

WHITTON BAPTIST CHURCH

England & Wales · Charity number 1128868

Details

Status Registered

Legal form Previously excepted

Registered 2009-03-27

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

Contact

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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: Christian church

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Hounslow
- Richmond Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£108,854	£157,219	-	-
2024-04-05	£124,722	£120,898	-	-
2023-04-05	£117,366	£119,338	-	-
2022-04-05	£111,241	£106,195	-	-
2021-04-05	£90,930	£95,307	-	-

Trustees

Name	Role	Appointed
BRENDA PATRICIA LAMBOURNE		
DENIS EDWIN LAURENCE ALLNUTT		
Osa Osifo		2015-11-19
PETER CHARLES BOULTER		
ROBIN GAMMON		2022-11-20
Ruby Aba Attaby Olivier		2020-11-22
SHEILA COLLINS		

Accounts

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

ACCOUNTS AND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5TH APRIL 2025

Legal Information

The Church is a registered charity – No. 1128868

The Church, including the Halls and Manse, is held on the Baptist Union Model Trusts for Church 2003, declared on the 16th December 2008, subject to Section 6 of the Baptist and Congregational Trust Act 1951, which amended the original 14 February 1881 Trust Deed that is still the original Trust Deed for the Church. The shops, 27, 29, 31 & 33 Hounslow Road were originally purchased in 1930 as part of the whole church site but were subsequently purchased by the London Baptist Property Board Ltd,(LBPB) as an investment, The Church has since bought them and they are now held, as an investment, under trusts declared on 16 December 2008.

Trustees

The following were trustees during the year covered by this statement.

Mr Denis Allnutt	Mr Robin Gammon
Mr Peter Boulter	Mrs Osa Osifo
Miss Sheila Collins	Miss Brenda Lambourne
Rev Gordon Hindmarch (until 31 Dec 2024)	Ms Ruby Olivier

Independent examination

These accounts have been independently examined by Mrs Osa Osifo and Mrs Sue De Boeck and their report is attached.

Financial Policy

It is the Church's policy that where money is received for specific purposes (e.g. Missionary or other causes or special appeals) that money is designated for those causes alone, i.e. they are "Restricted Funds". If for any reason it is not possible to apply the money for that purpose it will be applied for a purpose as near as may be to the original purpose for which it was given or, with the donor's consent, allocated to another purpose, or as a last resort used for general Church purposes. All appeals are deemed to be subject to this Policy.

The accounts have been prepared on an Accrual and Prepayment basis.

No revaluation has been made in respect of the premises 27/33 Hounslow Road, which are included at historic cost which in the opinion of the managing trustees remains a realistic amount.

The value of the church premises – including halls and manse – is included in the accounts, as inalienable resource, at the insurance value as at December 2024. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts.

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2025

	Notes	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
		£	£	£	£	£	£
Incoming Resources							
Voluntary Income	2	38,423.08	8,682.99	2,197.02	0.00	49,303.09	63,349.42
Investment Income	3	38,916.68	0.00	0.00	0.00	38,916.68	39,651.63
Incoming resources from charitable activities	4	19,191.40	1,442.50	0.00	0.00	20,633.90	21,721.22
Other incoming resources	5	0.00	0.00	0.00	0.00	0.00	0.00
Total incoming resources		96,531.16	10,125.49	2,197.02	0.00	108,853.67	124,722.27
Resources expended							
Costs of generating funds	6	2,904.80	0.00	0.00	0.00	2,904.80	9,562.36
Charitable activities	7	72,550.42	79,622.88	2,140.77	0.00	154,314.07	111,335.81
Governance Costs	8	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	9	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	10	75,455.22	79,622.88	2,140.77	0.00	157,218.87	120,898.17
Net incoming resources before transfers		21,075.94	-69,497.39	56.25	0.00	-48,365.20	3,824.10
Gross inter fund transfers	13	-2,212.75	2,212.75	0.00	0.00	0.00	0.00
Net incoming resources		18,863.19	-67,284.64	56.25	0.00	-48,365.20	3,824.10
Revaluation gains*	14	0.00	0.00	0.00	132,232.00	132,232.00	234,178.00
Gains and losses**	15	0.00	0.00	0.00	0.00	0.00	0.00
Pension scheme deficit****					0.00	0.00	0.00
Net movement in funds		18,863.19	-67,284.64	56.25	132,232.00	83,866.80	238,002.10
Total Funds brought forward***		241,528.81	34,964.39	-0.68	4,520,949.00	4,797,441.52	4,559,439.42
Total funds carried forward***		260,392.00	-32,320.25	55.57	4,653,181.00	4,881,308.32	4,797,441.52
Of Which: Current Assets		110,392.00	-32,320.25	55.57	0.00	78,127.32	126,492.52
Fixed Assets/Investments		150,000.00			4,653,181.00	4,803,181.00	4,670,949.00

* On fixed assets for the church's own use; the figure shown here reflects the increased insurance value of church premises

** On revaluations and disposals of investment assets

***Net Assets

**** The church's portion of any deficit on the defined benefit Baptist Pension scheme was zero at the start and end of the year

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2025

	Notes	2024/ 2025		2023/ 2024	
		£	£	£	£
Tangible Fixed Assets	17	4,653,181.00		4,520,949.00	
Investments	18	150,000.00		150,000.00	
			-----		-----
			4,803,181.00		4,670,949.00
Current Assets					
Stocks	19	0.00		0.00	
Debtors	20	9,508.92		10,682.45	
Investments	21	0.00		0.00	
Bank and cash	22	68,858.60		119,347.19	
			-----		-----
			78,367.52		130,029.64
			-----		-----
Current liabilities					
Creditors: amounts falling due within one year	23	240.20		3,537.12	
			-----		-----
Net Current Assets			78,127.32		126,492.52
Creditors: amounts due after more than one year	24		0.00		0.00
			-----		-----
Net Assets excluding pension liability			4,881,308.32		4,797,441.52
Pension liability			0.00		0.00
			-----		-----
Net assets after pension liability			4,881,308.32		4,797,441.52
Charitable Funds					
Endowment	25	4,653,181.00		4,520,949.00	
Restricted	26	55.57		-0.68	
Designated	27	-32,320.25		34,964.39	
Unrestricted: Fixed and Investment Assets		150,000.00		150,000.00	
Unrestricted: Other Net Assets		110,392.00		91,528.81	
Pension deficit		0.00		0.00	
			-----		-----
			4,881,308.32		4,797,441.52
			-----		-----

The notes on pages 5 to 12 form an integral part of these accounts

1. ACCOUNTING POLICIES

Basis of preparation

The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the FRSSE 2015.

Donations

Donations are accounted for gross when received (i.e. including any tax reclaimable under Gift Aid which is entered at the best estimate available of that amount).

Legacies

Legacies and in memoriam gifts are accounted for when their receipt is certain and they can be properly quantified.

Investment income

Investment income is accounted for in the year in which it is receivable.

Fund raising and publicity costs

The Church has not made formal appeals for funds that involve fund raising expenditure. Expenditure on publicity for services of public worship and other events is regarded as expenditure related to church work.

Grants payable

The Church makes grants to other organizations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Governance Costs

This represents direct expenditure on the governance of the church. Volunteers carry out much of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

Fixed Assets

The church premises, including the halls and manse, have been included at the insurance value as at December 2024. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts. As the church is not free to realize and reallocate the value of these assets they have been included in the accounts as inalienable funds.

The shops – which are investment assets - are included at historic cost; in the opinion of the management trustees this is a realistic amount.

No value has been included for furniture and fittings, because all items have been (or would have been if the depreciation policy had applied at the time) written off under the depreciation periods noted below. The replacement cost, as estimated for insurance purposes, would be £257,491 although we believe the realizable value would be very much less.

Depreciation

Maintenance of the buildings is treated as current expenditure as it arises and depreciation is not charged on the church's premises because, in the opinion of the Trustees, their residual value is not less than the book value. Small items costing less than £1000, fixed items which would be damaged by removal, and computer software are written off in the year of purchase and depreciation is not charged on these.

Depreciation on other assets purchased is calculated, to write off the cost on a straight line basis over their expected useful life, at the following rates

Furniture and fittings:	10%
Copiers, PA equipment etc:	33%

These Accounts were approved by the trustees on 2nd November 2025 and signed on their behalf by

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Offerings	30,681.04	3,914.20			34,595.24	37,973.98
Donations for church funds	52.22	3,240.00			3,292.22	6,556.00
Donations for other organisations			2,014.62		2,014.62	2,178.97
Tax refunds	6,689.82	1,528.79	182.40		8,401.01	10,640.47
Legacies/gifts in memoriam	1,000.00				1,000.00	6,000.00
Total	38,423.08	8,682.99	2,197.02	0.00	49,303.09	63,349.42

- a) The designated offerings are offerings at the Asian Congregation services and the donations are for the fabric fund
b) The designated tax refunds are for the Fabric Fund (£670) and the Asian Congregation (£858.79)
c) The restricted tax refunds are refunds in respect of donations for other organisations
d) The donations received for other organisations are set out in more detail in note 11
e) The tax refunds include £1,291.70 under the small donations scheme

3 Investment Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Interest received	2,807.28				2,807.28	3,833.69
Rent from 27/33 Hounslow Road	26,560.64				26,560.64	26,315.96
Income from Gospel Hall	9,548.76				9,548.76	9,501.98
Total	38,916.68	0.00	0.00	0.00	38,916.68	39,651.63

- a) The interest received includes interest on deposits with COIF Charities Deposit Fund, and LBPB
b) All of the shops were let throughout the year
c) The Church receives the rent of the Gospel Hall subject to the terms of the Trust Deed

4 Incoming resources from charitable activities

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Trading income	19,191.40	1,442.50			20,633.90	21,721.22
Fund raising events					0.00	0.00
Total	19,191.40	1,442.50	0.00	0.00	20,633.90	21,721.22

- a) The designated trading income related to Teddy Tots/Little Bears
b) The unrestricted trading income was from users of church premises and tea and coffee at services

5 Other incoming resources

None in 2022-23 or 2023-24

TOTAL INCOMING RESOURCES

Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
96,531.16	10,125.49	2,197.02	0.00	108,853.67	124,722.27

6 Costs of Generating Funds

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Cost of 27/33 Hounslow Road	1,427.84				1,427.84	7,832.58
Cost of Gospel Hall	1,476.96				1,476.96	1,729.78
	2,904.80	0.00	0.00	0.00	2,904.80	9,562.36

These costs comprise

Insurance costs of £2,748.80 - these are reimbursed by the tenants- the income is included in the rent figures at note 3

Repair costs of £156

7 Costs of activities in furtherance of the church's objectives

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Ministry	38,573.44				38,573.44	45,899.76
Mission	10,703.50	7,478.54	2,140.77		20,322.81	34,600.19
Establishment	23,273.48	72,144.34			95,417.82	30,835.86
	72,550.42	79,622.88	2,140.77	0.00	154,314.07	111,335.81

The nature of some of these expenditures is shown in more detail in Notes 10, 11, 12 and 16

Ministry expenditure is primarily the costs of the minister, manse and pulpit supply

Unrestricted mission expenditure includes grants to other organisations from the General Fund, detailed in Note 11, the costs of outreach events; and non-ministry, non-establishment costs associated with the church's work.

Designated mission costs are the costs of the afternoon congregation and Teddy Tots/Little Bears

Establishment costs are essentially the costs of maintaining and heating our buildings

The designated establishment costs are fabric fund spend on the church premises and include significant spend on the halls, including demolition of HQ, new church boilers, and work on the lounge floor

The largest items of general fund establishment expenditure are £4,763 on employing a cleaner, £10,666 for electricity, gas and water, and £3,826 on insurance

10 Total resources expended

	Charitable Activities	Grant Funding	Support Costs	Total 2024/25	Total 2023/24
Ministry	38,088.13		485.31	38,573.44	45,899.76
Mission	8,786.07	10,440.77	1,095.97	20,322.81	34,600.19
Establishment	95,417.82			95,417.82	30,835.86
Cost of generating funds	2,904.80			2,904.80	9,562.36
Governance costs	0.00	0.00	0.00	0.00	0.00
	145,196.82	10,440.77	1,581.28	157,218.87	120,898.17

11 Grants payable

	B/fwd Rstrd	Received Restricted	Paid Restricted	Grant from Church Funds	Total Grant Paid 2024/25	C/fwd	Grant Paid 2023/24
H M F	12.01	150.00	150.00	2,000.00	2,150.00	12.01	2,175.00
B M S Birthday Scheme	9.40	550.00	600.00		600.00	-40.60	425.00
B M S Donations	0.33	0.00	0.00	4,150.00	4,150.00	0.33	4,150.00
SPEAR	-20.00	50.00	50.00		50.00	-20.00	50.00
Christmas Appeal	54.65	715.77	715.77		715.77	54.65	1,147.47
Leprosy Mission	-8.58	386.25	280.00	400.00	680.00	97.67	700.00
TEAR Fund	0.75	195.00	195.00	400.00	595.00	0.75	575.00
Bible Society	24.51	150.00	150.00	200.00	350.00	24.51	360.00
London City Mission	0.00			400.00	400.00	0.00	500.00
MAF	0.00			250.00	250.00	0.00	400.00
Other	-73.75			500.00	500.00	-73.75	350.00
Total	-0.68	2,197.02	2,140.77	8,300.00	10,440.77	55.57	10,832.47

The payments of these grants are included under Mission in notes 7 and 10

The restricted sums received combine donations received for passing to other organisations, and the related gift aid tax relief, both shown in note 2

The amounts carried forward represent restricted donations, and related tax relief, not yet forwarded

The Christmas Appeal was split equally between Shelter Box and Good News for Everyone

The "other" donation were £100 to each of Homelink, Princess Alice Hospice, Shooting Star, Hounslow Street Pastors and Riverbank

The "other" carried forward arose from a £75 overpayment to Turkey and £1.25 underpayment to Pakistan in previous years

12 Support Costs

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
Postage, phones	485.31				485.31	446.52
Stationery	181.92				181.92	67.17
Other (mostlysubscriptions)	914.05				914.05	1,030.90
	1,581.28	0.00	0.00	0.00	1,581.28	1,544.59

13 Gross transfers between funds

£2,212.75 was transferred from the General Fund to the Asian Congregation Fund to close the fund

14 Gains and losses on revaluations of fixed assets for church's own use

None

15 Gains and losses on revaluations and disposals of investment assets

There are no gains or losses recorded here; in the opinion of the management trustees the historic cost, £150,000, remains a realistic value

16 Staff costs and Trustee expenses

	2024/25	2023/24
Gross salaries	38,847.18	54,697.54
Employer's national insurance	0.00	0.00
Employer's pension contributions	3,721.96	5,131.26
Employer's pension deficiency payments	7.00	12.00
Other costs	4,996.25	5,443.36
	-----	-----
Total	47,572.39	65,284.16
	-----	-----

The other costs recorded here are the costs of the manse council tax, water, insurance, and maintenance

The average number of employees during the year was 1.15

No employee received emoluments in excess of £60,000 during 2024/25 (2023/24 none)

One Trustee, who was also an employee, lived in housing wholly owned by the church

No sums were reimbursed to the Trustees for their work as trustees during 2024/25 (2023/24 none)

The Church paid pension contributions for its Minister to the, multi-employer, Baptist Pension Scheme, which is described at note 29 below; and for the leader of the Asian congregation to TPT Retirement Solutions

17 Tangible Fixed Assets

The book value of the church's endowment premises has been increased, following the insurance valuation, by £132,232 to £4,653,181
This also reflects the demolition of the Brigade HQ

18 Investments

	2024/25	2023/24
6th April 2024	150,000.00	150,000.00
Additions	0.00	0.00
Disposals	0.00	0.00
Gains and losses	0.00	0.00
	-----	-----
5th April 2025	150,000.00	150,000.00
	-----	-----

The investments recorded here are the shops at 27/33 Hounslow Road which the church owns as an investment; using the rental income to part fund its charitable activities. They are valued at historic cost; in the opinion of the managing trustees this remains a realistic amount.

