
Liabilities carried forward	**19,400**	19,400

12 Analysis of net assets by Fund

2022	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Fixed assets	**2,368,927**		**2,368,927**
Current assets	**54,963**	**86,083**	**141,046**
Current liabilities	**(81,246)**		**(81,246)**
Provisions	**(404,426)**		**(404,426)**
At 31 December 2022	**1,938,218**	**86,083**	**2,024,301**

2021	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Fixed assets	1,398,101		1,398,101
Current assets	693,156	63,010	756,166
Current liabilities	(92,150)		(92,150)
Provisions	(276,067)		(276,067)
At 31 December 2021	1,723,040	63,010	1,786,050

13 Statement of funds

Restricted Funds

The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

The Ann Young fund was money donated to be used for the benefit of the Boys' & Girls' Brigades and the Thursday Fellowship members. The balance of this was transferred to the building fund this year, which will benefit these groups.

Designated Funds

The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose. The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use by the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Manse Reserve Fund was created to keep separate income from letting the manse during the period without a minister and was again used to update the manse.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.

13 Statement of funds (continued)

2022	Balance b/fwd 1 Jan 2022	Income & gain	Expenditure & loss	Transfers	Balance c/fwd 31 Dec 2022
Unrestricted funds:	£	£	£	£	£
General	1,418,296	117,898	(121,172)	488,463	**1,903,485**
	1,418,296	117,898	(121,172)	488,463	**1,903,485**
Designated					
BB general fund	1,618	1,439	(2,067)	550	**1,540**
Building fund	264,648	90	95	(260,746)	**4,087**
Carers & Toddlers	660	1,632	(314)	(1,500)	**478**
Charity reserve fund	25,000	-	-		**25,000**
GB general fund	790	844	(1,446)	602	**790**
Insurance claim	1	-	(1)		**0**
Pastoral assistance	15	-	-		**15**
Pastoral vacancy	9,578	-	-	(9,517)	**61**
Repairs & Maintenance	2,257	-	(128)		**2,129**
Other society	0	-	0		**0**
Thursday Fellowship	177	1,026	(570)		**633**
Special purposes fund	-	-	(85)	85	**0**
	304,744	5,031	(4,516)	(270,526)	**34,733**
Total unrestricted funds	1,723,040	122,929	(125,688)	217,937	**1,938,218**
Restricted funds:					
Ann Young fund	-	-	-		
Building fund	12,777	239,583	(8,533)	(203,269)	**40,558**
Caretaker gas & electricity	0	-	-		**0**
Security deposits re lettings	250	-	-		**250**
Special purposes fund	1,744	1,238	(2,163)		**819**
Hub Loan Repayment Fund	48,239	-	(2,052)	(14,446)	**31,741**
Pentecost	0	1,287	(1,287)		**0**
Turn on Tap	0	50	0	0	**50**
Hub Fit Out	0	40,300	(27,413)	(222)	**12,665**
Harvest	0	2,526	(2,526)	0	**0**
Total restricted funds	63,010	284,984	(43,974)	(217,937)	**86,083**
Total Funds	1,786,050	407,913	(169,662)	0	**2,024,301**

13 Statement of funds (continued)

2021	Balance b/fwd 1 Jan 2021	Income & gain	Expenditure & loss	Transfers	Balance c/fwd 31 Dec 2021
Unrestricted funds:	£	£	£	£	£
General	491,546	119,984	(40,330)	847,096	**1,418,296**
	491,546	119,984	(40,330)	847,096	**1,418,296**
Designated					
BB general fund	1,776	3,005	(3,663)	500	**1,618**
Building fund	256,657	-	(69,494)	77,485	**264,648**
Carers & Toddlers	4,948	1,023	(117)	(5,194)	**660**
Charity reserve fund	25,000	-	-		**25,000**
GB general fund	1,323	150	(1,138)	455	**790**
Insurance claim	913	-	-	(912)	**1**
Pastoral assistance	15	-	-		**15**
Pastoral vacancy	9,578	-	-		**9,578**
Repairs & Maintenance	3,486	-	(1,229)		**2,257**
Other society	315	-	(315)		**0**
Thursday Fellowship	137	80	-	(40)	**177**
	304,148	4,258	(75,956)	72,294	304,744
Total unrestricted funds	795,694	124,242	(116,286)	919,390	1,723,040
Restricted funds:					
Ann Young fund	782	-	-	(782)	**0**
Building fund	650,836	280,724	(175)	(918,608)	**12,777**
Caretaker gas & electricity	315	-	(315)		**0**
Security deposits re lettings	250	-	-		**250**
Special purposes fund	771	8,128	(7,155)		**1,744**
Hub Loan repayment fund	-	50,000	(1,761)		**48,239**
Total restricted funds	652,954	338,852	(9,406)	(919,390)	**63,010**
Total Funds	1,448,648	463,094	(125,692)	0	1,786,050

14 Pension commitments and other post-retirement benefits

Defined benefit 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 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.

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 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. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Actuarial valuation at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

14 Pension commitments and other post-retirement benefits (continued)

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

15 Capital Commitments

At the year end the charity had a capital commitment of £80,000 (2021 £908,954 relating to Phase 3 of the Hub building project).

WORCESTER PARK BAPTIST CHURCH

England & Wales - Charity number 1128662

Accounts

Worcester Park Baptist Church

Annual Report and Financial Statements

for the year ending 31 December 2021

Registered Charity No. 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST CHURCH

ANNUAL REPORT

and

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2021

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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (minister) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Halifax Nationwide London Baptist Property Board Cambridge and Counties Bank Affirmative Deposit Fund
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Miriam Hickson FCA CTA Jacob, Cavenagh & Skeet 5 Robin Hood Lane Sutton SM1 2SW
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2021. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662.

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules were systematically considered by the Trustees and recommendations were brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

By decision of the church meeting of May 2014, the members' meetings normally took place six times per year from that date, but during the period of Covid restrictions this was reduced. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings. During the year meetings of trustees and members were held on-line and the constitution was amended to permit this. It followed guidance by the Baptist Union to allow for such meetings, especially during the Covid pandemic.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).

2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).

3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. This was affected by the Covid restrictions and by the closure of the major part of the church premises for the building of the Hub and refurbishment. The works meant having only "temporary kitchenette to replace the kitchen, temporary toilets and on-site parking for only one staff car. The church employed a full-time minister, a full-time Families and Children's Worker and a part-time resident caretaker up to 31 August 2021. An interim part-time cleaner was appointed for September onwards. Epsom & Ewell Cleaning company won the contract for cleaning after Practical Completion.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. These took place on-line only up to May 2021, but from that point on in-person services were held at Cheam Common Junior Academy school hall by kind arrangement – these were streamed via YouTube to those unable to attend. The church was particularly grateful to members of the technical and set-up teams who regularly arrived at 9am at the school every Sunday to ensure the service could be live and be broadcast.

A Worship Leaders' Group meet at regular intervals.

There was a full children's programme for 4–12-year-olds during the morning services held at Cheam Common Junior Academy. Usually on the second Sunday of the month the whole worship time was an all-age event led by the Families and Children's Worker. In normal times the Brigades' Parade services were held on such Sundays. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

Services and Connect Groups (continued)

Any use of the premises at the school or at The Avenue premises, was preceded by careful risk assessments based on government and Baptist Union guidelines. The "Freedom Day" in July allowed for closer seating and therefore a great capacity, but singing was still behind masks.

The church normally runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they were switched to Zoom meetings from March 2020.

The Sunday service sermons and Connect groups had teaching and learning together through a series on major themes of the Bible (using Bible Society videos); series on the book of Ruth, Acts and Haggai; and a six-week series based on Ruth Rice's book "Slow Down, Show Up and Pray (linked to Renew Wellbeing).

The series at Christmas 2021 was entitled "Together at Christmas".

Children's activities

The activities working with toddlers were reduced by Covid restrictions and also by access to only a small part of the church premises meaning fewer children and parents than usual could be accommodated. Priority was given to toddlers born during or just before the pandemic.

The annual Shrove Tuesday Pancake Parties and annual Easter Holiday Bible Club for children were cancelled in 2021 because of the pandemic. However, the church kept in touch with families online and by WhatsApp and by the delivery of activity bags.

The Families and Children's Worker ensured communication with the many families involved in the usual monthly Messy Church activities. Activity bags (70-90) were regularly collected or delivered (adhering to strict Covid hygiene protocols).

For Young People, normally the church runs Sunday morning study/discussion groups and weekly meetings of Boys' Brigade and Girls' Brigade Companies during school term-time. The oldest members of Boys' Brigade and Girls' Brigade meet together as You-Nite every four weeks under the guidance of BB leaders and the Family & Children's Worker to discuss their choice of topics. One session involved Simon Ellingham from Sutton Schools Work talking about work to prevent knife crime. The leaders of the Boys' and Girls' Brigades and YouNite kept in touch with activity packs delivered to the youngest members and by the regular use of Zoom led by Brigade leaders using material supplied by their Headquarters. The YouNite group assisted with fundraising at Christmas to enable them to be able to decorate the Upper Room under Jonathan Hill's guidance after Practical Completion.

The Open the Book team visits to Malden Manor Primary School ceased, but recorded videos of Zoom depictions of the Bible stories were provided occasionally.

The Church has adopted the Baptist Union "Safe to Grow" policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest Baptists Together guidance.

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available on the premises for all parents, leaders and helpers.

Children's activities (continued)

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

Adults

Older people are catered for by the Thursday Fellowship and Lunch Break organisations, and a Friday morning Connect Group.

Members of Lunch Break and Thursday Fellowship occasionally met at a café in North Cheam, and later in the autumn the Thursday Fellowship Group was able to meet regularly in a hall at Christchurch with St. Philip by kind arrangement. Lunch Break did not operate as a lunch facility in 2021. The leaders of Thursday Fellowship had regular phone contact with the members of both groups. The occasional letters to housebound contacts were continued.

An on-line Alpha course was held at the start of the year; an Alpha banner was used to advertise the series.

Communications

A review of digital communication was begun.

Minister

The minister, Rev. Gavin Carpenter, has led many Facebook Live meditations, and Zoom prayer times as well as recording sermons and leading services recorded on Zoom for premiering on YouTube.

He continued his Master's degree from Roehampton University on Christian Ministry. He participated in the Baptist Together's Continuing Ministerial Development which include a 360-degree review.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, ably continued her work. She continued her regular support to Carers and Toddlers and the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, and liaising and working with helpers in Sunday's children's church sessions.

She spent time continuing the relationship with Cuddington Community Primary School, leading assemblies. She was a useful back-up member of the Open the Book team for Malden Manor Primary School.

Since May 2020 she has served on the national support groups assisting the main BRF Messy Church team. In 2021 she worked with a member of staff of London Baptists on peer support arrangements of Family and Children's Workers.

As part of the intergenerational life of the church she assisted the minister at Thursday Fellowship, and is a member of the Worship Forum. A report by her to the trustees stated that the greatest effects on children's spiritual development came from family faith, church discipleship and faith role models.

She shared with Gavin in leading on-line meditations and prayer times.

Grants

Grants to external agencies and projects accounted for 5.3% of the General Fund income for the year. In addition, there were other designated gifts not from the General Fund, including those listed on page 18. The Trustees alone take action for urgent appeals (e.g., Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were seven missions supported by the church as a whole

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

The motto text for 2021 was "the Lord says.... I am about to do something new. It is beginning to happen even now. Don't you see it coming?" Isaiah 43:19.

Attendance and membership

Attendance at services is difficult to record accurately when services are online. The number attending in-person at Cheam Common Junior Academy Hall grew to around 50, with 40 at a typical service.

However, total views of services (i.e., including those outside the premiere time) were around 110. The data shows the church is reaching around 220 unique views per month. This is data for screens; allowing for couples/families the actual unique views are obviously greater.

During the 12-month period, the church lost four members (two deaths, two moves to other churches). At 31 December 2021 the membership stood at 82. There were no baptisms in the period, but one member was baptised at a nearby church.

The ashes of Jean Gathercole were placed in the foundation of the Hub by request of her family.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had contact with the following identified individuals:

Children under 11	132
Young people 11-18	12
Adults	214

The estimated attendance inclusive of viewing of services was 140 people per week.

Plans and actions

The major ongoing items from January 2021 to December 2021 included detailed planning for the Hub, working with the appointed building contractor, and preparing for new and restarted ministries using the Hub.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team contacting people during the pandemic.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday after permission from the Council. At Christmas 2021 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises: equipment

A lawn mower was replaced. Two banners providing a backdrop to on-line services were purchased for use at CCJA.

The Hub Project

The church is greatly indebted to Jonathan Hill for all on his work on the Hub project and his communication with the church family through reports and videos of progress on the work.

In September 2020 a special church meeting had received a report on costs and funding and given approval to proceed. Approval had also been given to seek the necessary loans from the London Baptist Property Board to allow for the future temporary cash flow gaps.

The 38-week contract in the sum of £1,460,169.93 + VAT had been awarded to Bryen Langley. The car park site was fenced off at the end of December 2020 for the work to begin in early 2021. The start was delayed by Covid and did not commence until March with a planned end in November 2021. However, it was very clear that problems with supplies and sub-contractors meant that handover would not occur until 2022.

Much detailed work took place during 2021, and members were engaged by the plans for the stained-glass window for the prayer hub – the detailed designed was by Martin Donlin and the window would be made in Germany.

Members were also engaged in providing appropriate Bible verses for the manifestations on the Hub's glazing – visible internally and externally. An A/V consultant was appointed.

In November 2021 the church meeting agreed a three-year (no cost) contract with Parkingeye for the management of the car park using an ANPR camera and equipment for drivers to register cars. This was to prevent constant misuse by commuters and local residents and businesses.

Security of the church site over the extended Christmas and New Year period was improved by CCTV surveillance linked to apps on phones and improved lighting arrangements.

In June members approved a major refurbishment of the church flat (assisted by generous financial help) with the purpose of letting it through a lettings agency and using the net income to pay for a cleaning contractor, who would replace the caretaker who left in August 2021. She had accepted a negotiated settlement with legal advice paid for by the church. The tender for the work on the flat was won by Bryen Langley and work completed to enable it to be put on the market in December 2021, despite more work being required than originally anticipated.

The Hub: a beacon of light and a place of welcome and belonging

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development will create a place that has added flexibility for many activities by all ages including; prayer, worship, learning, study and especially interaction. One of the design objectives of the project is to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The ministries that were planned with preparation beginning in 2021 included a Wellbeing Café (part of a national ministry where it was "ok not to be ok"), subsequently called "The Living Room" and the cafe area.

The preparation included a group of people attending the on-line Sanctuary Course for small groups on mental health and faith for eight weeks. Links were made with Mind in Kingston and the Mary Frances Trust (Epsom-based).

The Hub project - fundraising (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church. However, like most charities, the church suffered a reduction in income. This was partly through loss of members and partly from members of the congregation (regular and occasional) not attending in-person services and not using available alternative means of giving. Nevertheless, it was noticeable that a significant number of church members were not contributing anything towards the on-going costs of the church including the costs of Minister, Family and Children's Worker and premises.

The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as being in need of particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period January to December 2021 raised gifts including:

Kalji Trust	£885 (+ £315 from the General fund)
Pentecost Offering	£2,276
Harvest Thankoffering (The Bible Society)	£2,947

In addition to the above organisations, gifts were also supplied to missions from the General Fund.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Financial Review (continued)

In 2021 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board and a charity deposit account with Cambridge and Counties Bank. The latter account (95-day notice account) gave a favourable rate for new funds which was not available to any new account holders. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees had an established Reserves Policy which required £25k of liquid assets. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

Residual monies in the Ann Young Fund (for Thursday and Brigades) and the Fire Insurance claim were transferred to the Hub Fund to benefit all groups.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total funds of £1,786,050, of which £63,010 were restricted, and £1,723,040 were unrestricted.

The church had been running a deficit current General Fund for a few years. Data showed that in common with many churches, much of the donated general fund income comes from a very small number of families or individuals.

The church gratefully acknowledges the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking) even during the lengthy period when they have been unable to use the premises.

The Trustees, having made an assessment of any financial risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

The Hub project – fundraising (continued)

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website and the Amazon Smile site.

Grants had been awarded by several grant-giving bodies following submission and in some cases visits by representatives of the funds, and claims were made on some of these during 2021.

The Cash in the Attic scheme arranged by David and Carole Hicks and sale of scrap metal by Girvan Thompson raised funds of £25,855 in this period.

During the year some Hub project loans were repaid and then donated back to the church with the additional benefit of Gift Aid.

Future Plans

We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

Future Plans (continued)

The major tasks for 2022 are to:

- complete the Hub project building work
- progress the fundraising for it
- maintain access to online services
- keep in touch with all users of church facilities
- run an Alpha course to share the good news of Jesus Christ
- use temporary alternative venues for Sunday morning services and for senior adult groups needing car parking and easy access
- to open up available parts of the premises when permitted
- to progress ministries to serve the socially isolated and those with mental health issues
- to make the Hub a place of welcome and belonging
- to invite and welcome back church family who did not/were not able to attend meetings at Cheam Common Junior Academy
- and to plan the transition to fuller use of the church premises after Phase 3 is completed

The support of Christians in the church working on their frontlines (where they regularly meet people) and being Christ's disciples will be major activities in 2022, as the church seeks to be a beacon of light in the community.

The trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires that the trustees must not approve the financial statements for each financial year unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

FOR AND ON BEHALF OF THE TRUSTEES

David Hicks
Trustee
11th October 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
WORCESTER PARK BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of Worcester Park Baptist Church (the Charity) for the year ended 31 December 2021 set out on pages 12 to 25.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

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

Miriam Hickson CTA FCA
Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Date: 20 October 2022

WORCESTER PARK BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED TO 31 DECEMBER 2021

		12 months			16 months		
		Unrestricted Funds	Restricted Funds	Total Funds 2021	Unrestricted Funds	Restricted Funds	Total Funds 2020
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies	2a	116,744	308,385	425,129	163,953	150,181	314,134
Charitable activities	2b	4,813	26,789	31,602	10,143	31,012	41,155
Other trading activities	2c	1,260	-	1,260	20,635	-	20,635
Investments	2d	1,350	3,678	5,028	5,687	8,485	14,172
TOTAL INCOME		**124,167**	**338,852**	**463,019**	**200,418**	**189,678**	**390,096**
Expenditure on:							
Raising funds		-	175	175	576	-	576
Charitable activities	3	116,886	9,231	126,117	163,799	9,058	172,857
Change in pension provision	10	(600)	-	(600)	(12,606)	-	(12,606)
TOTAL EXPENDITURE		**116,286**	**9,406**	**125,692**	**151,769**	**9,058**	**160,827**
Gains / (losses) on investments		75	-	75	21	-	21
Net income before transfers		**7,956**	**329,446**	**337,402**	**48,670**	**180,620**	**229,290**
Transfers between funds	12	919,390	(919,390)	-	207,157	(207,157)	-
Net movement in funds		**927,346**	**(589,944)**	**337,402**	**255,827**	**(26,537)**	**229,290**
Funds brought forward at 1 January 2021		795,694	652,954	1,448,648	539,867	679,491	1,219,358
Balances carried forward at 31 December 2021		**1,723,040**	**63,010**	**1,786,050**	**795,694**	**652,954**	**1,448,648**

WORCESTER PARK BAPTIST CHURCH
BALANCE SHEET
AS AT 31 DECEMBER 2021

	Notes	31/12/2021		31/12/2020	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	6		1,397,721		374,114
Investments	7		380		305
			1,398,101		374,419
Current assets					
Debtors	8	3,619		3,404	
Cash at bank and in hand		752,547		1,255,416	
		756,166		1,258,820	
Current liabilities					
Amounts falling due within one year	9	(92,150)		(160,446)	
Net current assets			664,016		1,098,374
Total assets less current liabilities			2,062,117		1,472,793
Creditors: amounts falling due after more than one year	10		(256,667)		-
Provisions for liabilities and charges	11		(19,400)		(24,145)
Net assets	12		1,786,050		1,448,648
Represented by					
Restricted funds	13		63,010		652,954
Designated funds	13		304,744		304,148
Unrestricted funds	13		1,418,296		491,546
			1,723,040		795,694
			1,786,050		1,448,648

Approved by the Trustees on 11th October 2022
and signed on their behalf by:

David Hicks
Trustee

1 **Accounting Policies**

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of preparation**

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

The 2020 figures in the financial statements cover a 16 month period and the 2021 figures cover a 12 month period. This is due to a change in the period end. The 2020 and 2021 figures are therefore not comparable.

b) **Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

c) **Fund Accounting**

The funds held by the church are either:

- Unrestricted general funds – these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.
- Designated funds – these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

d) **Income**

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

e) **Expenditure**

All expenditure is accrued as soon as a liability is considered probable and has been classified under headings that aggregate all costs related to the category. Charitable activities include all support and governance costs.

f) **Grants Paid**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1 **Accounting Policies (continued):**

g) **Freehold Property and Depreciation**
The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.

No depreciation is provided on the land or buildings. The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

h) **Furniture and Equipment**
Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

Furniture & fittings	10% on cost
Office equipment	33% on cost
Audio visual equipment	33% on cost
Kitchen equipment	25% on cost

i) **Pension schemes**
The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due. This is detailed in notes 10 and 13.

j) **Taxation**
The church is not liable for tax on its charitable activities.

k) **Investments**
Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

l) **Debtors**
Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

m) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

n) **Creditors and provisions**
Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

o) **Financial instruments**
The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

p) **Volunteers**
Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.

2 INCOME FROM:

		Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	2020 £
2a	**Donations and legacies**				
	Donations	96,779	190,875	287,654	263,206
	Grants	1,740	100,812	102,552	2,308
	Legacies	-	-	-	1,231
	Income tax recoverable on Gift Aid	18,225	16,698	34,923	47,389
		116,744	**308,385**	**425,129**	**314,134**
2b	**Charitable activities**				
	Fundraising	-	933	933	1,935
	Cash in the attic	-	25,856	25,856	29,077
	Rental income	2,760	-	2,760	4,185
	Subscription income	2,053	-	2,053	5,958
		4,813	**26,789**	**31,602**	**41,155**
2c	**Other trading activities**				
	Hall lettings	1,260	-	1,260	10,751
	Manse rental income	-	-	-	9,751
	Other income	-	-	-	133
		1,260	**-**	**1,260**	**20,635**
2d	**Investment income**				
	Rent	6	-	6	6
	Other income	1,344	3,678	5,022	14,166
		1,350	**3,678**	**5,028**	**14,172**
	TOTAL INCOME	**124,167**	**338,852**	**463,019**	**390,096**

3 CHARITABLE EXPENDITURE ON:

			Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2021	2020
			£	£	£	£
a	**Ministry costs**					
	Staff costs	4	65,809	-	65,809	68,625
	Manse maintenance		390	-	390	25,936
	Manse running costs		6,977	-	6,977	2,625
	Adult evangelism & discipleship		1,273	-	1,273	1,534
	Brigades		2,923	-	2,923	2,030
	Fellowship costs		477	-	477	1,222
	Subscription exp		1,223	-	1,223	1,368
	TV and music		2,179	-	2,179	949
	Visting speakers		100	-	100	1,030
	Youth group		506	-	506	624
	Other ministry exps		1,204	-	1,204	2,617
			83,061	**-**	**83,061**	**108,560**
b	**Mission** Grants	**5**	**6,598**	**7,155**	**13,753**	**20,568**
c	**Establishment**					
	Church maintenance		1,079	-	1,079	15,134
	Church running costs		13,047	-	13,047	13,463
	Depreciation		639	-	639	1,879
	Printing, postage & photocopying		711	-	711	1,560
	Accountancy		100	-	100	1,920
	Independent Examination		110	-	110	2,160
	Professional fees		4,635	-	4,635	3,550
	Sundry exps		4,820	2,076	6,896	552
	Telecoms & computers		2,086	-	2,086	3,511
			27,227	**2,076**	**29,303**	**43,729**
	TOTAL EXPENDITURE		**116,886**	**9,231**	**126,117**	**172,857**

4 STAFF COSTS AND RELATED PARTY TRANSACTIONS

	2021	2020
	£	£
Salaries and stipends	57,941	61,278
Employer's National Insurance	1,375	857
Pension	6,493	6,490
	65,809	**68,625**

The average number of employees during the year was 3 (2020: 3). There were no employees with emoluments above £60,000 (2020: none).

The minister, who is also a trustee, received a stipend of £29,081 plus pension contributions of £3,473 (2020: £19,800 and £2,565), which is permitted by the charity's constitution clause 23. Total remuneration of Key Management Personnel, which consists of the minister, amounted to £35,055 (2020: £22,365). No other trustees received any remuneration or reimbursed expenses (2020: none). There were no other related party transactions (2020: none).

Termination payments of £5,000 (2020: £NIL) were also paid in the year to one employee.

5 MISSION GIVING

	2021			
	Unrestricted	Restricted	Total	2020
	£	£	£	£
Institutions				
Baptist Missionary Society	2,000	-	2,000	4,000
London Baptist Association	2,095	-	2,095	3,000
Insight (Kingston Schools)	713	-	713	1,425
Sutton Schools Christian Workers Trust	713	-	713	1,425
Others < £1,000 each	796	7,155	7,951	10,366
	6,317	7,155	13,472	20,216
Individuals	281	-	281	352
Total expenditure	**6,598**	**7,155**	**13,753**	**20,568**

6 TANGIBLE FIXED ASSETS

Tangible fixed assets – for use by the Church

	Church Premises	Church Manse	Furniture & Fittings	Equipment	TOTAL
	£	£	£	£	£
Cost					
At 1 January 2021	330,128	40,758	3,242	4,717	378,845
Additions	1,022,615	-	351	1,280	1,024,246
At 31 December 2021	1,352,743	40,758	3,593	5,997	1,403,091
Depreciation					
At 1 January 2021	-	-	586	4,145	4,731
Charge for the year	-	-	330	309	639
At 31 December 2021	-	-	916	4,454	5,370
Net Book Value					
At 31 December 2021	1,352,743	40,758	2,677	1,543	1,397,721
At 31 December 2020	330,128	40,758	2,656	572	374,114

The historical cost of the original church land and buildings are not known, therefore they have a nil value in the financial statements. Subsequent additions have been included at cost.