19 Stocks

The church does not hold material stocks of goods

20 Debtors

	5th April 2025	5th April 2024
Tax refund	8,508.27	10,640.47
Other	1,000.65	41.98
	-----	-----
Total	9,508.92	10,682.45
	-----	-----

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

	5th April 2025	5th April 2024
Bank Current Account	21,127.04	39,442.91
LBPB Account	366.95	352.29
COIF Account	47,344.11	79,551.49
Cash	20.50	0.50
	-----	-----
Total	68,858.60	119,347.19
	-----	-----

23 Creditors: amounts falling due within one year

	5th April 2025	5th April 2024
HMRC	240.20	1,686.06
Other	0.00	1,851.06
	-----	-----
	240.20	3,537.12
	-----	-----

24 Creditors: amounts falling due after more than one year

There are no amounts falling due after more than one year and there were none on 5th April 2024

25 Endowment Funds

The church does not have any endowment funds; the value of the church property is recorded as inalienable as the church is not at liberty to sell this property

26 Restricted Funds

	06/04/2024	Incoming Resources	Resources Expended	05/04/2025
Monies for other causes	-0.68	2,197.02	2,140.77	55.57

27 Designated Funds

	06/04/2024	Incoming Resources	Resources Expended	Transfers	05/04/2025
Teddy Tots/Little Bears	7,462.99	1442.50	492.8	0.00	8,412.69
Community Lunch Club	3,883.31	0.00	0.00	0.00	3,883.31
Fabric Fund	23,618.09	3,910.00	72,144.34	0.00	-44,616.25
Asian Congregation	0.00	4772.99	6,985.74	2,212.75	0.00
	-----	-----	-----	-----	-----
	34,964.39	10,125.5	79,622.88	2,212.75	-32,320.25
	-----	-----	-----	-----	-----

The Fabric Fund is devoted to major work on our premises including the manse

28 Analysis of net assets

	Fixed Assets	Investment	Current Assets	Total
Endowment Funds	4,653,181.00			4,653,181.00
Restricted Funds			55.57	55.57
Designated Funds			-32,320.25	-32,320.25
Unrestricted Funds		150,000.00	110,392.00	260,392.00
TOTAL	4,653,181.00	150,000.00	78,127.32	4,881,308.32

29 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (the Scheme).

The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Ltd.).

The Minister is in this Scheme.

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.

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 Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

There was a substantial deficit on the DB scheme which required deficiency payments of 12%.

From July 2022 deficiency payments were no longer necessary and an administrative charge of £1 per month was paid.

These payments were discontinued from November 2024.

Related charities

The custodian Trustee of the church is the London Baptist Property Board Ltd which is charity number 249768. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations to the Baptist Union Home Mission Fund as set out in note 11.

Appendix: Associated Organisations

	B/fwd	Rec'd	Grants Rec.	Expenditure	C/fwd
Girls' Brigade	3,601.63	1,515.28		1,600.04	3,516.87
	3,601.63	1,515.28	0.00	1,600.04	3,516.87

The amounts received by this organisation include subscriptions, and income for and from events to further their activities

Girls Brigade is a self supporting organisation operating under the aegis of the church. The Church makes no charge for the use of premises or facilities.

Statement of Financial Activity in Respect of Associated Organisations

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
	£	£	£	£	£	£
Income from Donors etc	1,515.28				1,515.28	1,396.33
Resources Used	1,600.04				1,600.04	1,658.64
Net Incoming Resources	-84.76	0.00	0.00	0.00	-84.76	-262.31
Balances Brought Forward	3,601.63				3,601.63	3,601.63
Balances Carried Forward					3,516.87	3,339.32

Consolidated Gross Receipts and Resources Used

	Unrestricted	Designated	Restricted	Inalienable	Total 2024/25	Total 2023/24
	£	£	£	£	£	£
Incoming resources						
Church	96,531.16	10,125.49	2,197.02	0.00	108,853.67	124,722.27
Associated Organisations	1,515.28				1,515.28	1,396.33
Total	98,046.44	10,125.49	2,197.02	0.00	110,368.95	126,118.60
Resources Used						
Church	75,455.22	79,622.88	2,140.77	0.00	157,218.87	120,898.17
Associated Organisations	1,600.04				1,600.04	1,658.64
Total	77,055.26	79,622.88	2,140.77	0.00	158,818.91	122,556.81

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2025

We confirm that in our opinion the attached accounts for the year specified above have been properly prepared from the records supplied, are in agreement therewith, and comply with the regulations.

In connection with our examination no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - to keep accounting records which accord with the accounting records; and
 - to comply with the accounting requirements of the ACThave not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

	Osa Osifo	Sue De Boeck
Date	19/10/25	26/10/25
Occupation	IT Business Consultant	Retired
	19 Chester Avenue Twickenham Middlesex TW2 6AG	97 Constance Road Whitton Twickenham Middlesex TW2 7HX

Whitton Baptist Church

Treasurer's Report for period 6th April 2024 to 5th April 2025

Summary of the Year's financial activity.

1. The Church's gross income amounted to £108,853.67 and expenditure to £157,218.87 giving a current account deficit on the year of £48,365.20. If Girls Brigade is included as an associated organization these figures become respectively: income of £110,368.95 expenditure of £158,818.91; and deficit of £48,449.96. The remainder of this report refers to the Church's accounts alone.

2. The current asset balances of the church's funds at the start and end of the year were:

	April 2024	April 2025
General Fund	£91,529	£110,392
Monies for causes	-£1	£56
Lunch Club	£3,883	£3,883
Fabric Fund	£23,618	- £44,616
Teddy Tots/Little Bears	£7,463	£8,413
Asian Congregation	£0	£0
		
Total	£126,492	£78,127

The above figures include the transfer of £2,213 from the General Fund to the Asian Congregation Fund. This reflects the closure of the Asian Congregation Fund on their transfer to Brentford Free Church. The total remains well above our reserves policy target of £50,000.

The General Fund

3. The offerings to the General Fund amounted to £30,680; this was £500 less than in the previous year. We are grateful for this giving and particularly to those who Gift Aid their donations. These offerings attracted tax refunds of £6,690 (including £367 on some small gifts which are not covered by a Gift Aid declaration).
4. We remain heavily dependent on investment income; net income from the 27/33 Hounslow Road shops and the Gospel Hall, plus interest received, amounted to £36,012 (compared with £30,089 in 2023/24). The properties were, as in the previous year, occupied throughout the year; the increase in net income reflects an unexpectedly low level of repair costs. Net investment income accounted for about a third of our income for church purposes.
5. In addition, £19,179 was received in donations from the nursery and other organizations using our premises. This was £420 less than in the previous year.
6. Ministry spend in the year was £38,573; this compares with £45,900 in 2023/24. The reduction reflects the retirement of our minister at the end of 2024. The main elements of ministry spend were gross stipend of £27,640, pension costs of £3,340 and manse council tax of £2840.
7. Aside from Fabric Fund spend main areas of establishment expenditure, which totaled £23,273 (£22,057 in 2023/24), were £10,666 on power and water, £4,763 on employing a cleaner, and £3,826 on insurance.

8. We continue to support other causes and this year distributed a total of £10,441 compared with £10,832 in the previous year. Within this total, giving from the General Fund amounted to £8,300.
9. General Fund Mission spending – in addition to giving to other charitable organizations – amounted to £2,404 (compared with £6,422 in 2023/24). Of this £839 was subscriptions.
10. Total General Fund income was £96,531 (£108,857 in 2023/24), and expenditure was £75,445 (£92,340 in 2023/24). This, together with the transfer of £2,213 to the Asian Congregation Fund, resulted in a General Fund balance of £110,392.

Monies for causes

11. As part of the church's mission, members gave £2,197 (including tax refund of £131) for other causes which was forwarded to the causes concerned.

Lunch Club and Teddy Tots/Little Bears

12. Lunch Club has not resumed following covid; the balance on this fund is being held to provide for initial funding of any new similar venture. Teddy Tots, which was relaunched as Little Bears in the latter part of the year, had an income of £1,443 and expenditure of £493.

Asian Congregation

13. The income from Asian congregation offerings (including £966 in Small Gift Tax Grant) totaled £4,773 compared with £8,407 in 2023/24; the reduction in part reflected the departure of this congregation in early 2025. Expenditure of £6,986 compared with £16,813 in 2023/24. The main expenditure was on the employment (part time) of the congregation's pastor. The total net cost of the congregation for its four and three quarter years as part of our church was about £48,700.

The Fabric Fund

14. Donations to the fund amounted to £3,910 (including Gift Aid of £670); expenditure was, as expected, unusually high at £72,144 including significant spend on the halls, including demolition of the Brigade HQ, and the replacement of the church boilers. As a result the Fabric Fund ended the year with a deficit of £44,616

Looking to the future

15. My previous reports have highlighted the uncertainty surrounding any estimated figures for a future period. My report last year estimated (under stated assumptions) that we might end 2024/25 with an aggregate balance on the General, Fabric and Asian Congregation Funds of the order of £32,500. The comparison with the outturn of about £65,750 shows that the uncertainties were not illusory.
16. Several areas of income and expenditure were within a few hundred pounds of the budget. Significant departures from the budget which lead to the larger than expected balance at the end of 2024/25 are:
 - ❖ Offerings and donations to the General Fund (including Gift Aid) were about £1,400 above the budget of £36,000
 - ❖ We received an in memoriam gift of £1,000
 - ❖ Net investment income was about £20,500 above the budget, reflecting unexpectedly low maintenance costs.
 - ❖ Ministry spending was about £11,000 below budget, reflecting the absence of a minister in the fourth quarter.
 - ❖ Net cost of the afternoon congregation was about £2,200 above the budgeted break even.
 - ❖ Fabric Fund spending was nearly £3,000 below the budget of £75,000
17. The budget below for 2025/26 is similarly uncertain; it is based on the following assumptions.
 - ❖ General Fund offerings (including Gift Aid) and donations are, at £36,000, some £1,400 below 2024/25.

- ❖ Donations (including Gift Aid) to the Fabric Fund remain roughly at the 2024/2025 level.
- ❖ Small increases in charges for the use of our premises from October will - assuming all lettings continue – lead to an increase of about £1,500 in this income.
- ❖ Estimated gross investment income is based on full occupation and a small rent increase in October. Maintenance costs are put at £17,500 including the deferred work on the Gospel Hall and works on roofs, gutters and parapets of the shops. A reduction in interest receipts is also assumed, reflecting the reduction in our savings account.
- ❖ The ministry expenditure budget assumes that we will not call a minister in 2025/26, and the renovation and decoration work on the manse is charged to the Fabric Fund.
- ❖ A slight increase in mission costs other than giving to other organizations from the General Fund.
- ❖ Repetition of the 2024/25 level of General Fund giving to other organizations
- ❖ Expenditure from the Fabric Fund can vary substantially from year to year as needs arise. While there is considerable uncertainty about the appropriate figure, I have set the budget estimate - covering the church, halls and manse - at £40,000.
- ❖ A slight increase in other establishment costs.
- ❖ A surplus of £1,000 (typical of recent years) on Little Bears.
- ❖ Any new initiative in place of Lunch Club will cover its costs.

18. On that basis the following is a broad budget for 2024/25	£
• General Fund Income from offerings (including Gift Aid) and donations:	36,000
• Donations to Fabric Fund (including Gift Aid):	4,000
• Donations for use of church premises:	20,500
• Net investment income:	21,500
• Ministry costs:	(7,000)
• Mission, including donations to other organisations from General Fund:	(12,000)
• Fabric Fund spend	(40,000)
• Other Establishment spend	(24,000)
• Net income from Little Bears	1,000

• Deficit/Surplus	0

The above budget would imply broadly the following balances at the end of the year:

General Fund:	£145,400
Fabric Fund:	(£80,600)
Little Bears:	£9,400
Lunch Club:	£3,900
	
Total	£78,100

25. There can be no guarantee that the outturn for 2025/26 will be the same as the budget which is primarily intended to give an indication of our broad financial position. The budget, of course, takes no account of, eg, the possibilities that:
- a minister is appointed in the year
 - decisions are taken to change our ministry or mission in other ways which significantly affect expenditure;
 - our membership or congregation changes in ways which significantly affect our income;
 - members make additional donations in the light of our financial position
 - Fabric Fund expenditure, which can vary substantially from year to year, differs from the budget because of, eg:
 - the uncertainty in the estimates for some of the work,
 - the possibility that we will be unable, or decide not, to progress all the planned Fabric Fund projects (which would simply defer expenditure into 2026-27), and
 - the possibility that needs will arise for new, unexpected, work.
 - Expenditure on the investment properties differs – for similar reasons – from the budget figure
 - Income from the use of our premises reduces, eg if one of the users leaves.

27. Given the uncertainty in any estimates of future income and expenditure, these figures confirm our reliance on income from investments and organizations using our premises.
28. Neither the reserves policy nor this “budget” is intended to act as a tight constraint on our work. However, they do provide a context within which any additional expenditure, or indeed continued expenditure at present or planned levels, must be considered. For example, the trustees may need to consider further delaying some of the fabric work and I recommend that, as last year, we do not make donations to other organisations from the General Fund until we are able to consider them in the light of the then current position towards the end of the year.

Thanks

29. The financial accounts reflect the financial commitment of the members of the Church community to the Church’s mission of “Making Jesus Known”. We are also grateful for the contribution many of our number make in other ways – working on the premises and contributing to the mission and ministry of the church – without which our expenses would be greater and, more importantly, our mission less effective.
30. Last but by no means least, I thank the Finance team – Brenda Lambourne, Osa Osifo, and, in particular Rosemary Vosper who stood down from the team at the end of 2024/25 - whose assistance has been essential to the smooth operating of, and accounting for, our financial affairs; and Osa Osifo and Sue De Boeck for auditing the Church accounts.

Denis Allnutt
Treasurer



Whitton Baptist Church

MAKING JESUS KNOWN

ANNUAL REPORT (SEPTEMBER 2024 SEPTEMBER 2025)

WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

The principle purpose of Whitton Baptist 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 UK and/or other parts of the world.

To achieve this purpose, the church engages in regular public worship, Bible study, preaching and teaching, Baptism as defined in BUGB's Declarations of Principle, regular communion of the Lord's supper, evangelism and mission, inclusion and teaching of young people, including Girls' Brigade, parent and toddlers; nurture and growth of Christian disciples, giving and encouraging pastoral care.

The Church operates under a Trust Deed dated February 14th 1882, as amended by the adoption in 2008 of new Trusts based on the Baptist Union Model Trusts for Churches. The 1882 Trust Deed provided for the erection of a place of Divine Worship for members of the Baptist Denomination. The original site was compulsorily acquired in the 1930's and the compensation monies were applied for the purchase of the present site and the erection of the Church buildings in Hounslow Road.

The following report outlines the objectives and activities of Whitton Baptist Church during the period 09/24-09/25

PUBLIC BENEFIT STATEMENT

The church's trustees have – as described below - regard to the Charity Commission's guidance on Public Benefit in planning and leading the church's work in pursuance of these purposes.

Purpose 1 - advancement of the Christian faith

The church carries out this purpose by activities including but not limited to:

a) Organising weekly services for members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including but not limited to prayer, communion and worship. Our minister, Gordon Hindmarch, retired in December 2024, since then we have been in an interregnum; Our moderator David Priddy, the preaching team and various guest speakers have filled the pulpit on Sunday mornings.

The meetings are free of charge and open to all, and the public benefit of such meetings is expected to be through the promotion of individual well being and family stability, and increased ability for attendees to contribute positively to society.

b) Organising meetings on most days of the week, including monthly prayer meeting; Bible study, Girls' Brigade, Little Bears and a Boccia Club, all of which are open to people from Whitton and the surrounding area.

These meetings contribute to the physical, social and spiritual development of the children and Young People; the young mothers or carers of toddlers and, for those less mobile, an opportunity for social interaction and physical/competitive participation.

c) During the interregnum, we search to employ a full time minister, part of whose responsibility will be to promote and support work with children - both in local schools and through church-based activities – and to be available to any member of the Whitton community who seeks support or advice.

The benefit of such support and guidance is to enable church members to be better able to serve in the local community – including the support of local charities. In addition to encouraging such participation in the community, the church provides teaching and training opportunities for members, including

mid-week groups, and promotes external courses, events and opportunities to volunteer. These are advertised in the weekly church bulletin and on the church website.

Purpose 2 – other charitable activities

The church carries out this purpose by activities including but not limited to:

e) Assisting the work of individual Christians, Christian organisations, and International Charities insofar as that work, whether in this country or abroad, accords with the church's aims.

The church makes donations as agreed by its members from the annual budget. The public benefit of providing support and resources to such charitable organizations is expected to be in accordance with their aims and purposes, which include religious activity, relief of poverty, training and equipping, work with youth and the elderly, homeless and others in need, not only in Whitton and the surrounding neighbourhood but also abroad. The most recent version of the church's published accounts list those of charities and individuals supported during the past financial year. The list includes those working towards international relief, eg Tear Fund, and the Baptist Union of Great Britain and BMS World Mission.

f) Supporting acts of social concern to benefit persons in Whitton and the surrounding area on the basis of their need.

The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed promoting their health, wellbeing, spiritual life and education, and is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities as agreed by the members of the church and distributed at the discretion of the Trustees in accordance with the annual budget. Through gifts and/or the provision of an affordable venue, the church currently supports the work of SPEAR in the London Borough of Richmond for homeless young people, Boccia exercise and recreational activity for the elderly, Blue Iris Nursery for small children, Whitton Choral Society for rehearsals and concerts, church groups for all ages, and other independent groups in the community.

g) Developing relationships with other churches in Whitton and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing the church's aims.

The public benefit of such association is expected to be in community events falling under items b) or c) above and undertaken in conjunction with other churches. Whitton Baptist Church is a member of Churches Together in Whitton, the London Baptist Association and the Baptist Union of Great Britain, which enables it to coordinate its work with other churches in Whitton and beyond.

In accordance with the Constitution, the trustees are the minister and deacons of the church. These are elected by the church members, in the case of the deacons from among the church members and for a renewable period of three years. A majority of the trustees must have been baptised by immersion.

Annual Report

An Overview.

In September 2024, our minister announced his retirement and re location to Cambridge; Gordon left us at Christmas 2024 and we have continued with some sense of normality. We appointed David Priddy as moderator and David has preached, advised and chaired various meetings. During the year we have received 3 applications for the pastorate; Unfortunately none were thought to be suitable. We have retained an area, at the front of the church, for wheelchair users and refreshments as we now have to prepare for Little Bears at the end of the Sunday service thus saving having to move tables and chairs. Teddy Tots changed its name to Little Bears and, like Girls' Brigade and Boccia, has been well supported.

With the retirement of Gordon, Tasawer also found a pastorate and moved Asian congregation to his new church.

MEMBERSHIP

57 members were registered at December 2024.

DEACONS

During the reviewed period the Board of Deacons consisted of Rev Gordon Hindmarch; (retired 12/24) Denis Allnutt Peter Boulter Brenda Lambourne Sheila Collins Ruby Olivier Osa Osifo and Robin Gammon

The deacons met on 10 occasions for business and also on Zoom and ad hoc in person for interregnum discussion

WORSHIP SERVICES:

Weekly Sunday services take place in the church building with an average attendance of 28, made up of people aged 5-80+ years old. The varying styles of preaching, we witness with the guest speakers, in our worship services have been a source of inspiration and spiritual growth to the whole congregation. Midweek Bible Studies and Prayer occur on a rota during the month. Revision of Bible study is currently under review as we want to encourage and include as many people who want to attend.

FINANCE

The Church had a current account deficit of £48,365 in the year 2024-25. This reflected unusually large expenditure, of £72,144 on necessary work to our property. Before transfers this included a General Fund surplus of £21,076; a Fabric Fund deficit of £69,497; and an Asian Congregation Fund deficit of £2,213.

Offerings for the General Fund by the morning congregation decreased by £500 compared with the previous year. Net investment income was, at £36,012, about £5,900 more than in the previous year, reflecting less expenditure on maintaining the properties. The £19,179 received from organisations using our premises was £420 less than in the previous year. Fabric Fund expenditure of £72,144 was, as expected, some three times the average in recent years. Ministry spend was, at £38,573, some £7,300 down on the previous year, reflecting the retirement of our minister at the end of 2024.

At the start of 2025-26 we had total net current assets of £78,127. While we do not hold formal reserves, it is our policy to aim to have current assets of £50,000 available for use in the event of a need for exceptional expenditure or a substantial reduction in income.

Expenditure in 2025-26 is being significantly affected by three factors; the absence of a minister which reduces ministry expenses, the transfer of the Asian congregation to another church on the appointment of their leader as minister of that church, and the need for further substantial work on our properties. Reflecting this, and despite some one-off donations from members of the church, in the first half of 2025-26 we had a current account deficit of some £7,000. It is expected that, unless substantial donations are received, the deficit for the year as a whole will be larger than this as further work is undertaken on our properties.

OUTREACH

We held a series of events from Autumn 23 – Spring 24 and took time over 2 Church Meetings (Nov 24 & Feb 25) to consider the range of events and impact (if any). The following were agreed:

1. That we continue with a programme of regular events, provided there are sufficient volunteers, to help spread the workload. We'll seek more variety and include all-age events.
2. That we plan a monthly Tea & Cakes event, ensuring a rota is in place to share the workload.

3. That we consider how we resource our work with young people with a view to continuing and perhaps expanding this work.
4. That we face the challenge of Church and Community Transformation – are we part of our community or expecting them to come to us?

In this year we've held a variety of events, including those to celebrate our 90th Anniversary (from April) – Songs of Praise on Silver Sunday (Oct) and Mothers' Day (Mar); stall at Light Up Whitton (Nov) and Candlelight Carols. Our International Celebration (July) and Cream Tea (Aug) events were particularly successful. We also hosted the Premiere of Symphony of Light in April.

We didn't manage to organise the monthly Tea & Cakes event, but plans are in hand to take this forward for 2026.

We are conscious of how best to manage the need for volunteers, balancing energy levels and aching bodies!

We rose to the challenge when Gordon & Rachel moved on. After a short break, Teddy Tots became Little Bears as we entered a partnership with Riverbank, which has proved successful. We appreciate the support on Sundays to get the area set up; and for new volunteers to share the load on a Tuesday morning.

FABRIC

Comfort – WBC is warm and welcoming – We replaced the boilers heating the church, which were more than 30 years old and it was becoming difficult to get parts. It took us a few weeks to get controls right to provide sufficient heat during the coldest months. Annual boiler servicing in August was straightforward – the other 3 boilers are in good order and no repairs were required.

Safety – Gas Safety Certification for the Halls was issued in November, following servicing of the commercial cookers, and renewed for the Church building in August. The Carbon Monoxide detectors were tested at the same time. Fire Extinguishers had annual servicing in April.

General work – The Hall lounge floor was resurfaced and carpeted; 7 work days were held (2 in October & May, 3 in August) and we achieved a lot in these sessions; we've introduced a stock control system to stay in control of janitorial items, and several deacons share the weekly refilling work; Church drains were blocked at Easter

and cleared efficiently by a local firm (care needs to be taken ensuring nothing but toilet paper goes down the toilets).

Planning - Our maintenance logbook is kept up to date, recording work done since Jan 2023, planning works until 2027 (from Quinquennial reports) and scheduling routine work.

Thank you to all who carry out the routine tasks – gardening, grass cutting, weed removal, window cleaning, time clock setting (heating and exterior lights).

Manse – has Gas Safety and Electrical Safety Certificates. A new electricity smart meter was installed. Regular garden maintenance has taken place whilst the property is unoccupied, along with weekly property inspections (an insurance requirement).

Retail Units – In December, emergency roof repairs were carried out above the Hairdresser.

THE PASTORAL CARE TEAM

The team, headed by Carol Prouse and consisting of Peter Boulter, Sue and Brian Pulman, Steve Campbell and Elsie Dass, has met monthly to discuss various concerns and issues regarding the fellowship. 'Grapevine' continues to print 'fellowship prayers' and an email/telephone Prayer chain gives all friends an opportunity to pray for those who request this support. The team maintains contact, by phone or visits, with those of our members who are unable to get to church.

Among the events for rejoicing were the home baptism (by affusion) of one of our house bound members, a member who had been unable to get to church now being able to attend thanks to the lift offered by another church member, the offering Home Communion for those unable to get to church, and the celebration of the birth of the first baby to a couple who have recently joined our congregation.

THE PREACHING TEAM

Andrew Ruffhead, Robin Gammon and Sheila Collins have shared the pulpit along with David Priddy on 28 of the 39 services since 25/12/24. Other guest speakers have visited and, as this was the 90th anniversary of WBC, we invited back Andy Gore and Martin Smith (previous ministers of WBC) to preach on 2 of the occasions.

LITTLE BEARS

At the beginning of the year our Parent and Toddler group changed the name from Teddy Tots to Little Bears. Following the retirement of the previous leaders we had to rethink the way forward. It was decided that we should go into partnership with Riverbank, a charity that helps Mothers who need support in challenging times. After being closed for 7 weeks we reopened in February with a team of 5 helpers, consisting of 4 church members and 1 from Riverbank. We meet every Tuesday in term time. After a slow start, numbers have increased steadily and we now have 30 families and 45 children on the register. Attendance fluctuates each week but most weeks we have about 20+ children and 15 families. (A family can consist of parents, grandparents or childminders).

GIRLS BRIGADE

Girls' Brigade continue to meet on Tuesday evenings although numbers are low. We have 8 girls at the moment. Numbers dropped in September when the 4 older girls who were changing schools found that school commitments clashed with GB. Since then we have 2 new recruits join us, aged 5 and 7 and are currently looking for ways to increase our membership. We have 4 leaders available each week and as GB safe guarding requires 3 adults present regardless of numbers, we are covered for staff sickness and holidays etc. The few girls who do come are lively, enthusiastic and sometimes challenging. We have wide range of activities each week and encourage the girls to try new things and make new friends. As well as Tuesday evenings we have had a few off site activities including a trip to Hobbledown, visits to MacDonalds and joining with other companies to party. Looking forward, we are planning to join the other companies in Uxbridge for a combined celebration of Advent and Christmas on 6th December and we also hope to support the Church at "Light Up Whitton" in the High Street.

BOCCIA

Our enthusiastic, and somewhat competitive, group of approximately 12 members continue to meet each month, although it appears if any one has a hospitable appointment it inevitably falls on a Boccia day! The value of this game is that it is designed for those less mobile, and so welcomes, and is welcomed, by our members who have to use various wheels to get around. It also allows for the fellowship to share in a sport and social interaction with their friends at church who they don't get to see very often due to their mobility problems etc. All are welcome and it is hoped that friends, and others in the community, will come and join us in the future.

SUMMARY;

Making Jesus Known in Whitton, through our outreach, is our continued goal which we will continue to aim for. Meanwhile, we continue to serve the Lord and worship him as best we can in whatever way we can.

Accounts

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

ACCOUNTS AND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5TH APRIL 2024

Legal Information

The Church is a registered charity – No. 1128868

The Church, including the Halls and Manse, is held on the Baptist Union Model Trusts for Church 2003, declared on the 16th December 2008, subject to Section 6 of the Baptist and Congregational Trust Act 1951, which amended the original 14 February 1881 Trust Deed that is still the original Trust Deed for the Church. The shops, 27, 29, 31 & 33 Hounslow Road were originally purchased in 1930 as part of the whole church site but were subsequently purchased by the London Baptist Property Board Ltd,(LBPB) as an investment, The Church has since bought them and they are now held, as an investment, under trusts declared on 16 December 2008.

Trustees

The following were trustees during the year covered by this statement.

Mr Denis Allnutt

Mr Peter Boulter

Miss Sheila Collins

Rev Gordon Hindmarch

Mr Robin Gammon

Mrs Osa Osifo

Miss Brenda Lambourne

Ms Ruby Olivier

Independent examination

These accounts have been independently examined by Bryan Johnson and Mrs Sue De Boeck and their report is attached.

Financial Policy

It is the Church's policy that where money is received for specific purposes (e.g. Missionary or other causes or special appeals) that money is designated for those causes alone, i.e. they are "Restricted Funds". If for any reason it is not possible to apply the money for that purpose it will be applied for a purpose as near as may be to the original purpose for which it was given or, with the donor's consent, allocated to another purpose, or as a last resort used for general Church purposes. All appeals are deemed to be subject to this Policy.

The accounts have been prepared on an Accrual and Prepayment basis.

No revaluation has been made in respect of the premises 27/33 Hounslow Road, which are included at historic cost which in the opinion of the managing trustees remains a realistic amount.

The value of the church premises – including halls and manse – is included in the accounts, as inalienable resource, at the insurance value as at December 2023. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts.

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2024

	Notes	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
		£	£	£	£	£	£
Incoming Resources							
Voluntary Income	2	49,598.73	11,317.47	2,433.22	0.00	63,349.42	58,517.50
Investment Income	3	39,651.63	0.00	0.00	0.00	39,651.63	36,009.31
Incoming resources from charitable activities	4	19,606.32	2,114.90	0.00	0.00	21,721.22	22,839.24
Other incoming resources	5	0.00	0.00	0.00	0.00	0.00	0.00
Total incoming resources		108,856.68	13,432.37	2,433.22	0.00	124,722.27	117,366.05
Resources expended							
Costs of generating funds	6	9,562.36	0.00	0.00	0.00	9,562.36	3,459.41
Charitable activities	7	82,778.09	26,125.25	2,432.47	0.00	111,335.81	115,878.79
Governance Costs	8	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	9	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	10	92,340.45	26,125.25	2,432.47	0.00	120,898.17	119,338.20
Net incoming resources before transfers		16,516.23	-12,692.88	0.75	0.00	3,824.10	-1,972.15
Gross inter fund transfers	13	-23,999.72	23,999.72	0.00	0.00	0.00	0.00
Net incoming resources		-7,483.49	11,306.84	0.75	0.00	3,824.10	-1,972.15
Revaluation gains*	14	0.00	0.00	0.00	234,178.00	234,178.00	377,823.00
Gains and losses**	15	0.00	0.00	0.00	0.00	0.00	0.00
Pension scheme deficit****					0.00	0.00	33,100.00
Net movement in funds		-7,483.49	11,306.84	0.75	234,178.00	238,002.10	408,950.85
Total Funds brought forward***		249,012.30	23,657.55	-1.43	4,286,771.00	4,559,439.42	4,150,488.57
Total funds carried forward***		241,528.81	34,964.39	-0.68	4,520,949.00	4,797,441.52	4,559,439.42
Of Which: Current Assets		91,528.81	34,964.39	-0.68	0.00	126,492.52	122,688.42
Fixed Assets/Investments		150,000.00			4,520,949.00	4,670,949.00	4,436,771.00

* On fixed assets for the church's own use; the figure shown here reflects the increased insurance value of church premises

** On revaluations and disposals of investment assets

***Net Assets

**** The church's portion of any deficit on the defined benefit Baptist Pension scheme was zero at the start and end of the year

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2024

	Notes	2023/ 2024		2022/ 2023	
		£	£	£	£
Tangible Fixed Assets	17	4,520,949.00		4,286,771.00	
Investments	18	150,000.00		150,000.00	
			-----		-----
			4,670,949.00		4,436,771.00
Current Assets					
Stocks	19	0.00		0.00	
Debtors	20	10,682.45		9,744.30	
Investments	21	0.00		0.00	
Bank and cash	22	119,347.19		114,006.44	
			-----		-----
			130,029.64		123,750.74
			-----		-----
Current liabilities					
Creditors: amounts falling due within one year	23	3,537.12		1,082.32	
			-----		-----
Net Current Assets			126,492.52		122,668.42
Creditors: amounts due after more than one year	24		0.00		0.00
			-----		-----
Net Assets excluding pension liability			4,797,441.52		4,559,439.42
Pension liability			0.00		0.00
			-----		-----
Net assets after pension liability			4,797,441.52		4,559,439.42
			-----		-----
Charitable Funds					
Endowment	25	4,520,949.00		4,286,771.00	
Restricted	26	-0.68		-1.43	
Designated	27	34,964.39		23,657.55	
Unrestricted: Fixed and Investment Assets		150,000.00		150,000.00	
Unrestricted: Other Net Assets		91,528.81		99,012.30	
Pension deficit		0.00		0.00	
			-----		-----
			4,797,441.52		4,559,439.42
			-----		-----

The notes on pages 5 to 12 form an integral part of these accounts

1. ACCOUNTING POLICIES

Basis of preparation

The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the FRSSE 2015.