7 INVESTMENTS

	Listed investments
	£
Fair value	
At 1 January 2021	305
Unrealised gains	75
At 31 December 2021	380

8 DEBTORS

	2021	2020
	£	£
Income tax recoverable	2,212	2,055
Prepayments	1,407	1,349
	3,619	3,404

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	1,008	1,008
Tax and social security	4,146	3,922
Accruals	52,663	37,016
LBPB loan	18,333	-
Interest free loans	16,000	118,500
	92,150	160,446

The interest free loans are from five church members. These are unsecured and repayable within three months of a written request or the lender's death. One was repaid within the year and another was converted to a gift.

10 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
LBPB loan	256,667	-
	256,667	-

The London Baptist Property Board agreed to loan WPBC £275,000 on 27 October 2020. This was drawn down during the year. The loan is unsecured, repayable over 15 years and the interest rate is variable (currently 2.85%). £18,333 (2020: £NIL) is falling due in less than one year whilst £256,667 is fall due after more than one year (2020: £NIL).

11 PROVISION FOR LIABILITIES AND CHARGES

	2021	2020
	£	£
Liability brought forward	24,145	41,134
Deficiency contributions paid in year	(4,145)	(4,383)
Charge for the year	(600)	(12,606)
Liability carried forward	19,400	24,145

See note 14 for more details.

12 ANALYSIS OF NET ASSETS BY FUND

2021

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed assets	1,398,101	-	1,398,101
Current assets	693,156	63,010	756,166
Current liabilities	(92,150)	-	(92,150)
Provisions	(276,067)	-	(276,067)
At 31 December 2021	1,723,040	63,010	1,786,050

2020

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed assets	374,419	-	374,419
Current assets	605,866	652,954	1,258,820
Current liabilities	(160,446)	-	(160,446)
Provisions	(24,145)	-	(24,145)
At 31 December 2020	795,694	652,954	1,448,648

13 FUND DETAILS

Restricted funds
The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

The Ann Young fund was money donated to be used for the benefit of the Boys & Girls Brigades and the Thursday Fellowship members. The balance of this was transferred to the building fund this year, which will benefit these groups.

Designated funds
The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose.
The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use as the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Manse Reserve Fund was created to keep separate income from letting the manse during the period without a minister and was again used to update the manse.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.

13 FUND DETAILS (CONTINUED)

2021

	Balance at 1 January 2021	Income and gains	Expenditure	Transfers	Balance at 31 December 2021
	£	£	£	£	£
UNRESTRICTED FUNDS					
General	491,546	119,984	(40,330)	847,096	1,418,296
Designated					
BB general fund	1,776	3,005	(3,663)	500	1,618
Building fund	256,657	-	(69,494)	77,485	264,648
Carers & Toddlers	4,948	1,023	(117)	(5,194)	660
Charity reserve fund	25,000	-	-		25,000
GB general fund	1,323	150	(1,138)	455	790
Insurance claim	913	-	-	(912)	1
Pastoral assistance	15	-	-		15
Pastoral vacancy	9,578	-	-		9,578
Repairs & Maintenance	3,486	-	(1,229)		2,257
Other society	315	-	(315)		-
Thursday Fellowship	137	80	-	(40)	177
	304,148	4,258	(75,956)	72,294	304,744
Total unrestricted funds	795,694	124,242	(116,286)	919,390	1,723,040
RESTRICTED FUNDS					
	£	£	£	£	£
Ann Young fund	782	-	-	(782)	-
Building fund	650,836	280,724	(175)	(918,608)	12,777
Caretaker gas & electricity	315	-	(315)	-	-
Security deposits re lettings	250	-	-		250
Special purposes fund	771	8,128	(7,155)	-	1,744
Hub Loan Repayment Fund	-	50,000	(1,761)		48,239
Total restricted funds	652,954	338,852	(9,406)	(919,390)	63,010

13 FUND DETAILS (CONTINUED)

2020

	Balance at 1 January 2020	Income and gains	Expenditure	Transfers	Balance at 31 December 2020
	£	£	£	£	£
UNRESTRICTED FUNDS					
General	429,547	153,224	(88,778)	(2,447)	491,546
Designated					
BB general fund	1,076	1,330	(630)	-	1,776
Building fund	15,125	30,724	-	210,808	256,657
Carers & Toddlers	7,441	3,933	(436)	(5,990)	4,948
Charity reserve fund	50,000	-	-	(25,000)	25,000
GB general fund	1,131	820	(1,178)	550	1,323
Insurance claim	2,064	-	(1,151)	-	913
Pastoral assistance	15	-	-	-	15
Pastoral vacancy	13,817	-	(24,539)	20,300	9,578
Manse reserve fund	10,813	9,751	(20,564)	-	-
Repairs & Maintenance	8,183	-	(13,792)	9,095	3,486
Other society	-	-	-	315	315
Special purposes fund	278	-	-	(278)	-
Thursday Fellowship	377	657	(701)	(196)	137
	110,320	47,215	(62,991)	209,604	304,148
Total unrestricted funds	539,867	200,439	(151,769)	207,157	795,694
RESTRICTED FUNDS					
	£	£	£	£	£
Ann Young fund	782	-	-	-	782
Building fund	677,975	180,001	(3)	(207,137)	650,836
Caretaker gas & electricity	164	-	151	-	315
Security deposits re lettings	550	-	(300)	-	250
Special purposes fund	20	9,677	(8,906)	(20)	771
Total restricted funds	679,491	189,678	(9,058)	(207,157)	652,954

14 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS

Defined benefit scheme

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.

14 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS (CONTINUED)

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers are eligible to join the Scheme.

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 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 plc. The further 4% contribution rate is reduced to 3% for Employer Contributions made to the Segregated DC Arrangement.

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 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 Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuations were as follows:

RPI price inflation assumption	3.20% pa
CPI price inflation assumption	2.70% pa
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20% pa
Assumed investment returns	
- Pre-retirement	2.95% pa
- Post retirement	1.70% pa
Deferred pension increases	
- Pre April 2009	3.20% pa
- Post April 2009	2.50% pa
Pension increases	
- Main Scheme pension	2.70% pa

Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

14 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS (CONTINUED)

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

A provision has been included for deficit contributions due to the Baptist Pension Scheme (see note 10). The provision has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	**31 December 2021**	**31 December 2020**
Discount rate	2%	0.4%
Future increases to Minimum Pensionable Income	4.1%	3.0%

Defined contribution schemes

The Church also makes contributions to defined contribution pension schemes. The assets of these schemes are held separately from those of the Church in independently administered funds. The pension cost and charge represents contributions payable by the Church to these funds and amounted to £6,493 (2020: £6,490).

15 CAPITAL COMMITMENTS

At the year end the charity had a capital commitment of £908,954 relating to Phase 3 of the Hub building project (2020: £1,752,000).

WORCESTER PARK BAPTIST CHURCH

England & Wales - Charity number 1128662

Accounts



Worcester Park Baptist Church

Financial Statements

for the period 1 September 2019
to 31 December 2020

Charity Number: 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST CHURCH

FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

31 DECEMBER 2020

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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (appointed minister from 1st April 2020) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon) Mr Rich Bee (resigned 25 November 2020)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Halifax Nationwide London Baptist Property Board Cambridge and Counties Bank Affirmative Deposit Fund
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Miriam Hickson FCA CTA Jacob, Cavenagh & Skeet 5 Robin Hood Lane Sutton SM1 2SW
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the period 1st September 2019 to 31st December 2020. The reporting and accounting period was altered by decision of the church meeting of 29th July 2020. This was to bring it in line with the accounting periods of the Baptist Union and the London Baptist Association. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102 effective 1 January 2019.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules have been systematically considered by the Trustees and recommendations have been brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

By decision of the church meeting of May 2014, the members' meetings normally took place six times per year from that date. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings.

Organisational Structure and Decision-Making Processes (continued)

Following the departure of the previous minister to Eltham Park Baptist Church, the church appointed Rev Johnny Pozzo (Minister of New Malden Baptist Church) as Moderator during the pastoral vacancy from October 2018 to assist the deacons and church in the process of appointing a new minister. He chaired those sections of deacons' and church meetings dealing with the appointment of a new minister. The new minister took office in April 2020 (details on page 6)

Forums exist to involve more members in different ministries of WPBC. These are intended for communication and feedback between interested groups and the trustees. They are given agreed terms of reference and authority to make certain decisions.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).

2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).

3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. The church employed a full-time minister (from April 2020), a full-time Families and Children's Worker and a part-time resident caretaker during 2019/20.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. Parents, grandparents and other carers are encouraged to sit with their children for the all-age content of morning services.

A Worship Leaders' Group meet at regular intervals.

There are also occasional services at other times which are advertised on the website at www.wpbc.org.uk. There was a full children's programme during the morning services and usually on the second Sunday of

Services and Connect Groups (continued)

the month the whole worship time was an all-age event led by the Families and Children's Worker. The Brigades' Parade services were held on such Sundays. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services. About twice a year the congregation is invited to wear name badges at particular services enabling newer and older members of the congregation to get to know each other better.