Donations

Donations are accounted for gross when received (i.e. including any tax reclaimable under Gift Aid which is entered at the best estimate available of that amount).

Legacies

Legacies and in memoriam gifts are accounted for when their receipt is certain and they can be properly quantified.

Investment income

Investment income is accounted for in the year in which it is receivable.

Fund raising and publicity costs

The Church has not made formal appeals for funds that involve fund raising expenditure. Expenditure on publicity for services of public worship and other events is regarded as expenditure related to church work.

Grants payable

The Church makes grants to other organizations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Governance Costs

This represents direct expenditure on the governance of the church. Volunteers carry out much of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

Fixed Assets

The church premises, including the halls and manse, have been included at the insurance value as at December 2023. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts. As the church is not free to realize and reallocate the value of these assets they have been included in the accounts as inalienable funds.

The shops – which are investment assets - are included at historic cost; in the opinion of the management trustees this is a realistic amount.

No value has been included for furniture and fittings, because all items have been (or would have been if the depreciation policy had applied at the time) written off under the depreciation periods noted below. The replacement cost, as estimated for insurance purposes, would be £226,599 although we believe the realizable value would be very much less.

Depreciation

Maintenance of the buildings is treated as current expenditure as it arises and depreciation is not charged on the church's premises because, in the opinion of the Trustees, their residual value is not less than the book value. Small items costing less than £1000, fixed items which would be damaged by removal, and computer software are written off in the year of purchase and depreciation is not charged on these.

Depreciation on other assets purchased is calculated, to write off the cost on a straight line basis over their expected useful life, at the following rates

Furniture and fittings:	10%
Copiers, PA equipment etc:	33%

These Accounts were approved by the trustees on 3 November 2024 and signed on their behalf by

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Offerings	31,179.98	6,794.00			37,973.98	38,352.64
Donations for church funds	4,216.00	2,340.00			6,556.00	4,406.06
Donations for other organisations			2,178.97		2,178.97	5,081.00
Tax refunds	8,202.75	2,183.47	254.25		10,640.47	9,177.80
Legacies/gifts in memoriam	6,000.00				6,000.00	1,500.00
Total	49,598.73	11,317.47	2,433.22	0.00	63,349.42	58,517.50

a) £3891 of the unrestricted donations and £297.5 of the tax refunds relate to the "Unlocked" event; a further £125 of the donations was a LBRuT grant for a mission activity, and £1250 of the tax refund relates to an in memoriam gift

b) The designated offerings are offerings at the Asian Congregation services and the donations are for the fabric fund

c) The designated tax refunds are for the Fabric Fund (£570) and the Asian Congregation (£1,613.47)

d) The restricted tax refunds are refunds in respect of donations for other organisations

e) The donations received for other organisations are set out in more detail in note 11

f) The tax refunds include £2,235.47 under the small donations scheme

3 Investment Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Interest received	3,833.69				3,833.69	1,544.23
Rent from 27/33 Hounslow Road	26,315.96				26,315.96	25,682.44
Income from Gospel Hall	9,501.98				9,501.98	8,782.64
Total	39,651.63	0.00	0.00	0.00	39,651.63	36,009.31

a) The interest received includes interest on deposits with COIF Charities Deposit Fund, and LBPB

b) All of the shops were let throughout the year

c) The Church receives the rent of the Gospel Hall subject to the terms of the Trust Deed

4 Incoming resources from charitable activities

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Trading income	19,606.32	2,114.90			21,721.22	22,839.24
Fund raising events					0.00	0.00
Total	19,606.32	2,114.90	0.00	0.00	21,721.22	22,839.24

a) The designated trading income related to Teddy Tots

b) The unrestricted trading income was from users of church premises and tea and coffee at services

5 Other incoming resources

None in 2022-23 or 2023-24

TOTAL INCOMING RESOURCES

Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2022/23
108,856.68	13,432.37	2,433.22	0.00	124,722.27	117,366.05

6 Costs of Generating Funds

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Cost of 27/33 Hounslow Road	7,832.58				7,832.58	1,434.06
Cost of Gospel Hall	1,729.78				1,729.78	2,025.35
	9,562.36	0.00	0.00	0.00	9,562.36	3,459.41

These costs comprise

Insurance costs of £2,662.34 - these are reimbursed by the tenants- the income is included in the rent figures at note 3

Survey and repair costs of £6,900

7 Costs of activities in furtherance of the church's objectives

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Ministry	45,899.76				45,899.76	44,729.47
Mission	14,821.79	17,345.93	2,432.47		34,600.19	33,285.34
Establishment	22,056.54	8,779.32			30,835.86	37,863.98
	82,778.09	26,125.25	2,432.47	0.00	111,335.81	115,878.79

The nature of some of these expenditures is shown in more detail in Notes 10, 11, 12 and 16

Ministry expenditure is primarily the costs of the minister, manse and pulpit supply

Unrestricted mission expenditure includes grants to other organisations from the General Fund, detailed in Note 11, the costs of outreach events; and non-ministry, non-establishment costs associated with the church's work.

Designated mission costs are the costs of the afternoon congregation and Teddy Tots

Establishment costs are essentially the costs of maintaining and heating our buildings

The designated costs are fabric fund spend on the church premises and include significant spend on hall and emergency lights; the arch at the entrance; hall flooring and the garage in the car park

The largest items of general fund establishment expenditure are £4,487 on employing a cleaner, £8,651 for electricity, gas and water, and £3,804 on insurance

10 Total resources expended

	Charitable Activities	Grant Funding	Support Costs	Total 2023/24	Total 2022/23
Ministry	45,453.24		446.52	45,899.76	44,729.47
Mission	22,669.65	10,832.47	1,098.07	34,600.19	33,285.34
Establishment	30,835.86			30,835.86	37,863.98
Cost of generating funds	9,562.36			9,562.36	3,459.41
Governance costs	0.00	0.00	0.00	0.00	0.00
	108,521.11	10,832.47	1,544.59	120,898.17	119,338.20

11 Grants payable

	B/fwd Rstrd	Received Restricted	Paid Restricted	Grant from Church Funds	Total Grant Paid 2023/24	C/fwd	Grant Paid 2022/23
H M F	37.01	150.00	175.00	2,000.00	2,175.00	12.01	2,750.00
B M S Birthday Scheme	-70.60	505.00	425.00		425.00	9.40	610.00
B M S Donations	0.33	0.00	0.00	4,150.00	4,150.00	0.33	4,012.00
SPEAR	-20.00	50.00	50.00		50.00	-20.00	240.00
Christmas Appeal	14.65	1,187.47	1,147.47		1,147.47	54.65	1,224.00
Leprosy Mission	76.42	215.00	300.00	400.00	700.00	-8.58	300.00
TEAR Fund	0.00	175.75	175.00	400.00	575.00	0.75	400.00
Bible Society	34.51	150.00	160.00	200.00	360.00	24.51	350.00
London City Mission	0.00			500.00	500.00	0.00	500.00
MAF	0.00			400.00	400.00	0.00	0.00
Other	-73.75			350.00	350.00	-73.75	4,152.50
Total	-1.43	2,433.22	2,432.47	8,400.00	10,832.47	-0.68	14,538.50

The payments of these grants are included under Mission in notes 7 and 10

The restricted sums received combine donations received for passing to other organisations, and the related gift aid tax relief, both shown in note 2

The amounts carried forward represent restricted donations, and related tax relief, not yet forwarded

The Christmas Appeal was split equally between Christian Aid (for Gaza and Israel) and Hounslow Street Pastors

The "other" donation were £100 to each of Homelink, Princess Alice Hospice and Shooting Star and £50 to Biblica

The "other" carried forward arose from a £75 overpayment to Turkey and £1.25 underpayment to Pakistan in previous

12 Support Costs

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
Postage, phones	446.52				446.52	397.64
Stationery	67.17				67.17	230.08
Other (mostly subscriptions)	1,030.90				1,030.90	1,002.45
	1,544.59	0.00	0.00	0.00	1,544.59	1,630.17

13 Gross transfers between funds

£23,999.72 was transferred from the General Fund to the Asian Congregation Fund to reset the latter fund to zero at the start of the new arrangements for their leadership

14 Gains and losses on revaluations of fixed assets for church's own use

None

15 Gains and losses on revaluations and disposals of investment assets

There are no gains or losses recorded here; in the opinion of the management trustees the historic cost, £150,000, remains a realistic value

16 Staff costs and Trustee expenses

	2023/24	2022/23
Gross salaries	54,697.54	50,897.53
Employer's national insurance	0.00	0.00
Employer's pension contributions	5,131.26	4,770.87
Employer's pension deficiency payments	12.00	1,453.76
Other costs	5,443.36	4,946.41
	-----	-----
Total	65,284.16	62,068.57
	-----	-----

The other costs recorded here are the costs of the manse council tax, water, insurance, and maintenance

The average number of employees during the year was 1.59

No employee received emoluments in excess of £60,000 during 2023/24 (2022/23 none)

One Trustee, who was also an employee, lived in housing wholly owned by the church

No sums were reimbursed to the Trustees for their work as trustees during 2023/24 (2022/23 none)

The Church pays pension contributions for its Minister to the, multi-employer, Baptist Pension Scheme, which is described at note 29 below; and for the leader of the Asian congregation to TPT Retirement Solutions

17 Tangible Fixed Assets

The book value of the church's endowment premises has been increased, following the insurance valuation, by £234,178 to £4,520,949

18 Investments

	2023/24	2022/23
6th April 2023	150,000.00	150,000.00
Additions	0.00	0.00
Disposals	0.00	0.00
Gains and losses	0.00	0.00
	-----	-----
5th April 2024	150,000.00	150,000.00
	-----	-----

The investments recorded here are the shops at 27/33 Hounslow Road which the church owns as an investment; using the rental income to part fund its charitable activities. They are valued at historic cost; in the opinion of the managing trustees this remains a realistic amount.

19 Stocks

The church does not hold material stocks of goods

20 Debtors

	5th April 2024	5th April 2023
Tax refund	10,640.47	9,177.80
Other	41.98	566.50
	-----	-----
Total	10,682.45	9,744.30
	-----	-----

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

	5th April 2024	5th April 2023
Bank Current Account	39,442.91	37,885.65
LBPB Account	352.29	339.00
COIF Account	79,551.49	75,781.29
Cash	0.50	0.50
Total	119,347.19	114,006.44

23 Creditors: amounts falling due within one year

	5th April 2024	5th April 2023
HMRC	1,686.06	1,082.32
Other	1,851.06	0.00
	3,537.12	1,082.32

24 Creditors: amounts falling due after more than one year

There are no amounts falling due after more than one year and there were none on 5th April 2023

25 Endowment Funds

The church does not have any endowment funds; the value of the church property is recorded as inalienable as the church is not at liberty to sell this property

26 Restricted Funds

	06/04/2023	Incoming Resources	Resources Expended	05/04/2024
Monies for other causes	-1.43	2,433.22	2,432.47	-0.68

27 Designated Funds

	06/04/2023	Incoming Resources	Resources Expended	Transfers	05/04/2024
Teddy Tots	5,880.87	2114.90	532.78	0.00	7,462.99
Community Lunch Club	3,883.31	0.00	0.00	0.00	3,883.31
Fabric Fund	29,487.41	2,910.00	8,779.32	0.00	23,618.09
Asian Congregation	-15,594.04	8407.47	16,813.15	23,999.72	0.00
	23,657.55	13,432.4	26,125.25	23,999.72	34,964.39

The Fabric Fund is devoted to major work on our premises including the manse

28 Analysis of net assets

	Fixed Assets	Investment	Current Assets	Total
Endowment Funds	4,520,949.00			4,520,949.00
Restricted Funds			-0.68	-0.68
Designated Funds			34,964.39	34,964.39
Unrestricted Funds		150,000.00	91,528.81	241,528.81
TOTAL	4,520,949.00	150,000.00	126,492.52	4,797,441.52

29 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (the Scheme).

The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Ltd.).

The Minister is in this Scheme.

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.

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 Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

A formal valuation of the DB Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, and until July 2022, deficiency contributions based on 12% of Pensionable Income were paid.

From then deficiency payments were no longer needed and an administrative charge of £1 per month is being paid. These payments are recorded at note 16.

Related charities

The custodian Trustee of the church is the London Baptist Property Board Ltd which is charity number 249768. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations to the Baptist Union Home Mission Fund as set out in note 11.

Statement of Financial Activity in Respect of Associated Organisations

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
	£	£	£	£	£	£
Income from Donors etc	1,396.33				1,396.33	2,055.00
Resources Used	1,658.64				1,658.64	4,559.68
Net Incoming Resources	-262.31	0.00	0.00	0.00	-262.31	-2,504.68
Balances Brought Forward	3,863.94				3,863.94	6,368.62
Balances Carried Forward					3,601.63	3,863.94

Consolidated Gross Receipts and Resources Used

	Unrestricted	Designated	Restricted	Inalienable	Total 2023/24	Total 2022/23
	£	£	£	£	£	£
Incoming resources						
Church	108,856.68	13,432.37	2,433.22	0.00	124,722.27	117,366.05
Associated Organisations	1,396.33				1,396.33	2,055.00
Total	110,253.01	13,432.37	2,433.22	0.00	126,118.60	119,421.05
Resources Used						
Church	92,340.45	26,125.25	2,432.47	0.00	120,898.17	119,338.20
Associated Organisations	1,658.64				1,658.64	4,559.68
Total	93,999.09	26,125.25	2,432.47	0.00	122,556.81	123,897.88

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2024

We confirm that in our opinion the attached accounts for the year specified above have been properly prepared from the records supplied, are in agreement therewith, and comply with the regulations.

In connection with our examination no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - to keep accounting records which accord with the accounting records; and
 - to comply with the accounting requirements of the ACThave not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

	Osa Osifo	Sue De Boeck
Date	15/09/24	17/10/24
Occupation	IT Business Consultant	Retired
	19 Chester Avenue Twickenham Middlesex TW2 6AG	97 Constance Road Whitton Twickenham Middlesex TW2 7HX

Whitton Baptist Church

Treasurer's Report for period 6th April 2023 to 5th April 2024

Summary of the Year's financial activity.

1. The Church's gross income amounted to £124,722.27 and expenditure to £120,898.17 giving a current account surplus on the year of £3,824.10. If associated organizations are included these figures become respectively: income of £126,118.60 expenditure of £122,556.81; and surplus of £3,561.79. The remainder of this report refers to the Church's accounts alone.

2. The, current asset, balances of the church's funds at the start and end of the year were:

	April 2023	April 2024
General Fund	£99,012	£91,529
Monies for causes	-£1	-£1
Lunch Club	£3,883	£3,883
Fabric Fund	£29,487	£23,618
Teddy Tots	£5,881	£7,463
Asian Congregation	-£15,594	£0
		
Total	£122,668	£126,492

The above figures reflect the transfer of £24,000 from the General Fund to the Asian Congregation Fund. This resets the Asian Congregation Fund at zero; this seems appropriate as the congregation is now on a new financial footing with significantly reduced expenditure on its leadership.

The General Fund

3. The offerings to the General Fund amounted to £31,380; this was £3,239 less than in the previous year. We are grateful for this giving and particularly to those who Gift Aid their donations. These offerings attracted tax refunds of £6,655 (including £410 on some small gifts which are not covered by a Gift Aid declaration).
4. We remain heavily dependent on investment income; net income from the 27/33 Hounslow Road shops and the Gospel Hall, plus interest received, amounted to £30,089 (compared with £32,550 in 2022/23). The properties were, as in the previous year, occupied throughout the year; the reduction in net income reflects, expected, increases in survey and repair costs (mainly new shutters for the physiotherapist); these were £6,900 (compared with £1,310 in 2022/23); partly offset by an increase of £2,290 in the interest from our deposit account. Net investment income accounted for about a quarter of our income for church purposes.
5. In addition, £19,599 was received in donations from the nursery and other organizations using our premises. This was £1,383 less than in the previous year.
6. Ministry spend in the year was £45,900; this compares with £44,729 in 2022/23. The main elements of ministry spend were gross stipend of £34,832, pension costs of £4,220 and manse council tax of £3569.
7. Aside from Fabric Fund spend; main areas of establishment expenditure, which totaled £22,057 (£17,737 in 2022/23), were £8,651 on power and water, £4,487 on employing a cleaner, and £3,804 on insurance.
8. We continue to support other causes and this year distributed a total of £10,832 compared with £14,538 in the previous year (when some of the outstanding BB funds were given to other organisations and there were more special appeals). Within this total, giving from the General Fund amounted to £8,400; the same as in 2022/23.

9. General Fund Mission spending – in addition to giving to other charitable organizations – amounted to £6,422 (compared with £1,721 in 2022/23). £4802 of this was on mission events – mostly “Unlocked” – which also attracted income (donations, gift aid, retiring offerings, and a grant) of £4426. The £6422 also includes subscriptions of £956.
10. Total General Fund income was £108,857 (£100,606 in 2022/23), and expenditure was £92,340 (£76,047 in 2022/23). This, together with the transfer of £24,000 to the Asian Congregation Fund, resulted in a General Fund balance of £91,529. This is above our reserves policy target of £50,000.

Monies for causes

11. As part of the church’s mission, members gave £2,433 (including tax refund of £254) for other causes which was forwarded to the causes concerned.

Lunch Club and Teddy Tots

12. Lunch Club has not resumed following covid; the balance on this fund is being held to provide for initial funding of any new similar venture. Teddy Tots had an income of £2,115 and expenditure of £533.

Asian Congregation

13. The income from Asian congregation offerings (and £1,613 in Small Gift Tax Grant) totaled £8,407 compared with £4105 in 2022/23. Expenditure totaled £16,813 compared with £16,737 in 2022/23. Thus, the net cost of the congregation reduced from about £1,000 a month in 2022/23 to about £700. The main expenditure was on the employment (part time) of the congregation’s pastor. The total net cost of the congregation for its first four years (April 2020 to March 2024) was about £46,500. The congregation also contributed to the giving to other causes reported above.

The Fabric Fund

14. Donations to the fund amounted to £2,910 (including Gift Aid of £570); expenditure was £8,779 including significant spend on hall and emergency lighting, the entrance arch, hall flooring and the car park garage. As a result the Fabric Fund ended the year with a balance of £23,618

Looking to the future

15. My previous reports have highlighted the uncertainty surrounding any estimated figures for a future period; and my report last year drew attention to particular uncertainties in the estimate for 2023/24. That report estimated (under stated assumptions) that we might end 2023/24 with an aggregate balance on the General, Fabric and Asian Congregation Funds of between £59,000 and £76,000. The comparison with the outturn of about £115,147 shows that those uncertainties were not illusory.
16. While the main reason for this better than expected balance is the delay of much of the work on the fabric of our premises and investment properties, there are a number of other differences between the budget and outturn figures.
17. In summary these are:
 - ❖ Offerings and donations to the General Fund (including Gift Aid) were – excluding those for specific mission events - about £4,000 below the budget of £42,000
 - ❖ We received in memoriam gifts and legacies of £7,250
 - ❖ Donations for use of our property were, at about £19,600, towards the upper end of the budget range of £14-21,000 reflecting a consistent level of usage through the year and a reduction in the rent paid by the nursery.
 - ❖ Net investment income was about £25,000 above budget largely reflecting the delay of significant maintenance costs into 2024/25 and the increase in interest from our savings account.
 - ❖ Net Mission expenditure was about £1,500 below the budge of £12,000; this was due to donations (from within and without the church) of about £4,400

- ❖ Net cost of the afternoon congregation was about £3,500 below the £12,000 budget; reflecting both increased giving by the congregation and reduced spending.
- ❖ Establishment spending from the general fund was about £3,000 above the budgeted £19,000 in part due to increased expenditure on power and water.

18. The budget below for 2024/25 is based on the following assumptions.

- ❖ General Fund offerings (including Gift Aid) and donations (excluding those specifically for mission activities) remain at the 2023/24 level.
- ❖ Donations (including Gift Aid) to the Fabric Fund remain roughly at the 2023/2024 level.
- ❖ Income from the use of our premises will be the same as in 2023/24. This in effect assumes all lettings will continue at their present rents (including the discount for the nursery rent).
- ❖ Estimated gross investment income is based on full occupation at present rent levels. Maintenance costs are put at £20,000 including £11,724 for work commissioned on the Gospel hall plus expenditure for consequent work on the Gospel Hall and works (eg gutters and parapets) on the shops as recommended by the quinquennial review. A reduction in interest receipts is also assumed, reflecting the expected reduction our savings account.
- ❖ Ministry expenditure is based on 2023/24 levels with allowances for the increase in stipend in January 2024 and for further inflation later in the year.
- ❖ With the reduction in amount paid to the leader of the Asian Congregation it seems reasonable to assume that the costs and income from this congregation will roughly balance; this implies a slight increase in giving from the congregation.
- ❖ A slight increase in mission costs other than giving to other organizations from the General Fund. This implies that cost of any special events is to a significant degree covered by additional donations.
- ❖ Repetition of the 2023/24 level of General Fund giving to other organizations
- ❖ Expenditure from the Fabric Fund can vary substantially from year to year as needs arise. 2024/5 is set to be a high expenditure year. We have quotes totaling £58,524 for necessary work on the halls and the demolition of the Brigade HQ which we are commissioning for August; with provision for say £16,476 for related work and other projects (eg dealing rainwater; addressing the issue with a flat roof in the church; and replacing the manse garage roof). I have set the budget estimate at £75,000.
- ❖ A slight increase in other establishment costs.

19. On that basis the following is a broad budget for 2024/25

	£
• General Fund Income from offerings (including Gift Aid) and donations:	38,000
• Donations to Fabric Fund (including Gift Aid):	3,000
• Donations for use of church premises:	19,500
• Net investment income:	15,500
• Net cost of Asian Congregation	0
• Ministry costs:	(49,500)
• Mission, including donations to other organisations from General Fund:	(11,000)
• Fabric Fund spend	(75,000)
• Other Establishment spend	(23,000)

• Deficit	(82,500)

The above budget would imply broadly the following balances at the end of the year:

General Fund:	£80,600
Fabric Fund:	(£48,000)
Asian Congregation Fund:	0
	
Total (of these funds)	£32,600

25. There can be no guarantee that the outturn for 2024/25 will be the same as the budget which is primarily intended to give an indication of our broad financial position. The budget, of course, takes no account of, eg, the possibilities that:
- decisions are taken to change our ministry or mission in ways which significantly affect expenditure;
 - our membership or congregation changes in ways which significantly affect our income;
 - members make additional donations in the light of our financial position
 - Fabric Fund expenditure, which can vary substantially from year to year, differs from the budget because of, eg:
 - the uncertainty in the estimates for some of the work,
 - the possibility that we will be unable, or decide not, to progress all the planned Fabric Fund projects (which would simply defer expenditure into 2025-26), and
 - the possibility that needs will arise for new, unexpected, work;
 - Expenditure on the investment properties differs – for similar reasons – from the budget figure
 - Income from the use of our premises reduces.
27. Given the uncertainty in any estimates of future income and expenditure, these figures confirm our reliance on income from investments and organizations using our premises. They suggest that our balances, including those in the Teddy Tots and Lunch Club Funds, may fall below the £50,000 set as a minimum in our reserves policy. They are – as I noted in my previous report was also the case with last year’s budget - also consistent with the view that unless our income can be increased (eg through increased use of our premises by outside organization or increased giving by our congregations) our activities are not sustainable in the long term: i.e. we could not sustain an annual deficit in the order of £15,000p.a (the deficit the budget would show with more normal net investment income and Fabric Fund spend) indefinitely.
28. Neither the reserves policy nor this “budget” is intended to act as a tight constraint on our work. However, they do provide a context within which any additional expenditure, or indeed continued expenditure at present or planned levels, must be considered. For example, the trustees may need to consider further delay of some of the fabric work.

Thanks

29. The financial accounts reflect the financial commitment of the members of the Church community to the Church’s mission of “Making Jesus Known”. We are also grateful for the contribution many of our number make in other ways – working on the premises and contributing to the mission and ministry of the church – without which our expenses would be greater and, more importantly, our mission less effective.
30. Last but by no means least, I thank the Finance team – Brenda Lambourne, Osa Osifo, and Rosemary Vosper - whose assistance has been essential to the smooth operating of, and accounting for, our financial affairs; and Bryan Johnson and Sue De Boeck for auditing the Church accounts. I want to particularly thank Bryan for whom this will be the last time he audits the accounts; and thank Osa who will be taking on this role for the 2023/24 accounts.

Denis Allnutt
Treasurer



Whitton Baptist Church

MAKING JESUS KNOWN

ANNUAL REPORT

(SEPTEMBER 2023 SEPTEMBER 2024)



WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

The principle purpose of Whitton Baptist 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 UK and/or other parts of the world.

To achieve this purpose, the church engages in regular public worship, bible study, preaching and teaching, Baptism as defined in BUGB's Declarations of Principle, regular communion of the Lord's supper, evangelism and mission, inclusion and teaching of young people, including Girls Brigade, Mothers and Toddlers; nurture and growth of Christian disciples, giving and encouraging pastoral care.

The Church operates under a Trust Deed dated February 14th 1882, as amended by the adoption in 2008 of new Trusts based on the Baptist Union Model Trusts for Churches. The 1882 Trust Deed provided for the erection of a place of Divine Worship for members of the Baptist Denomination. The original site was compulsorily acquired in the 1930's and the compensation monies were applied for the purchase of the present site and the erection of the Church buildings in Hounslow Road.

The following report outlines the objectives and activities of Whitton Baptist Church during the period 09/23-09/24

PUBLIC BENEFIT STATEMENT

The church's trustees have – as described below - regard to the Charity Commission's guidance on Public Benefit in planning and leading the church's work in pursuance of these purposes.

Purpose 1 - advancement of the Christian faith

The church carries out this purpose by activities including but not limited to:

- a) Organising weekly services for members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including but not limited to prayer, communion and worship. Since 2019 our church has sponsored an Asian congregation to meet in the church, on a Sunday afternoon, led by Pastor Tasawer Pandayer.
- b) The meetings are free of charge and open to all, and the public benefit of such meetings is expected to be through the promotion of individual wellbeing and family stability, and increased ability for attendees to contribute positively to society.
- b) Organising meetings on most days of the week, including bible study, children's work, Teddy Tots and a Boccia Club, all of which are open to people from Whitton and the surrounding area.

These meetings contribute to the physical, social and spiritual development of the children and Young People; the young mothers or carers of toddlers and, for those less mobile, an opportunity for social interaction and physical/competitive participation.

- c) Employing a full time minister, part of whose responsibility is to promote and support work with children - both in local schools and through church-based activities – and to be available to any member of the Whitton community who seeks his support or advice.

The benefit of such support and guidance is to enable church members to be better able to serve in the local community – including the support of local charities. In addition to encouraging such participation in the community, the church provides teaching and training opportunities for members, including mid-week groups, and promotes external courses, events and opportunities to volunteer. These are advertised in the weekly church bulletin and on the church website.

Purpose 2 - other charitable activities

The church carries out this purpose by activities including but not limited to:

e) Assisting the work of individual Christians, Christian organisations, and International Charities insofar as that work, whether in this country or abroad, accords with the church's aims.

The church makes donations as agreed by its members from the annual budget. The public benefit of providing support and resources to such charitable organizations is expected to be in accordance with their aims and purposes, which include religious activity, relief of poverty, training and equipping, work with youth and the elderly, homeless and others in need, not only in Whitton and the surrounding neighbourhood but also abroad. The most recent version of the church's published accounts list those of charities and individuals supported during the past financial year. The list includes those working towards international relief, eg Tear Fund, and the Baptist Union of Great Britain and BMS World Mission.

f) Supporting acts of social concern to benefit persons in Whitton and the surrounding area on the basis of their need.

The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed at promoting their health, wellbeing, spiritual life and education, and is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities as agreed by the members of the church and distributed at the discretion of the Trustees in accordance with the annual budget. Through gifts and/or the provision of an affordable venue, the church currently supports the work of SPEAR in the London Borough of Richmond for homeless young people, Boccia exercise and recreational activity for the elderly, "Blue Iris Nursery" for small children, Whitton Choral Society for rehearsals and concerts, church groups for all ages, and other independent groups in the community.

g) Developing relationships with other churches in Whitton and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing the church's aims.

The public benefit of such association is expected to be in community events falling under items b) or c) above and undertaken in conjunction with other churches. Whitton Baptist Church is a member of Churches Together in Whitton, the London Baptist Association and the Baptist Union of Great Britain, which enables it to coordinate its work with other churches in Whitton and beyond.

In accordance with the Constitution, the trustees are the minister and deacons of the church. These are elected by the church members, in the case of the deacons from among the church members and for a renewable period of three years. A majority of the trustees must have been baptised by immersion.

Annual Report

An Overview.

Within the year of this report we have seen the continuation and well attended Teddy Tots, Girls Brigade and Boccia. Each have provided social interaction and outreach opportunities for the church. Our premises, having undergone the demolition of the BB Head Quarters and work refurbishing the halls, have been used by various groups as in previous years.

Our Asian congregation continues to meet and broadcast to its members who live too far away to attend regularly. They were blessed with 5 baptisms on September 1st 2024. . The pastoral Care team meets monthly and keeps contact with members known to be unwell or living alone. Our monthly Lunch out with Company has continued to provide a low key social event for members who would normally be having lunch alone. An email prayer chain is used for prayer when requested. In December, we re-introduced our 'carols by candlelight' service which was well received; our church anniversary service was led by Rosie Johnson, and we have enjoyed many guest speakers from various organisations throughout the year plus the preaching team covering for the holiday periods.

MEMBERSHIP

57 members were registered at December 2023.