This all changed with the outbreak of the Covid-19 pandemic and the church ceased meeting physically for services after Sunday 15th March 2020. The church quickly adjusted to pre-recording services premiered on YouTube, with a coffee break meet up afterwards, via Zoom using breakout rooms for small groups for a part of the time. Provision was made during part of the period for adults without an internet connection to view the YouTube service on the church premises. In practice this was used by very few people.

The congregation were supplied details of church services on radio and television. One member received a weekly DVD recording of the Sunday service. Communion was celebrated in homes as people watched the YouTube service on the third Sunday of each month. For those without internet connections, the option of celebrating communion over the telephone was made available.

Any use of the premises was preceded by careful risk assessments based on government and Baptist Union guidelines.

The church warmly welcomed the provision of covered songs and original songs by its resident singer/song writer, Kat Mills, and backed by her husband, Ali. Several had the additional benefit of Makaton signing of the lyrics.

The church normally runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they were switched to Zoom meetings from March 2020.

The Sunday service sermons and Connect groups had teaching and learning together on the book of Exodus (Sept 2019-March 2020), Looking at Easter, the book of 1 Peter, the Holy Spirit, selected chapters from Isaiah, a series on Whole Life Worship (based on a course of the London Institute of Contemporary Christianity). The leadership team studied the issue of discipleship. The church demonstrated its support for the equality of all people before God at the time of the outcry over the death of George Floyd in Minneapolis.

The series at Christmas 2019 and 2020 had themes based upon the star of Bethlehem and "Comfort and Joy".

Children's activities

The Church was responsible for two Carers & Toddlers groups which met in the Church premises on Monday and Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. The church also liaised with a Korean language Carers & Toddlers meeting on the premises on Thursday mornings. A Twins and Multiples Toddler Group met on Thursdays. Meetings ceased in March 2020 because of the pandemic. Leaders kept in touch with groups by WhatsApp.

The annual Shrove Tuesday Pancake Parties were held in February 2020 as the last major events before the pandemic lockdown. The annual Easter Holiday Bible Club for children was cancelled in 2020 because of the pandemic. However, the church kept in touch with families online and by WhatsApp and by the delivery of activity bags for the Bible Club.

Children's activities (continued)

The Families and Children's Worker ensured communication with the many families involved in the usual monthly Messy Church activities. Activity bags (70-90) were regularly collected or delivered (adhering to strict Covid hygiene protocols).

For Young People, normally the church runs Sunday morning study/discussion groups and weekly meetings of Boys' Brigade and Girls' Brigade Companies during school term-time. The oldest members of Boys' Brigade and Girls' Brigade meet together as YouNite every four weeks under the guidance of BB leaders and the Family & Children's Worker to discuss their choice of topics. These too ceased to meet physically after mid-March 2020. However, the leaders of the Boys' and Girls' Brigades and YouNite kept in touch with activity packs delivered to the youngest members and by the regular use of Zoom led by Brigade leaders using material supplied by their Headquarters. Boys' and Girls' Brigades made online contributions to the 2020 Remembrance Sunday service. An officer, Karina Nicholson, received the Jack Petchey award from BB for her services to the BB company.

The Open the Book team in accord with national policy ceased to visit Malden Manor Primary School in February 2020. The team commenced providing recorded videos of Zoom depictions of the Bible stories from autumn 2020.

The Church has adopted the Baptist Union "Safe to Grow" policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest updates to "Safe to Grow".

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available on the premises for all parents, leaders and helpers.

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

Adults

Older people were particularly catered for by the Thursday Fellowship and Lunch Break organisations, and a Friday morning Connect Group.

Intergenerational activities included the monthly attendance by six Year 5 children from Cuddington Community Primary School at Lunch Break.

The Portuguese-speaking church outgrew the use of the Baldwin Room on Sunday evenings and moved to the main worship hall.

All these activities for adults ceased in March 2020. The Friday Connect Group continued meeting as that older age group learnt to use Zoom and connect by telephone and Zoom where necessary.

Members of Lunch Break and Thursday Fellowship received mail including a small Christmas package in lieu of the usual Senior Citizen's Christmas lunch. The leaders of Thursday Fellowship had regular phone contact with the members of both groups. The occasional letters to housebound contacts were continued.

A volunteer group led by a deacon was set up to provide pastoral support to provide access to medicines and shopping, and transport to medical appointments for those shielding or unable to go out, and without family or neighbours to assist. Members of this volunteer group were mostly known as friends to the recipients; but newer volunteers were checked for DBS clearance to support vulnerable adults. The congregation was encouraged to become involved in neighbourhood support groups.

Communications

The Covid-19 pandemic meant that the church had to learn rapidly to use appropriate technologies. The church is very much indebted to deacons who led that work and helped it navigate use of YouTube, Zoom, Facebook, Facebook Live and WhatsApp and improved and kept the website up to date with links to online resources. A new policy on safe practices in the use of videoconferencing tools was agreed.

Daily prayer messages were sent out by email during the pandemic to all those on the ChurchSuite (a Church management system).

In 2019 the sending of SMS text was transferred to the newly acquired ChurchSuite and was used for urgent prayer requests; over 80 people received regular messages via this medium.

From March 2020, the weekly newssheet contained more content in order to keep members informed; digital information was emailed via ChurchSuite and copies were posted or hand-delivered to those on the ChurchSuite database who did not have internet access.

The church has followed the Baptist Union guidance on the General Data Protection Regulations.

Appointment of minister

As noted in the previous report Rev Gavin Carpenter (Earlsfield Baptist Church) was invited on 1st September 2019 to preach with a view to the pastorate. He was able to come on Sunday 17th November 2019. After the morning service, during which he introduced himself, he and his family took part in a shared lunch at the church. Rev Johnny Pozzo, the church's Moderator, chaired a question and answers session. At a subsequent church meeting on Sunday 24th November, he was decisively called to the ministry at WPBC. The deacons had commended his qualities of wisdom, experience, humble servant leadership and relational approach, his heart for and experience of new things in the church's vision and his close fit to the church's profile for a minister. They also recognised that the Family and Children's Worker and he would work well together and that he was keen on the prospect of working with WPBC.

It was intended that he should be inducted to the ministry at WPBC on 21st March, beginning his duties from 1st April 2020. However, the induction service had to be cancelled because of the pandemic. The manse was not immediately available because of an overrun on the letting arrangements. Availability of the manse was further delayed by pandemic regulations on house moves. This in turn prevented commencement of refurbishment work (removal and replacement of asbestos garage roof, some electrical services updates, the formation of a family bathroom, redecoration, new carpets in bedroom areas and the study, the replacement of a dilapidated garden shed, and the removal of some overgrown trees).

The family of Gavin, his wife Mel and their two children eventually moved in at the end of August 2020. They technically had possession of the manse by 1st August 2020, thus assisting with access to local schools.

From the period beginning 1st April 2020, Gavin's main contact with his congregation and the community of Worcester Park had to be in the virtual world of Zoom, WhatsApp and telephone calls. Before his move of residence, when necessary, he commuted to his office at the church, from the manse at Earlsfield BC which that church kindly agreed WPBC could rent from them.

He was eventually inducted at a service held on Zoom and led by Rev Phil Barnard, Regional Minister Team Leader of the London Baptist Association, on Saturday 10th October 2020.

Appointment of minister (continued)

He has led many Facebook Live meditations, and Zoom prayer times as well as recording sermons and leading services recorded on Zoom for premiering on YouTube.

He participated in a Master's degree from Roehampton University on Christian Ministry – this included a research questionnaire on whether the congregation felt God's presence during virtual Sunday services online, and how it compared with attending physically gathered Sunday services.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, ably continued her work. Within the church premises she continued her regular support to Carers and Toddlers, the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, liaising and working with leaders and helpers in Sunday's children's church sessions, and preparing the church for Messy Church.

Off the church premises, Charis Lambert spent time continuing the relationship with Cuddington Community Primary School, leading assemblies. She was a useful back-up member of the Open the Book team at Malden Manor Primary School and prepared illustrations for the weekly update to their noticeboard about Open the Book presentations.

She would normally have worked with Sutton Schools Christian Workers in performances of the Easter Experience, but these were cancelled.

She assisted Insight (Kingston Christian Schools Worker Trust) in filming the Christmas Journey.

In June/July 2020 she worked with a member of North Cheam Baptist Church in recording material for pupils from local primary schools transitioning to secondary schools in September 2020.

Since May 2020 she has served on the national support groups assisting the main BRF Messy Church team.

As part of the intergenerational life of the church she attended Lunch Break once a month and spoke there and at Thursday Fellowship, and is a member of the Worship forum.

Following the closure of activities on the church premises because of the pandemic, Charis quickly switched to providing an all-age section to each prerecorded Sunday service and to leading an all-age service once a month. She shared with Gavin in leading meditations and prayer times.

Grants

Grants to external agencies and projects accounted for 7.5% of the General Fund income for the year, excluding legacies and gifts for the Hub project. In addition, there were other designated gifts not from the General Fund, including those listed on page 10. The Trustees alone take action for urgent appeals (e.g., Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were seven missions supported by the church as a whole.

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

The motto text for 2020 was "Look to the Lord and His strength; seek His face always" Psalm 100:4.

The motto text for 2021, prepared at the end of 2020, was "the Lord says.... I am about to do something new. It is beginning to happen even now. Don't you see it coming?" Isaiah 43:19

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, encouragement and understanding of God through teaching, etc. The Trustees recognise that these are difficult to measure, but believe that 2019/20 was a positive period in the life of the church and believes that it was able to pursue a large proportion of its mission purposes in 2019/20, even with the vacancy of the ministerial post up to April 2020 and the closure of many normal activities from March 2020.

Attendance and membership

Attendance at services is difficult to record accurately when services are online. The only direct measures are of screen views.

Concurrent live views of services at premiere time at around December 2020 were over 50 views, which became between 25 and 30 Zoom screen views immediately after the service. However, total views of services (i.e., including those outside the premiere time) were over 150. The data shows the church was reaching 200 unique views per month. This was data for screens; allowing for couples/families the actual unique views are potentially 400-600 people. This was, as experienced by many online churches, well in excess of pre-Covid attendance at services.

During the 16-month period, the church lost nine members (four deaths, four moves to other churches, and one lapsed member) and welcomed five new members. At 31st December 2020 the membership stood at 86. There were no baptisms in the period.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had contact with the following identified individuals:

Children under 11	190
Young people 11-18	12
Adults	321

These figures exclude anonymous individuals accessing via on-line facilities.

Plans and actions

The major ongoing items from September 2019 – December 2020 included the appointment of the minister (see page 6), the continuation of fundraising for the Hub project (see page 12), detailed planning for the Hub, approving the tender process for the Hub and appointing a contractor (see page 10) and the minor works on the manse.

All lettings (apart from those engaged in one-to-one counselling) ceased in March 2020 because of Covid. However, the long term lets had already been given notice that the church premises would not be available for hire from Easter 2020 because of the expected start of the contract for the Hub project.

The pandemic meant external activities such as singing carols outside Waitrose supermarket and participation in the Shadbolt Park Big Day Out did not take place in 2020.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team contacting people during the pandemic.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday after permission from the Council. At Christmas 2019 and 2020 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises

A contractor was employed on a monthly basis to maintain the grounds up to December 2020. A tree surgeon was employed to control trees along the boundary with Purdey Court (£2,700).

The Hub Project Phase 2 contractor was used to replace the Pentagon wooden floor which had lifted and asbestos material underneath was removed.

The choice of seating for Messy Church was increased with the purchase of ten second-hand Gopak benches. Two 2-tier chair trolleys were purchased for the folding chairs in the main hall.

Manse

The church let the manse during the pastoral vacancy and net gains after deduction for management expenses, repairs, etc. were placed in a separate Manse Rental Income Fund. Details of work on the manse are reported on page 6.

The Hub Project

The Phase 2 work of the Hub Project started in July 2019 and refurbished the former Divided Hall (now renamed Unity Hall) with new flooring, windows, ceiling, storage, kitchenette, and children's toilets; provided large storage cupboards on the Purdey Court side of the church; equipped a flower arranging room; and began replacement of the heating systems.

The contractor produced a high standard of work but was unable to complete the small final part of the work before lockdown in March 2020 and subsequently going into administration. The retained monies will be sufficient to complete minor outstanding work.

The major project of the period has been bringing the planning for the Hub Project forward to the stage where work on the main phase, Phase 3, could begin in 2021. The church is greatly indebted to Jonathan Hill for all on his work on the Hub project.

The church was in the process of informal discussions with the Phase 2 contractor about tendering for Phase 3. However, the pandemic prevented the aim of starting in early 2020. The contract for Phase 3 was eventually put out to tender in August 2020. Five tenders were received back, all above the cost plan level, and two were followed up with discussions with the potential contractors. Decisions were made on the value engineering necessary to bring costs within reach of existing pledged and expected funding.

The Hub Project (continued)
In September 2020 a special church meeting received report on costs and funding and gave approval to proceed. Approval was also given to seek the necessary loans from the London Baptist Property Board to allow for the future temporary cash flow gaps.

The 38-week contract in the sum of £1,460,169.93 + VAT was awarded to Bryen Langley. The car park site was fenced off at the end of December 2020 for the work to begin in early 2021.

The parts of the premises about to be occupied by the contractor were cleared in December 2020, removing and storing, discarding or selling equipment, etc.

The church was pleased to be able to reach agreement with Cheam Common Junior Academy for use of their main hall for Sunday morning services and with Christ Church with St. Philip on the use of rooms for Lunch Break and Thursday Fellowship midweek meetings, once coronavirus restrictions permitted their use. The other mid-week meetings, less dependent upon disabled access and car parking, would take place in different ways in the reduced premises available at WPBC during the Phase 3 building work.

The Hub and a beacon of light

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development will create a place that has added flexibility for many activities by all ages including; prayer, worship, learning, study and especially interaction. One of the design objectives of the project is to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The Hub project - fundraising (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church. The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as being in need of particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period Sept 2019 to Dec 2020 raised gifts including:

Epsom & Ewell Foodbank – in addition to tinned and dried goods (at harvest-time 2019)	£287.50
Tearfund (Christmas 2019	£538.87
Christian Aid (Christmas 2019)	£450.14
Compassion UK (Christmas 2019)	£62.50
Tearfund's work in Zimbabwe	£3,743
Baptist Missionary Society Coronavirus Appeal	£2,460
Tinned and dried goods for Epsom & Ewell foodbank (at harvest 2020)	
Tearfund (Christmas 2020)	£983.46
Compassion UK (Christmas 2020)	£62.50

Financial Review (continued)

In addition to the above organisations, gifts were also supplied to four other missions from the General Fund.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Price reductions in some regular supplies were achieved by joining the Christian Supply Chain Buying Group.

In 2019/20 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board and a charity deposit account with Cambridge and Counties Bank. The latter account (95-day notice account) gave a favourable rate for new funds which was not available to any new account holders. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees had an established Reserves Policy which required £50k of liquid assets. The Trustees reviewed this level during the Covid pandemic and reset it to £25k, and moved £25k to the Hub fund. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

Members of the congregation giving cash in envelopes or loose in offering bags were encouraged to switch to standing orders or bank transfers. The regular congregation was made aware of the decline in income from Sunday offerings.

A second instalment (£1,030) was received from the estate of a former congregant and there was a new legacy of £200 from a member.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total funds of £1,448,648, of which £652,954 were restricted, and £795,694 were unrestricted.

The church had been running a deficit current General Fund for a few years. Data showed that in common with many churches, 25% of donated general fund income comes from a very small number of families or individuals.

Carers & Toddlers made their contribution to the General Fund of £4.7k.

Savings on ministerial costs less the expenses of a moderator and pulpit supply were allocated to a Pastoral Vacancy Savings Fund. £5k was transferred from that fund to the General Fund in Sept 2019 to assist with the budget deficit.

The church gratefully acknowledges the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking) even during the lengthy period when they were unable to use the premises.

The Trustees, having made an assessment of any risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

Hub project – fundraising

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website and the Amazon Smile site.

Grants were awarded by several grant-giving bodies following submission and in some cases visits by representatives of the funds,

These grants included ones from Beatrice Laing Trust (£1.5k), Norwood and Newton Settlement Trust (£30k), Joseph Rank Trust (£35k) and Viridor Credits (£100k). The Viridor grant was subject to the raising of £10k from a third party for their trust; this was achieved.

The Cuddington Residents' Association's Big Day Out donated £590 to the Hub project from the summer 2019 Big Day Out which WPBC took part in. Waitrose's green disc community project donations in 2019 raised £218 for the Hub. A Birthday party on the premises raised £426.

A family's 2019 summer tea and cake stall raised £64.

A fundraising Lantern Arts Youth Theatre performance was held on 14th September £648 and an Out of the Ashes concert on 16th Sept £513

The Cash in the Attic scheme arranged by David and Carole Hicks and sale of scrap metal by Girvan Thompson raised funds of over £29,000 in this period.

During the year some Hub project loans were repaid and then donated back to the church with the additional benefit of Gift Aid.

A Pledge Day was held on 15th September 2019 and raised £51,622.

Special church meetings approved applications for significant loans for the Hub project. The London Baptist Property Board approved a loan of £275k over 15 years. A new application will be needed in five years' time for a further £225k loan which LBPB expected to be possible.

Future Plans

We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

The major tasks for 2021 are to:

- complete the Hub project building work
- progress the fundraising for it
- maintain access to online services
- keep in touch with all users of church facilities
- run an Alpha online course to share the good news of Jesus Christ
- use temporary alternative venues for Sunday morning services and for senior adult groups needing car parking and easy access
- to open up available parts of the premises when permitted
- to progress ministries to serve the socially isolated and those with mental health issues

Future Plans (continued)

- and to plan the transition to fuller use of the church premises after Phase 3 is completed (expected by December 2021).