DEACONS

During the reviewed period the Board of Deacons consisted of Rev Gordon Hindmarch; Denis Allnutt; Peter Boulter; Brenda Lambourne; Sheila Collins; Ruby Olivier; Osa Osifo. and Robin Gammon

The deacons met on 10 occasions, Tasawer Pandanya was invited to attend on alternate months or when relevant.

Annual Report for Afternoon Congregation

This past year has been one of growth, fellowship and spiritual nourishment for our congregation. With an average attendance of 30 members on Sundays ranging in age from 2 months to 86 years our church family looks forward to thrive and cultivate the values of love, faith and service.

Attendance

Our average Sunday attendance has remained stable. We have had a number of guests and new comers visiting our services, as well as participating in various programs and activities. We have welcomed new faces into our church family. Sunday school for children provided numerous benefits to our children like including scripture memorisation, familiarity with Bible stories, prayers and singing.

Baptisms

We baptised five individuals in our Sunday service on September 1, 2024. Each baptism was a joyous occasion. Surrounded by family, friends, and the congregation, these moments served as a powerful reminder of God's grace and the transformative power of faith. The baptisms were celebrated with prayers, blessings, and fellowship.

First Holy Communion

Four of our young people participated in their first Holy Communion, an important step in their spiritual journey. Their participation in the Lord's Supper reflects their commitment to live as followers of Christ growing in the grace and knowledge of our Lord Jesus Christ.

Outreaches

Our church has been involved in outreach initiatives carrying out our mission to share the good news of Jesus to those we reach out on high streets and other important places. We have made some new connections through these endeavours.

Spiritual growth and Bible studies

We have continued to hold our mid-week Wednesday Bible Study and Prayer meetings. These activities have encouraged deeper understanding of our Scripture and Prayer. These meetings have provided opportunities for members to connect to each other and grow in their faith.

Christmas Events

Our Christmas programme in December 2023 was a heartwarming occasion attended by a large number of people from different denominations. The activities included carol singing, Christmas play, quiz and preaching. It build bridges between different church and denominations.

Easter Service

This year's Easter service in April was another uplifting event drawing a significant turnout.

Thank you

Tasawer Samuel

FINANCE

The Church had a current account surplus of £3,824 in the year 2023-24. Before transfers this included a General Fund surplus of £16,517; a Fabric Fund deficit of £5,869; and an Asian Congregation Fund deficit of £8,406.

Offerings for the General Fund by the morning congregation decreased by £3,239 compared with the previous year. Net investment income was, at £30,089, about £2,460 less than in the previous year. The £19,599 received from organisations using our premises was £1,383 lower than in the previous year. Fabric Fund expenditure, at £8,799, was well below the average in other recent years. Ministry spend was, at £45,900, nearly £1,200 up on the previous year.

At the start of 2024-25 we had total net current assets of £126,493, of which £91,500 was in the General Fund. While we do not hold formal reserves, it is our policy to aim to have current assets of £50,000 available in the General Fund for use in the event of a need for exceptional expenditure or a substantial reduction in income.

Reflecting planned substantial work on the fabric of our premises, in the first half of 2024-25 we had a current account deficit of approaching £50,000. It is unclear, in large part because of uncertainty in the timing of work on one of our investment properties, whether the deficit for the year as a whole will be larger or smaller than this. However, there is no reason not to expect the whole year deficit to be manageable.

FABRIC

Fabric Annual Report Sept 2023- Aug 2024

Comfort – WBC is warm and welcoming - annual boiler servicing in August was straightforward with no repairs required.

Safety – Gas Safety Certification for the Halls was issued in November, following servicing of the commercial cookers, and renewed for the Church building in August. The Carbon Monoxide detectors were tested at the same time. Fire Extinguishers had annual servicing in April. We carried out a Fire Risk Assessment in October which led to a test and review of emergency lighting in January, followed by upgraded equipment in April.

General work – A plumbing issue with the Halls accessible toilet was dealt with in October. Main hall lighting was replaced with LED lighting in January. A July work party cleared the Halls corridor and lounge. Extensive building works took place as planned in July & August – BBHQ was demolished, Halls ceiling was replaced and Lounge floor improved. During August, Cadent upgraded the mains gas supply in Hounslow Road resulting in improvements to the Church and Halls.

Planning - Our maintenance logbook is kept up to date, recording work done since Jan 2023, planning works until 2027 (from Quinquennial reports) and scheduling routine work.

Thank you to all who carry out the routine tasks – gardening, grass cutting, weed removal, window cleaning, time clock setting (heating and exterior lights).

Manse – has Gas Safety and Electrical Safety Certificates. Fence repairs were carried out in May.

Retail Units – In September the shutters for West Thames Physio were replaced.

THE PASTORAL CARE TEAM

The team has met monthly to consider church fellowship matters- those who attend at present, those whom we have not seen for a while and those who have moved away - we have also prayed for those facing bereavement and chronic health issues coupled with visits by Gordon. Prayer requests continued to be passed on through the Prayer Chain administered by Carol Prouse, Peter Boulter and Gordon Hindmarch..

THE PREACHING TEAM

Our usual guest speakers are now unavailable so Andrew Ruffhead, Robin Gammon and Sheila Collins have shared the occasions when Gordon has been away, plus we have enjoyed visits from Andrew Smith, London City Mission; Alan Jackson; Rosie Johnson and representatives from various Christian organisations.

TEDDY TOTS

On Tuesday mornings the church hosts our busy Teddy Tots group in the break-out space at the back of the church. Begun in 2016 and run by an energetic team of volunteers, numbers over the past year have averaged around 17 adults and 23 children aged under 3 years. Many friendships have been established, not least between the children and Bertie, our resident teddy bear. Shaun the Sheep has also joined us. Refreshments are served including healthy snacks for the children. New toys are purchased (such as the Peppa Pig Console), old ones are removed, and batteries are regularly replaced in the many electrical ones. Activities include playing with the vast assortment of toys (including shape sorters, jigsaws, car garage small trampoline and the wooden train set), the supervised craft table, the reading corner and a children's Bible story and singing time with hand-held shakers. We aim to celebrate each child's birthday with a song and a clap. Everyone is regularly invited to church events, and the children usually receive a small gift at Christmas as well as being invited to the Carol service. A special thank you to our faithful volunteers (Eileen, Elsie, Gordon, Jean and Rachel) without whom Teddy Tots would not operate.

Rachel Hindmarch

September 2024

GIRLS' BRIGADE

The Girls' Brigade continue to meet on Tuesday evenings between 6.00 and 7.30 pm. This year has been a challenging year with the number of girls attending each week varying from 6 to 12 with an age range of 4 to 14 years. We are never sure who will turn up so although we have planned the evening we have to think on our feet and change our plans. The girls who do attend are really enthusiastic and are always apologetic when they miss a week, mainly due to school commitments and "too much homework". Unfortunately, we have had to cancel a couple of evenings at short notice as we were unable to meet the required level of staffing needed to comply with GB safeguarding guidelines. Our activities vary each week. As well as craft work, games and learning new skills, we allow the girls plenty of time to chat amongst themselves and with us about the ups and downs of their lives. This year we have organised 2

Wbc2024

outings. In December we went to the Pantomime at the Watermans Theatre followed by a meal at the Golden Grill and in June we had a great day out at Drusilla's Zoo. Both activities were heavily subsidised using the funding we received from the Jack Petchey Foundation

Looking back over the year, although it hasn't been plain sailing, we feel it has been very rewarding and we thank God for the opportunities we have working with these girls. We are really encouraged as we have a new, fully trained GB Officer who has just moved into the area after graduation and is keen to join us. She has already met the girls and we feel she will be a great asset to the Company. We start the new year full of hope as we look to increase our membership and establish a thriving Company for future years.

BOCCIA

An enthusiastic, and somewhat competitive, group of approximately 12 members each month attend. Having purchased our own 2 sets of balls, from the funding we received from Richmond, we have experimented with playing in the halls, but although the space is more appropriate, the social interaction is not as 'friendly', so we reverted to the church.. On occasion we have had visitors from the Whitton Network, where an open invitation to join us at any time has been made. The GB have unlimited access to any of the Boccia equipment and have 'had a go' at playing.

SUMMARY;

Making Jesus Known in Whitton, through our outreach, is our continued goal which we will continue to aim for. Meanwhile, we continue to serve the Lord and worship him as best we can in whatever way we can.

Accounts



Whitton Baptist Church

MAKING JESUS KNOWN

*ANNUAL REPORT (SEPTEMBER 2022 SEPTEMBER
2023)*

WHITTON BAPTIST CHURCH

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The following report outlines the objectives and activities of Whitton Baptist Church during the period 09/22-09/23

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The meetings are free of charge and open to all, and the public benefit of such meetings is expected to be through the promotion of individual well being and family stability, and increased ability for attendees to contribute positively to society.

b) Organising meetings on most days of the week, including bible study, children's work, Teddy Tots and a Boccia Club, all of which are open to people from Whitton and the surrounding area.

These meetings contribute to the physical, social and spiritual development of the children and Young People; the young mothers or carers of toddlers and, for those less mobile, an opportunity for social interaction and physical/competitive participation.

c) Employing a full time minister, part of whose responsibility is to promote and support work with children - both in local schools and through church-based activities – and to be available to any member of the Whitton community who seeks his support or advice.

d) Providing support and guidance to those activities of its members which seek to promote and express, in Whitton and the surrounding area, an understanding of the Christian beliefs as set out in the Baptist Declaration of Principle.

The benefit of such support and guidance is to enable church members to be better able to serve in the local community – including the support of local charities. In addition to encouraging such participation in the community, the church provides teaching and training opportunities for members, including mid-week groups, and promotes external courses, events and opportunities to volunteer. These are advertised in the weekly church bulletin and on the church website.

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The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed promoting their health, wellbeing, spiritual life and education, and is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities as agreed by the members of the church and distributed at the discretion of the Trustees in accordance with the annual budget. Through gifts and/or the provision of an affordable venue, the church currently supports the work of SPEAR in the London Borough of Richmond for homeless young people, Boccia exercise and recreational activity for the elderly, "Blue Iris Nursery" for small children, Whitton Choral Society for rehearsals and concerts, church groups for all ages, and other independent groups in the community.

g) Developing relationships with other churches in Whitton and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing the church's aims.

The public benefit of such association is expected to be in community events falling under items b) or c) above and undertaken in conjunction with other churches. Whitton Baptist Church is a member of Churches Together in Whitton, the London Baptist Association and the Baptist Union of Great Britain, which enables it to coordinate its work with other churches in Whitton and beyond.

<i>In accordance with the Constitution, the trustees are the minister and deacons of the church. These are elected by the church members, in the case of the deacons from among the church members and for a renewable period of three years. A majority of the trustees must have been baptised by immersion.</i>

Annual Report

An Overview.

From September 2022 normality was more or less resumed, with the relaxation of covid 19 restrictions, although we do keep an area separate for those who wish to remain free of close contact. However this has become useful for our wheelchair users as it gives far more room for maneuverability. Teddy Tots and Girls Brigade and Boccia have all been well supported.

The Asian congregation continues to meet and broadcast to its members who live too far away to attend regularly. The pastoral Care team meets monthly and keeps contact with members known to be unwell or living alone. An email prayer chain is used for prayer when requested. In December we celebrated with a morning carol service ; Our church anniversary service was led by David Gregory and was a joint occasion with the Asian congregation.. In August we updated our safeguarding policy to include ' adults at risk' in line with BUGB guidelines.

MEMBERSHIP

57 members were registered at December 2022. There were 2 home calls and 3 transfers in 2022.

DEACONS

During the reviewed period the Board of Deacons consisted of Rev Gordon Hindmarch; Denis Allnutt; Peter Boulter; Brenda Lambourne; Sheila Collins; Ruby Olivier; Osa Osifo and Robin Gammon.

The deacons met on 10 occasions; Tasawer Pandanya was invited to attend on alternate months or when relevant.

ASIAN CONGREGATION

The congregation was established in April 2020 and continues to be led by Pastor Tasawer Pandayar, with the support of a Congregational Team. The Minister and Deacons provide us with practical support and offer many encouragements.

Worship Services: Weekly Sunday services take place in the church building with an average attendance of 28, made up of people aged 1-80 years old. The personal testimonies shared in our worship services have been a source of inspiration and spiritual growth to the whole congregation. Midweek Bible Studies and Prayer occur on Wednesday evenings using Zoom with an average attendance of 32. We are currently studying the book of Proverbs.

A special Christmas event programme in early December brought in a congregation of 100 including guests many from other churches from across London, Luton and Slough.

Another special Easter programme was arranged in March, meditating on the passion of Jesus, with the number of attendees was around 90.

Fellowship and special thanksgiving meetings are held at different homes of the congregation and we have strengthened our bonds and encouraged new friendships to flourish.

Outreach: On Saturdays we have participated in outreach in Whitton, Hounslow, Ealing and Southall, where we have engaged in good conversations about Christianity with people of other faiths.

Membership and Growth: During last year we welcomed two new families into our congregation. There are several candidates who are taking classes to be prepared for the Baptism which symbolises a commitment to a life in Christ. A couple celebrated their wedding in our congregation solidifying their commitment to God and one another. We have small youth group that is actively engaged in church.

FINANCE

The Treasurer's report for the year ending 5 April 2023 is attached to this report (and the accounts are attached to the full version). In summary the Church had a current account deficit of £1,972 in the year. This included a General Fund surplus of £17,059 (after transferring £7,500 to the Asian Congregation Fund); a Fabric Fund deficit of £15,408; and an Asian Congregation Fund deficit of £5,132.

Offerings for the General Fund by the morning congregation increased by £2,510 compared with the previous year. Net investment income was, at £32,550, about £1,200 more than in the previous year. The £20,982 received from organisations using our premises was lower than the £24,155 in the previous year. Fabric Fund expenditure, at £20,217, was – while over £9,000 up on the previous year – in line with the average in other recent years. Ministry spend was, at £44,729, about £1,400 down on the previous year, largely reflecting the ending of pension deficiency payments required by the Baptist Pension Scheme. The deficit on the Asian Congregation Fund was broadly in line with the expectations when this congregation was set up.

At the start of 2022-23 we had total net current assets of £122,668, of which £99,000 was in the General Fund. While we do not hold formal reserves, it is our policy to aim to have current assets of £50,000 available in the General Fund for use in the event of a need for exceptional expenditure or a substantial reduction in income.

As the report shows, there were substantial uncertainties at the start of the year, largely relating to the likely scale of income from users of our property and of expenditure on the fabric of both our investment properties and our own properties, about the likely income and expenditure in 2023-24. A deficit of possibly some £50,000 seemed not impossible.

In the first half of 2023-24 we had a current account deficit of about £4,000 reflecting, among other things, slower than anticipated progress on the fabric work and income from users of our property holding up well. For the year as a whole we expect a larger deficit reflecting increased costs in the winter period and the expectation of further fabric spending. The size of this deficit will depend on the amount of fabric spend but it is expected to be manageable. The extent to which the deficit is reduced by lower than expected fabric spend will represent a need for more fabric spend in 2024-25.

FABRIC

Comfort – WBC is warm and welcoming, and during the year we dealt with minor problems to our oldest boilers. However, the annual servicing in August was straightforward with no repairs required. The Hall and Nursery floors were stripped and re-varnished in July & August.

Safety – Gas Safety Certification for the Halls was issued in November, following servicing of the commercial cookers, and renewed for the Church building in August. The Carbon Monoxide detectors were tested at the same time. Our 5-yearly Electrical Safety Certification was issued in October following remedial work. Portable Appliance Testing was completed in February covering all items throughout the church buildings, and there were no faults. Fire Extinguishers had annual servicing in April, and changes made to bring us in line with insurance requirements.