The support of Christians in the church working on their frontlines (where they regularly meet people) and being Christ's disciples would be major activities in 2021, as the church seeks to be a beacon of light in the community.

The trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires that the trustees must not approve the financial statements for each financial year unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

FOR AND ON BEHALF OF THE TRUSTEES

David Hicks
Trustee
20 December 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
WORCESTER PARK BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of Worcester Park Baptist Church (the Charity) for the period 1 September 2019 to 30 December 2020 set out on pages 15 to 28.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

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



Miriam Hickson CTA FCA
Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Date: 22/12/21

WORCESTER PARK BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 1 SEPTEMBER 2019 TO 31 DECEMBER 2020

		16 month period			12 month period		
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Restricted Funds £	Total Funds Restated 2019 £
Income from:							
Donations and legacies	2a	163,953	150,181	314,134	99,911	57,745	157,656
Charitable activities	2b	10,143	31,012	41,155	10,901	23,188	34,089
Other trading activities	2c	20,635	-	20,635	30,390	150	30,540
Investments	2d	5,687	8,485	14,172	5,563	8,648	14,211
TOTAL INCOME		**200,418**	**189,678**	**390,096**	**146,765**	**89,731**	**236,496**
Expenditure on:							
Raising funds		576	-	576	256	-	256
Charitable activities	3	163,799	9,058	172,857	120,807	6,390	127,197
Change in pension provision	10	(12,606)	-	(12,606)	-	-	-
TOTAL EXPENDITURE		**151,769**	**9,058**	**160,827**	**121,063**	**6,390**	**127,453**
Gains / (losses) on investments		21	-	21	(81)		(81)
Net income before transfers		**48,670**	**180,620**	**229,290**	**25,621**	**83,341**	**108,962**
Transfers between funds	12	207,157	(207,157)	-	(105)	105	-
Net movement in funds		**255,827**	**(26,537)**	**229,290**	**25,516**	**83,446**	**108,962**
Funds brought forward as previously stated		3,118,241	679,491	3,797,732			
Prior Year Adjustment	15	(2,578,374)	-	(2,578,374)			
Funds brought forward as adjusted		539,867	679,491	1,219,358	514,351	596,045	1,110,396
Balances carried forward at 31 December 2020		**795,694**	**652,954**	**1,448,648**	**539,867**	**679,491**	**1,219,358**

WORCESTER PARK BAPTIST CHURCH
BALANCE SHEET
AS AT 31 DECEMBER 2020

	Notes	31/12/2020		31/08/2019 - restated	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	6		374,114		105,681
Investments	7		305		284
			374,419		105,965
Current assets					
Debtors	8	3,404		-	
Cash at bank and in hand		1,255,416		1,158,083	
		1,258,820		1,158,083	
Current liabilities					
Amounts falling due within one year	9	(160,446)		(3,556)	
Net current assets			1,098,374		1,154,527
Total assets less current liabilities			1,472,793		1,260,492
Provisions for liabilities and charges	10		(24,145)		(41,134)
Net assets	11		1,448,648		1,219,358
Represented by					
Restricted funds	12		652,954		679,491
Designated funds	12		304,148		110,320
Unrestricted funds	12		491,546		429,547
			795,694		539,867
			1,448,648		1,219,358

Approved by the Trustees on 20 December 2021
and signed on their behalf by:

David Hicks
Trustee

1 **Accounting Policies**

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) **Basis of preparation**

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

The 2020 figures in the financial statements cover a 16 month period and the 2019 figures cover a 12 month period. This is due to a change in the period end. The 2020 and 2019 figures are therefore not comparable.

b) **Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

c) **Fund Accounting**

The funds held by the church are either:

- Unrestricted general funds – these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.
- Designated funds – these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

d) **Income**

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

e) **Expenditure**

All expenditure is accrued as soon as a liability is considered probable and has been classified under headings that aggregate all costs related to the category. Charitable activities include all support and governance costs.

f) **Grants Paid**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1 **Accounting Policies (continued):**

g) **Freehold Property and Depreciation**
The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.

No depreciation is provided on the land or buildings. The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

h) **Furniture and Equipment**
Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

Furniture & fittings	10% on cost
Office equipment	33% on cost
Audio visual equipment	33% on cost
Kitchen equipment	25% on cost

i) **Pension schemes**
The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due. This is detailed in notes 10 and 13.

j) **Taxation**
The church is not liable for tax on its charitable activities.

k) **Investments**
Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

l) **Debtors**
Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

m) **Cash at bank and in hand**
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

n) **Creditors and provisions**
Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

o) **Financial instruments**
The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

p) **Volunteers**
Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.

2 INCOME FROM:

		Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
2a	**Donations and legacies**				
	Donations	139,495	123,711	263,206	124,161
	Grants	-	2,308	2,308	250
	Legacies	1,231	-	1,231	5,156
	Income tax recoverable on Gift Aid	23,227	24,162	47,389	28,089
		163,953	**150,181**	**314,134**	**157,656**
2b	**Charitable activities**				
	Fundraising	-	1,935	1,935	701
	Cash in the attic	-	29,077	29,077	22,487
	Rental income	4,185	-	4,185	2,225
	Subscription income	5,958	-	5,958	8,676
		10,143	**31,012**	**41,155**	**34,089**
2c	**Other trading activities**				
	Hall lettings	10,751	-	10,751	15,241
	Manse rental income	9,751	-	9,751	15,200
	Other income	133	-	133	99
		20,635	**-**	**20,635**	**30,540**
2d	**Investment income**				
	Rent	6	-	6	14
	Other income	5,681	8,485	14,166	14,197
		5,687	**8,485**	**14,172**	**14,211**
	TOTAL INCOME	**200,418**	**189,678**	**390,096**	**236,496**

3 CHARITABLE EXPENDITURE ON:

			Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	2019
			£	£	£	£
a	**Ministry costs**					
	Staff costs	4	68,625	-	68,625	36,144
	Manse maintenance		25,936	-	25,936	2,092
	Manse running costs		2,625	-	2,625	1,233
	Adult evangelism & discipleship		1,534	-	1,534	1,505
	Brigades		2,030	-	2,030	3,463
	Fellowship costs		1,222	-	1,222	1,761
	Subscription exp		1,368	-	1,368	1,328
	TV and music		949	-	949	980
	Visting speakers		1,030	-	1,030	1,215
	Youth group		624	-	624	1,139
	Other ministry exps		2,617	-	2,617	5,105
			108,560	**-**	**108,560**	**55,965**
b	**Mission** Grants	**5**	**11,662**	**8,906**	**20,568**	**21,345**
c	**Establishment**					
	Church maintenance		15,134	-	15,134	30,478
	Church running costs		13,463	-	13,463	11,486
	Depreciation		1,879	-	1,879	-
	Printing, postage & photocopying		1,560	-	1,560	1,882
	Accountancy		1,920	-	1,920	-
	Independent Examination		2,160	-	2,160	-
	Professional fees		3,547	3	3,550	3,621
	Sundry exps		403	149	552	79
	Telecoms & computers		3,511	-	3,511	2,341
			43,577	**152**	**43,729**	**49,887**
	TOTAL EXPENDITURE		**163,799**	**9,058**	**172,857**	**127,197**

4 STAFF COSTS AND RELATED PARTY TRANSACTIONS

	2020	2019
	£	£
Salaries and stipends	61,278	33,330
Employer's National Insurance	857	592
Pension	6,490	2,222
	68,625	**36,144**

The average number of employees during the period was 3 (2019: 2). There were no employees with emoluments above £60,000 (2019: none).

The minister, who is also a trustee, received a stipend of £19,800 plus pension contributions of £2,565, which is permitted by the charity's constitution clause 23. Total remuneration of Key Management Personnel, which consist of the minister, amounted to £22,365. No other trustees received any remuneration or reimbursed expenses (2019: none). Close relatives of the trustees, loaned £101,000 interest free to the charity to support the development project. There were no other related party transactions (2019: none).

5 MISSION GIVING

	2020			
	Unrestricted £	Restricted £	Total £	2019 £
Institutions				
Baptist Missionary Society	4,000	-	4,000	4,000
London Baptist Association	3,000	-	3,000	3,000
Insight (Kingston Schools)	1,425	-	1,425	1,425
Sutton Schools Christian Workers Trust	1,425	-	1,425	1,425
Others < £1,000 each	1,460	8,906	10,366	9,064
	11,310	8,906	20,216	18,914
Individuals	352	-	352	2,431
Total expenditure	**11,662**	**8,906**	**20,568**	**21,345**

6 TANGIBLE FIXED ASSETS

Tangible fixed assets – for use by the Church

	Church Premises £	Church Manse £	Furniture & Fittings £	Equipment £	TOTAL £
Cost					
At 1 September 2019 restated	76,094	27,798	291	4,350	108,533
Additions	254,034	12,960	2,951	367	270,312
At 31 December 2020	330,128	40,758	3,242	4,717	378,845
Depreciation					
At 1 September 2019	-	-	291	2,561	2,852
Charge for the year	-	-	295	1,584	1,879
At 31 December 2020	-	-	586	4,145	4,731
Net Book Value					
At 31 December 2020	330,128	40,758	2,656	572	374,114
At 31 August 2019 restated	76,094	27,798	-	1,789	105,681

The historical cost of the original church land and buildings are not known, therefore they have a nil value in the financial statements. Subsequent additions have been included at cost.

7 INVESTMENTS

	Listed investments
	£
Fair value	
At 1 September 2019	284
Unrealised gains	21
At 31 December 2020	305

8 DEBTORS

	2020	2019
	£	£
Income tax recoverable	2,055	-
Prepayments	1,349	-
	3,404	-

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	1,008	2,208
Tax and social security	3,922	1,348
Accruals	37,016	-
Interest free loans	118,500	-
	160,446	3,556

The interest free loans are from four church members. These are unsecured and repayable within three months of a written request or the lender's death.

The London Baptist Property Board agreed to loan WPBC £275,000 on 27 October 2020. This was not drawn down before the year-end. The loan is unsecured, repayable over 15 years and the interest rate is variable (currently 2.85%).

10 PROVISION FOR LIABILITIES AND CHARGES

	2020	2019 - restated
	£	£
Liability brought forward	41,134	42,064
Deficiency contributions paid in year	(4,383)	(3,947)
Charge for the year	(12,606)	3,017
Liability carried forward	24,145	41,134

See note 13 for more details.

11 ANALYSIS OF NET ASSETS BY FUND

2020

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed assets	374,419	-	374,419
Current assets	605,866	652,954	1,258,820
Current liabilities	(160,446)	-	(160,446)
Provisions	(24,145)	-	(24,145)
At 31 December 2020	795,694	652,954	1,448,648

2019 - restated

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed assets	105,965	-	105,965
Current assets	478,592	679,491	1,158,083
Current liabilities	(3,556)	-	(3,556)
Liabilities due in more than one year	(41,134)	-	(41,134)
At 31 August 2019	539,867	679,491	1,219,358

12 FUND DETAILS

Restricted funds
The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

Designated funds
The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose.

The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use as the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Manse Reserve Fund was created to keep separate income from letting the manse during the period without a minister and was again used to update the manse.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.

12 FUND DETAILS (CONTINUED)

2020

	Balance at 1 September 2019	Income and gains	Expenditure	Transfers	Balance at 31 December 2020
	£	£	£	£	£
UNRESTRICTED FUNDS					
General	429,547	153,224	(88,778)	(2,447)	491,546
Designated					
BB general fund	1,076	1,330	(630)	-	1,776
Building fund	15,125	30,724	-	210,808	256,657
Carers & Toddlers	7,441	3,933	(436)	(5,990)	4,948
Charity reserve fund	50,000	-	-	(25,000)	25,000
GB general fund	1,131	820	(1,178)	550	1,323
Insurance claim	2,064	-	(1,151)	-	913
Pastoral assistance	15	-	-	-	15
Pastoral vacancy	13,817	-	(24,539)	20,300	9,578
Manse reserve fund	10,813	9,751	(20,564)	-	-
Repairs & Maintenance	8,183	-	(13,792)	9,095	3,486
Other society	-	-	-	315	315
Special purposes fund	278	-	-	(278)	-
Thursday Fellowship	377	657	(701)	(196)	137
	110,320	47,215	(62,991)	209,604	304,148
Total unrestricted funds	539,867	200,439	(151,769)	207,157	795,694
RESTRICTED FUNDS					
	£	£	£	£	£
Ann Young fund	782	-	-	-	782
Building fund	677,975	180,001	(3)	(207,137)	650,836
Caretaker gas & electricity	164	-	151	-	315
Security deposits re lettings	550	-	(300)	-	250
Special purposes fund	20	9,677	(8,906)	(20)	771
Total restricted funds	679,491	189,678	(9,058)	(207,157)	652,954

12 FUND DETAILS (continued) - 2019

	Restated balance at 1 September 2018	Income and losses	Restated expenditure	Transfers	Restated balance at 31 August 2019
	£	£	£	£	£
UNRESTRICTED FUNDS					
General	407,630	121,187	(82,300)	(16,970)	429,547
Designated					
BB generalfund	960	1,344	(1,623)	395	1,076
Building fund	15,125	-	-	-	15,125
Carers & Toddlers	8,314	6,846	(1,719)	(6,000)	7,441
Charity reserve fund	50,000	-	-	-	50,000
GB generalfund	1,119	842	(1,505)	675	1,131
Insurance claim	7,563	-	(5,499)	-	2,064
Pastoral assistance fund	265	-	(250)	-	15
Pastoral vacancy fund	-	-	(1,083)	14,900	13,817
Manse reservefund	-	15,200	(4,387)	-	10,813
Repairs & Maintenance	22,572	-	(21,389)	7,000	8,183
Special purposes fund	278	-	-	-	278
Thursday Fellowship	525	1,265	(1,308)	(105)	377
	106,721	25,497	(38,763)	16,865	110,320
Total unrestricted funds	514,351	146,684	(121,063)	(105)	539,867
RESTRICTED FUNDS					
	£	£	£	£	£
Ann Young fund	1,244	-	(462)	-	782
Building fund	594,148	83,762	-	65	677,975
Caretaker gas & electricity	233	-	(69)	-	164
Security deposits re lettings	400	150	-	-	550
Special purposes fund	20	5,819	(5,859)	40	20
Total restricted funds	596,045	89,731	(6,390)	105	679,491

13 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS

Defined benefit scheme

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.

13 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS (CONTINUED)

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers are eligible to join the Scheme.

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 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 plc. The further 4% contribution rate is reduced to 3% for Employer Contributions made to the Segregated DC Arrangement.

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 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 Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuations were as follows:

RPI price inflation assumption	3.20% pa
CPI price inflation assumption	2.70% pa
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20% pa
Assumed investment returns	
- Pre-retirement	2.95% pa
- Post retirement	1.70% pa
Deferred pension increases	
- Pre April 2009	3.20% pa
- Post April 2009	2.50% pa
Pension increases	
- Main Scheme pension	2.70% pa

Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

13 PENSION COMMITMENTS AND OTHER POST-RETIREMENT BENEFITS (continued)

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

A provision has been included for deficit contributions due to the Baptist Pension Scheme (see note 10). The provision has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	**31 December 2020**	**31 August 2019**
Discount rate	0.4%	1.7%
Future increases to Minimum Pensionable Income	3.0%	3.2%

Defined contribution schemes

The Church also makes contributions to defined contribution pension schemes. The assets of these schemes are held separately from those of the Church in independently administered funds. The pension cost and charge represents contributions payable by the Church to these funds and amounted to £6,490 (2019: £2,222).

14 CAPITAL COMMITMENTS

At the year end the charity had signed a letter of intent relating to construction work to the value of £153,600 which will take place after 31 December 2020.

15 PRIOR YEAR ADJUSTMENT

A prior year adjustment has been included to correct errors in and a change of an accounting policy from the previous financial statements as follows:

a) Correction of the carrying value of the Church premises from insurance value to historical cost.

	£
Insurance value used in 2018 financial statements	1,880,038

The Church premises were acquired around the time of WWII. No cost records for the land or buildings are available and so this is shown at nil cost. The original costs of the building would already have been substantially depreciated and carrying amounts for the building are therefore unlikely to be material. Additions for 2019 onwards have been capitalised at cost.

15 PRIOR YEAR ADJUSTMENT (CONTINUED)

b) Change of accounting policy to show the Manse premises at historical cost rather than at fair value last updated in 2016.

	£
Open market value used in 2016 financial statements	685,000
Historical cost	(27,798)
Prior year adjustment	657,202

c) Inclusion of discounted liability to make pension deficit payments on the balance sheet.

Deficit payments were being recognised on a paid basis rather than as a liability being paid and adjusted each year.

	£
Liability as at 31 August 2018	42,064
Less deficit contributions paid 2019	(3,947)
Interest cost 2019	922
Other changes to liability 2019	2,095
Liability as at 31 August 2019	41,134

The effect of the prior year adjustment on the reserves and results previously reported is as follows:

	Funds at 01.09.18 £	Results YE 31.08.19 £	Funds at 31.08.19 £
As previously reported in 2019 financial statements	3,689,700	108,032	3,797,732
Correct Church premises to historical cost	(1,880,038)	-	(1,880,038)
Show Manse at historical cost	(657,202)	-	(657,202)
Include pension liability on balance sheet	(42,064)	930	(41,134)
As adjusted	1,110,396	108,962	1,219,358
Effect of Prior Year Adjustment	(2,579,304)	930	(2,578,374)

16 POST BALANCE SHEET EVENTS

In April 2021, the charity entered into a building contract for Phase 3 of the Hub building project, for capital work to the value to £1,752,000.