Wbc2023

Our Health and Safety assessment was carried out in January identifying several trip hazards which were remedied (external steps, slippery drain covers, access to platform in church). The Halls kitchen venting system was professionally cleaned in February, to meet insurance requirements. Loose floor tiles in the Hall were repaired in March.

General work – We completed clearance of BBHQ in November and the building is no longer used for activities. The Archway sign was remounted to new fixing points in April. August work parties cleared grounds and Minister's vestry, and the Memorial bench was renovated.

Planning - We now have a Church maintenance logbook, recording work done since Jan 2023, planning works until 2027 (from Quinquennial reports) and scheduling routine work.

Thank you to all who carry out the routine tasks – gardening, grass cutting, weed removal, window cleaning, time clock setting (heating and exterior lights).

Manse – has Gas Safety and Electrical Safety Certificates.

Retail Units – In February, Watercare completed an insurance requirement related to their gas boiler. In June, ColourBar carried out their 5-yearly Electrical Safety Inspection, meeting insurance requirements.

THE PASTORAL CARE TEAM

The team has met monthly to consider church fellowship matters- those who attend at present, those whom we have not seen for a while and those who have moved away - we have also prayed for those facing bereavement and chronic health issues coupled with visits by Gordon. Prayer requests continued to be passed on through the Prayer Chain administered by Carol Prouse, Peter Boulter and Gordon Hindmarch.

THE PREACHING TEAM

During the year the team has been joined by Robin Gammon. Our usual guest speakers are now unavailable so Andrew Ruffhead, Robin Gammon and Sheila Collins have shared the occasions when Gordon has been away, plus we have enjoyed visits from Andrew Smith, David Gregory and Hany Abdelmashi.

TEDDY TOTS

On Tuesday mornings the church hosts our busy Teddy Tots group which meets for 1 hour 45 minutes in the break-out space at the back of the church. We aim to provide a safe, friendly space for the benefit of children aged 1-3 years old together with their parents and carers, who live in our community. We often host the younger siblings of previous attendees who are now at school. Over the Summer we reviewed our arrangements with the help of Sheila, our Church Safeguarding Coordinator, which led us to redraft our Guidelines.

Begun in 2016 and run by an energetic team of volunteers, numbers over the past year have averaged around 20 adults and 23 children. Refreshments are served including healthy snacks for the children. New toys are purchased (such as the new play tunnel and the sit-on ride Police Car and Fire Engine), while old ones are removed. Activities include playing with the vast assortment of toys including a trampoline, an indoor slide, Duplo bricks, children's books and the ever-popular car garage with assorted vehicles. Each session contains a children's Bible story and singing time with action songs. Everyone is regularly invited to church events, and the children each receive a small gift at Christmas. A special thank you to our faithful volunteers (Eileen, Elsie, Gordon, Jean and Rachel) without whom Teddy Tots would not operate.

GIRLS' BRIGADE

Girls' Brigade continues to meet on Tuesday evenings. We restarted in September with 12 girls and were encouraged to find that our numbers were unchanged. We knew a couple of the older girls were leaving us due to school commitments but were thrilled to have new younger members join us. The girls are now aged between 4 and 13 years which is proving to be quite challenging. Trying to provide age related activities is not always that easy with such a range of abilities. Nevertheless, we are learning to think outside the box with crafts, games, cooking etc. They are a lively lot and are always ready to tell us exactly what they think! Ask Gordon, he takes the weekly "chat and learn spot". Looking ahead, the girls are very excited about our planned pantomime trip in December. For most of them it will be their first GB outing. If this is successful, we will try to organise more weekend activities.

At the moment we are running with the minimal number of adults required in Brigade's Safeguarding guidelines and there have been occasions when, if Gordon hadn't been with us, we would have been unable to meet. Thank you, Gordon!

BOCCIA

An enthusiastic, and somewhat completive, group of approximately 12 members each month attend. We have purchased our own set of balls, having started up with an 'indefinite loan' from Spelthorne boccia club. The value of this game is that it is designed for those less mobile, and so welcomes, and is welcomed, by our members who have to use various wheels to get around. It also allows husbands and wives to share in a sport and social interaction with their friends at church who they don't get to see very often due to their mobility problems etc. All are welcome and it is hoped that friends, and others in the community, will come and join us in the future.

SUMMARY

Making Jesus Known in Whitton, through our outreach, is our continued goal which we will continue to aim for. Meanwhile, we continue to serve the Lord and worship him as best we can in whatever way we can.

Whitton Baptist Church

Treasurer's Report for period 6th April 2022 to 5th April 2023

Summary of the Year's financial activity.

1. *The Church's gross income amounted to £117,366 and expenditure to £119,338 giving a current account deficit on the year of £1,972. If associated organizations are included these figures become respectively: income of £119,421 expenditure of £123,898; and deficit of £4,477. (The associated organization spend includes the transfer of £2,748 from BB to the church on the closure of the BB accounts.) The remainder of this report refers to the Church's accounts alone.*

2. *The, current asset, balances of the church's funds at the start and end of the year were:*

	April 2022	April 2023
General Fund	£81,953	£99,012
Monies for causes	£38	-£1
Lunch Club	£3,864	£3,883
Fabric Fund	£44,895	£29,487
Teddy Tots	£4,352	£5,881
Asian Congregation	-£10,462	-£15,594
		
Total	£124,640	£122,668

The above figures reflect the agreed transfer of £7,500p.a. from the General Fund to the Asian Congregation Fund.

The General Fund

4. *The offerings to the General Fund amounted to £34,619; this was £2,510 more than in the previous year. We are grateful for this giving and particularly to those who Gift Aid their donations. These offerings attracted tax refunds of £7,182 (including £546 on some small gifts which are not covered by a Gift Aid declaration).*
5. *We remain heavily dependent on investment income; net income from the 27/33 Hounslow Road shops and the Gospel Hall, plus interest received, amounted to £32,550 (compared with £31,333 in 2021/22). The properties were, as in the previous year, occupied throughout the year; the rents were increased by 2.5% from October. There were repair and survey costs of £1310 (compared with £400 in 2021/22). Net investment income accounted for over 25% of our income for church purposes.*
6. *In addition, £20,982 was received in donations from the nursery and other organizations using our premises. This was less than the £24,155 in the previous year.*

7. *Ministry spend in the year was £44,729; this compares with £46,150 in 2021/22. The main elements of ministry spend were gross stipend of £32,464, pension costs of £5,364 (including deficiency contributions) and manse council tax of £3,369. The decrease compared with 2021/22 reflects the ending of pension deficiency payments in August 2022*
8. *Aside from Fabric Fund spend; main areas of establishment expenditure, which totaled £17,737 (£15,092 in 2021/22), were £6,666 on power and water, £4,100 on employing a cleaner, and £3,640 on insurance.*
9. *We continue to support other causes and this year distributed a total of £14,538 compared with £12,982 in the previous year. Within this total giving from the General Fund amounted to £8,400 compared with £8,605 in 2021/22.*
10. *General Fund Mission spending – in addition to giving to other charitable organizations – amounted to £1,721 (compared with £2,622 in 2021/22). This included subscriptions of £927*
11. *Total General Fund income was £100,606 (£96,890 in 2021/22), and expenditure was £76,047 (£74,835 in 2022/22). This, together with the transfer of £7,500 to the Asian Congregation Fund, resulted in a General Fund balance of £99,012. This is above our reserves policy target of £50,000 and would remain so if we made an additional transfer to cover the deficit on the Asian Congregation Fund.*

Monies for causes

12. *As part of the church's mission, members gave £6,099 (including tax refund of £568) for other causes and from these gifts, and the small balance carried into the year, £6,139 was forwarded to the causes concerned.*

Lunch Club and Teddy Tots

13. *Lunch Club has not resumed following covid; the balance on this fund is being held to provide for initial funding of any new similar venture. Teddy Tots had an income of £1,818 and expenditure of £289.*

Asian Congregation

14. *The income from Asian congregation offerings (and £821 in Small Gift Tax Grant) totaled £4,105. Expenditure totaled £16,737. Thus the net cost of the congregation was about £1,000 a month. The main expenditure was on the employment (part time) of the congregation's pastor; the church also paid some of the costs of the pastor undertaking ministerial training and the cost of some minor items of equipment. After the transfer of £7,500 from the General Fund the deficit on the Asian congregation fund at the end of the year was £15,594. The congregation also contributed to the giving to other causes reported above.*

The Fabric Fund

15. *Donations to the fund amounted to £4,720 (including Gift Aid of £608 and £1,623 [of which £480 was spent on clearing HQ] donated by BB from the balance on the closure of their accounts); expenditure was £20,127 including significant spend on boilers, the boiler room and other gas related work; work on electrics, repairing fencing, preparing the arch for reinstallation and work on the manse.*
16. *As a result the Fabric Fund ended the year with a balance of £29,487.*

Looking to the future

17. *My previous reports have highlighted the uncertainty surrounding any estimated figures for a future period. My previous report estimated (under stated assumptions) that we might end 2022/23 with an aggregate balance on the General, Fabric and Asian Congregation Funds of about £101,000. The comparison with the outturn of about £112,000 again illustrates this uncertainty.*
18. *In summary the main reasons for the departure from budget were:*
 - ❖ *Ministry costs were about £3,000 below the budget largely reflecting the cessation of pension deficiency payments from August*
 - ❖ *Offerings and donations to the General Fund (including Gift Aid) were – reflecting increased giving by some members - about £3,000 over the budget of £39,000*
 - ❖ *We received in memoriam gifts of £1,500*
 - ❖ *There was a one-off donation of £1,623 to the Fabric Fund on the closure of the BB accounts.*
 - ❖ *Donations for use of our property were about £3,500 below budget; reflecting some reduction in the use of the premises.*
 - ❖ *Net investment income was about £5,000 above budget largely reflecting the very low maintenance costs and increase in interest from our savings account.*
 - ❖ *Mission expenditure was about £1,000 below budget*
19. *The budget below for 2023/24 is based on the following assumptions.*
 - ❖ *General Fund offerings (including Gift Aid) and donations remain at the 2022/23 level.*
 - ❖ *Donations (including Gift Aid) to the Fabric Fund remain roughly at the 2022/2023 level excluding the one- off donation from the BB.*
 - ❖ *For income from the use of our premises a range has been used. The higher figure assumes continuation of the present level of usage while the lower figure assumes decreased use – quantified by assuming that, given the low numbers currently attending and the expectation that competition will increase, the nursery will discontinue after the summer term.*
 - ❖ *Estimated gross investment income is based on full occupation at present rent levels. Following the quinquennial review maintenance costs this year are expected to be considerably above the typical average of about £6,000: a range of about £27,000 to £32,000 has been used. On this basis net income will be between £2,000 and £7,000.*
 - ❖ *Ministry expenditure is based on 2022-23 levels, excluding pension deficiency payments, with an allowance for further inflation later in the year.*
 - ❖ *A continuation throughout the year of the net cost of £1,000 per month for the Asian congregation.*
 - ❖ *A slight increase in mission costs other than giving to other organizations from the General Fund.*
 - ❖ *Repetition of the 2022-23 level General Fund giving to other organizations*
 - ❖ *Based largely on the recommendations of the quinquennial review, the Fabric Fund budget is put at £20- £25,000. Expenditure from this fund can vary substantially from year to year as needs arise.*
 - ❖ *A slight increase in other establishment costs.*

20. On that basis the following is a broad budget for 2023/23	£
• General Fund Income from offerings (including Gift Aid) and donations:	42,000
• Donations to Fabric Fund (including Gift Aid):	2,500
• Donations for use of church premises:	14 -21,000
• Net investment income:	2-7,000
• Net cost of Asian Congregation	(12,000)
• Ministry costs:	(46,500)
• Mission, including donations to other organisations from General Fund:	(12,000)
• Fabric Fund spend	(20-25,000)
• Other Establishment spend	(19,000)

• Deficit	(37-54,000)

With a transfer of £7,500 from the General Fund to the Asian Congregation Fund, the above budget would imply broadly the following balances at the end of the year:

General Fund:	£69-86,000
Fabric Fund:	£7-12,000
Asian Congregation Fund:	- £20,000
	
Total (of these funds)	£59-76,000

25. There can be no guarantee that the outturn for 2023/24 will be within the, quite wide, range of the budget which is primarily intended to give an indication of our broad financial position. They, of course, take no account of, eg, the possibilities that:

- decisions are taken to change our ministry or mission in ways which significantly affect expenditure;
- our membership or congregation changes in ways which significantly affect our income;
- Fabric Fund expenditure, which can vary substantially from year to year, differs from the budget because of, eg:
 - the uncertainty in the estimates for some of the work,
 - the possibility that we will be unable to progress all the planned Fabric Fund projects (which would simply defer expenditure into 2024-25), and
 - the possibility that needs will arise for new, unexpected, work;
- Expenditure on the investment properties differs – for similar reasons – from the budget figure
- Tasawer finds a pastorate before the end of the year and/or the Asian congregation decides to cease being part of our church.

27. Given the uncertainty in any estimates of future income and expenditure, these figures confirm our reliance on income from investments (the significant deficit in the budget is to a large degree a result of the expectation that substantial expenditure will be required on the investment properties) and organizations using our premises. They are consistent with the view that our activities are sustainable through 23/24; though at the pessimistic end of the budget we would be getting within striking distance of our balances falling to the £50,000 set as a minimum in our reserves policy. They are also consistent with the view that unless our income can be increased (eg through increased use of our premises by outside organization or increased giving by our congregations) our activities are not

sustainable in the long term: i.e. we could not sustain an annual deficit in the order of £15-20,000 (the deficit the budget would show with more normal net investment income) indefinitely.

- 28. Neither the reserves policy nor this “budget” is intended to act as a tight constraint on our work. However, they do provide a context within which any additional expenditure, or indeed continued expenditure at present levels, must be considered.*

Thanks

- 29. The financial accounts reflect the financial commitment of the members of the Church community to the Church’s mission of “Making Jesus Known”. We are also grateful for the contribution many of our number make in other ways – working on the premises and contributing to the mission and ministry of the church – without which our expenses would be greater and, more importantly, our mission less effective.*

- 30. Last but by no means least, I thank the Finance team – Brenda Lambourne, Osa Osifo, and Rosemary Vosper - whose assistance has been essential to the smooth operating of, and accounting for, our financial affairs; and especially Bryan Johnson and Sue De Boeck for auditing the Church accounts.*

Denis Allnutt

Treasurer

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

ACCOUNTS AND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5TH APRIL 2023

Legal Information

The Church is a registered charity – No. 1128868

The Church, including the Halls and Manse, is held on the Baptist Union Model Trusts for Church 2003, declared on the 16th December 2008, subject to Section 6 of the Baptist and Congregational Trust Act 1951, which amended the original 14 February 1881 Trust Deed that is still the original Trust Deed for the Church. The shops, 27, 29, 31 & 33 Hounslow Road were originally purchased in 1930 as part of the whole church site but were subsequently purchased by the London Baptist Property Board Ltd,(LBPB) as an investment, The Church has since bought them and they are now held, as an investment, under trusts declared on 16 December 2008.

Trustees

The following were trustees during the year covered by this statement.

Mr Denis Allnutt

Mr Peter Boulter

Miss Sheila Collins

Rev Gordon Hindmarch

Mr Robin Gammon (from 20/11/22)

Mrs Osa Osifo

Miss Brenda Lambourne

Ms Ruby Olivier

Independent examination

These accounts have been independently examined by Bryan Johnson and Mrs Sue De Boeck and their report is attached.

Financial Policy

It is the Church's policy that where money is received for specific purposes (e.g. Missionary or other causes or special appeals) that money is designated for those causes alone, i.e. they are "Restricted Funds". If for any reason it is not possible to apply the money for that purpose it will be applied for a purpose as near as may be to the original purpose for which it was given or, with the donor's consent, allocated to another purpose, or as a last resort used for general Church purposes. All appeals are deemed to be subject to this Policy.

The accounts have been prepared on an Accrual and Prepayment basis.

No revaluation has been made in respect of the premises 27/33 Hounslow Road, which are included at historic cost which in the opinion of the managing trustees remains a realistic amount.

The value of the church premises – including halls and manse – is included in the accounts, as inalienable resource, at the insurance value as at December 2022. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts.

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2023

	Notes	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
		£	£	£	£	£	£
Incoming Resources							
Voluntary Income	2	43,594.19	8,824.66	6,098.65	0.00	58,517.50	51,205.54
Investment Income	3	36,009.31	0.00	0.00	0.00	36,009.31	33,698.37
Incoming resources from charitable activities	4	21,002.51	1,836.73	0.00	0.00	22,839.24	25,267.30
Other incoming resources	5	0.00	0.00	0.00	0.00	0.00	1,070.00
Total incoming resources		100,606.01	10,661.39	6,098.65	0.00	117,366.05	111,241.21
Resources expended							
Costs of generating funds	6	3,459.41	0.00	0.00	0.00	3,459.41	2,364.80
Charitable activities	7	72,587.37	37,152.92	6,138.50	0.00	115,878.79	103,830.69
Governance Costs	8	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	9	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	10	76,046.78	37,152.92	6,138.50	0.00	119,338.20	106,195.49
Net incoming resources before transfers		24,559.23	-26,491.53	-39.85	0.00	-1,972.15	5,045.72
Gross inter fund transfers	13	-7,500.00	7,500.00	0.00	0.00	0.00	0.00
Net incoming resources		17,059.23	-18,991.53	-39.85	0.00	-1,972.15	5,045.72
Revaluation gains*	14	0.00	0.00	0.00	377,823.00	377,823.00	270,846.00
Gains and losses**	15	0.00	0.00	0.00	0.00	0.00	0.00
Pension scheme deficit****					33,100.00	33,100.00	26,200.00
Net movement in funds		17,059.23	-18,991.53	-39.85	410,923.00	408,950.85	302,091.72
Total Funds brought forward***		231,953.07	42,649.08	38.42	3,875,848.00	4,150,488.57	3,848,396.85
Total funds carried forward***		249,012.30	23,657.55	-1.43	4,286,771.00	4,559,439.42	4,150,488.57
Of Which: Current Assets		99,012.30	23,657.55	-1.43	0.00	122,668.42	124,640.57
Fixed Assets/Investments		150,000.00			4,286,771.00	4,436,771.00	4,025,848.00

* On fixed assets for the church's own use; the figure shown here reflects the increased insurance value of church premises

** On revaluations and disposals of investment assets

***Net Assets

**** The change in the church's portion of the deficit on the defined benefit Baptist Pension scheme has been shown in the inalienable column as we do not envisage paying it off unless those funds are released.

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2023

	Notes	2022/ 2023		2021/ 2022	
		£	£	£	£
Tangible Fixed Assets	17	4,286,771.00		3,908,948.00	
Investments	18	150,000.00		150,000.00	
			-----		-----
			4,436,771.00		4,058,948.00
Current Assets					
Stocks	19	0.00		0.00	
Debtors	20	9,744.30		10,348.85	
Investments	21	0.00		0.00	
Bank and cash	22	114,006.44		116,213.93	
			-----		-----
			123,750.74		126,562.78
			-----		-----
Current liabilities					
Creditors: amounts falling due within one year	23	1,082.32		1,922.71	
			-----		-----
Net Current Assets			122,668.42		124,640.07
Creditors: amounts due after more than one year	24		0.00		0.00
			-----		-----
Net Assets excluding pension liability			4,559,439.42		4,183,588.07
Pension liability			0.00		-33,100.00
			-----		-----
Net assets after pension liability			4,559,439.42		4,150,488.07
Charitable Funds					
Endowment	25	4,286,771.00		3,908,948.00	
Restricted	26	-1.43		38.42	
Designated	27	23,657.55		42,649.08	
Unrestricted: Fixed and Investment Assets		150,000.00		150,000.00	
Unrestricted: Other Net Assets		99,012.30		81,953.07	
Pension deficit		0.00		-33,100.00	
			-----		-----
			4,559,439.42		4,150,488.57
			-----		-----

The notes on pages 5 to 12 form an integral part of these accounts

1. ACCOUNTING POLICIES

Basis of preparation

The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the FRSSE 2015.

Donations

Donations are accounted for gross when received (i.e. including any tax reclaimable under Gift Aid which is entered at the best estimate available of that amount).

Legacies

Legacies and in memoriam gifts are accounted for when their receipt is certain and they can be properly quantified.

Investment income

Investment income is accounted for in the year in which it is receivable.

Fund raising and publicity costs

The Church has not made formal appeals for funds that involve fund raising expenditure. Expenditure on publicity for services of public worship and other events is regarded as expenditure related to church work.

Grants payable

The Church makes grants to other organizations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Governance Costs

This represents direct expenditure on the governance of the church. Volunteers carry out much of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

Fixed Assets

The church premises, including the halls and manse, have been included at the insurance value as at December 2022. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts. As the church is not free to realize and reallocate the value of these assets they have been included in the accounts as inalienable funds.

The shops – which are investment assets - are included at historic cost; in the opinion of the management trustees this is a realistic amount.

No value has been included for furniture and fittings, because all items have been (or would have been if the depreciation policy had applied at the time) written off under the depreciation periods noted below. The replacement cost, as estimated for insurance purposes, would be £220,000 although we believe the realizable value would be very much less.

Depreciation

Maintenance of the buildings is treated as current expenditure as it arises and depreciation is not charged on the church's premises because, in the opinion of the Trustees, their residual value is not less than the book value. Small items costing less than £1000, fixed items which would be damaged by removal, and computer software are written off in the year of purchase and depreciation is not charged on these.

Depreciation on other assets purchased is calculated, to write off the cost on a straight line basis over their expected useful life, at the following rates

Furniture and fittings:	10%
Copiers, PA equipment etc:	33%

These Accounts were approved by the trustees on 5th November 2023 and signed on their behalf by

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Offerings	34,618.84	3,283.68	450.12		38,352.64	35,986.69
Donations for church funds	293.50	4,112.56			4,406.06	2,685.00
Donations for other organisations			5,081.00		5,081.00	3,660.00
Tax refunds	7,181.85	1,428.42	567.53		9,177.80	8,873.85
Legacies	1,500.00				1,500.00	0.00
Total	43,594.19	8,824.66	6,098.65	0.00	58,517.50	51,205.54

a) The restricted offerings are loose offerings at particular services which are allocated to other causes

b) The designated offerings are offerings at the Asian Congregation services

c) The designated donations are for the fabric fund and include £1622.56 from the closing of BB

d) The designated tax refunds are for the Fabric Fund (£607.5) and the Asian Congregation (£820.92)

e) The restricted tax refunds are refunds in respect of donations for other organisations

f) The donations received for other organisations included £1,100 from the closure of BB and are set out in more detail are set out in more detail in note 11

g) The tax refunds include £1,666.80 under the small donations scheme

3 Investment Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Interest received	1,544.23				1,544.23	59.82
Rent from 27/33 Hounslow Road	25,682.44				25,682.44	24,930.80
Income from Gospel Hall	8,782.64				8,782.64	8,707.75
Total	36,009.31	0.00	0.00	0.00	36,009.31	33,698.37

a) The interest received includes interest on deposits with COIF Charities Deposit Fund, and LBPB

b) All of the shops were let throughout the year; the rents were increased from September

c) The Church receives the rent of the Gospel Hall subject to the terms of the Trust Deed

4 Incoming resources from charitable activities

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Trading income	21,002.51	1,836.73			22,839.24	25,267.30
Fund raising events					0.00	0.00
Total	21,002.51	1,836.73	0.00	0.00	22,839.24	25,267.30

a) The designated trading income related to Teddy Tots (and £19.13 to Lunc Club)

b) The unrestricted trading income was from users of church premises and tea and coffee at services

5 Other incoming resources

None on 2022-23; in 2021-22 there was an insurance contribution of £1070, allocated to the Fabric Fund, towards repair of stained glass window.

TOTAL INCOMING RESOURCES

Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
100,606.01	10,661.39	6,098.65	0.00	117,366.05	111,241.21

6 Costs of Generating Funds

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Cost of 27/33 Hounslow Road	1,434.06				1,434.06	1,259.55
Cost of Gospel Hall	2,025.35				2,025.35	1,105.25
	3,459.41	0.00	0.00	0.00	3,459.41	2,364.80

These costs comprise

Insurance costs of £2,149 - these are reimbursed by the tenants- the income is included in the rent figures at note 3

Survey and repair costs of £1,310

7 Costs of activities in furtherance of the church's objectives

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Ministry	44,729.47				44,729.47	46,150.88
Mission	10,121.28	17,025.56	6,138.50		33,285.34	31,735.55
Establishment	17,736.62	20,127.36			37,863.98	25,944.26
	72,587.37	37,152.92	6,138.50	0.00	115,878.79	103,830.69

The nature of some of these expenditures is shown in more detail in Notes 10, 11, 12 and 16

Ministry expenditure is primarily the costs of the minister, manse and pulpit supply

Mission expenditure includes grants to other organisations, detailed in Note 11, the costs of the Asian congregation; and non-ministry, non-establishment costs associated with the work of the church; and Teddy Tots. Lunch Club is usually included here but did not operate in 2022-23

Establishment costs are essentially the costs of maintaining and heating our buildings

The designated costs are fabric fund spend on the church premises and include significant spend on boilers, the boiler room and other gas related work, work on electrics, fence repair, preparing the arch for reinstallation, and the mar

The largest items of general fund establishment expenditure are £4,183 on employing a cleaner, £6,666 for electricity, gas and water, and £3,640 on insurance

10 Total resources expended

	Charitable Activities	Grant Funding	Support Costs	Total 2022/23	Total 2021/22
Ministry	44,331.83		397.64	44,729.47	46,150.88
Mission	17,514.31	14,538.50	1,232.53	33,285.34	31,735.55
Establishment	37,863.98			37,863.98	25,944.26
Cost of generating funds	3,459.41			3,459.41	2,364.80
Governance costs	0.00	0.00	0.00	0.00	0.00
	103,169.53	14,538.50	1,630.17	119,338.20	106,195.49

11 Grants payable

	B/fwd Rstrd	Received Restricted	Paid Restricted	Grant from Church Funds	Total Grant Paid 2022/23	C/fwd	Grant Paid 2021/22
H M F	2.01	185.00	150.00	2,600.00	2,750.00	37.01	2,830.00
B M S Birthday Scheme	-0.60	540.00	610.00		610.00	-70.60	555.00
B M S Donations	12.33	0.00	12.00	4,000.00	4,012.00	0.33	3,930.00
SPEAR	-20.00	40.00	40.00	200.00	240.00	-20.00	20.00
Christmas Appeal	15.00	1,223.65	1,224.00		1,224.00	14.65	1,050.00
Leprosy Mission	-1.08	177.50	100.00	200.00	300.00	76.42	270.00
TEAR Fund	0.00	0.00	0.00	400.00	400.00	0.00	400.00
Bible Society	-0.49	185.00	150.00	200.00	350.00	34.51	350.00
Pakistan	31.25	1,173.75	1,203.75		1,203.75	1.25	620.00
Turkey	0.00	1,388.75	1,463.75		1,463.75	-75.00	375.00
Ukraine	0.00	75.00	75.00		75.00	0.00	2,307.50
Other	0.00	1,110.00	1,110.00	800.00	1,910.00	0.00	275.00
Total	38.42	6,098.65	6,138.50	8,400.00	14,538.50	-1.43	12,982.50

The payments of these grants are included under Mission in notes 7 and 10

The restricted sums received combine donations received for passing to other organisations, and the related gift aid tax relief, both shown in note 2

The amounts carried forward represent restricted donations, and related tax relief, not yet forwarded

The Christmas Appeal was split equally between Shelter Box and Crisis at Christmas

The "other" restricted income was £1,100 from BB and a £10 donation for LCM. The "other" restricted payments were £500 to West London BB, £300 to Shooting Star and £300 to Gt Ormond Street (all at request of BB) and £10 to LCM. The "other" donations from general church funds were £500 to London City Mission; and £100 to each of Hope Now, Barnabus Fund and Blind Veterans UK

12 Support Costs

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
Postage, phones	397.64				397.64	427.46
Stationery	230.08				230.08	196.51
Other (mostly subscriptions)	1,002.45				1,002.45	1,866.36
	1,630.17	0.00	0.00	0.00	1,630.17	2,490.33

13 Gross transfers between funds

£7,500 was transferred from the General Fund to the Asian Congregation Fund

14 Gains and losses on revaluations of fixed assets for church's own use

None

15 Gains and losses on revaluations and disposals of investment assets

There are no gains or losses recorded here; in the opinion of the management trustees the historic cost, £150,000, remains a realistic value

16 Staff costs and Trustee expenses

	2022/23	2021/22
Gross salaries	50,897.53	49,127.04
Employer's national insurance	0.00	0.00
Employer's pension contributions	4,770.87	4,602.96
Employer's pension deficiency payments	1,453.76	4,290.12
Other costs	4,946.41	4,663.63
	-----	-----
Total	62,068.57	62,683.75
	-----	-----

The other costs recorded here are the costs of the manse council tax, water, insurance, and maintenance

The average number of employees during the year was 1.59

No employee received emoluments in excess of £60,000 during 2022/23 (2021/22 none)

One Trustee, who was also an employee, lived in housing wholly owned by the church

No sums were reimbursed to the Trustees for their work as trustees during 2022/23 (2021/22 none)

The Church pays pension contributions for its Minister to the, multi-employer, Baptist Pension Scheme, which is described at note 29 below; and for the leader of the Asian congregation to TPT Retirement Solutions

17 Tangible Fixed Assets

The book value of the church's endowment premises has been increased, following the insurance valuation, by £377,823 to £4,286,771

18 Investments

	2022/23	2021/22
6th April 2022	150,000.00	150,000.00
Additions	0.00	0.00
Disposals	0.00	0.00
Gains and losses	0.00	0.00
	-----	-----
5th April 2023	150,000.00	150,000.00
	-----	-----

The investments recorded here are the shops at 27/33 Hounslow Road which the church owns as an investment; using the rental income to part fund its charitable activities. They are valued at historic cost; in the opinion of the managing trustees this remains a realistic amount.

19 Stocks

The church does not hold material stocks of goods

20 Debtors

	5th April 2023	5th April 2022
Tax refund	9,177.80	8,873.85
Other	566.50	1,475.00
	-----	-----
Total	9,744.30	10,348.85
	-----	-----

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

	5th April 2023	5th April 2022
Bank Current Account	37,885.65	41,609.91
LBPB Account	339.00	334.58
COIF Account	75,781.29	74,246.77
Cash	0.50	22.67
	-----	-----
Total	114,006.44	116,213.93
	-----	-----

23 Creditors: amounts falling due within one year

	5th April 2023	5th April 2022
HMRC	1,082.32	1,922.71
Other	0.00	0.00
	-----	-----
	1,082.32	1,922.71
	-----	-----

24 Creditors: amounts falling due after more than one year

There are no amounts falling due after more than one year and there were none on 5th April 2022

25 Endowment Funds

The church does not have any endowment funds; the value of the church property is recorded as inalienable as the church is not at liberty to sell this property

26 Restricted Funds

	06/04/2022	Incoming Resources	Resources Expended	05/04/2023
Monies for other causes	38.42	6,098.65	6,138.50	-1.43

27 Designated Funds

	06/04/2022	Incoming Resources	Resources Expended	Transfers	05/04/2023
Teddy Tots	4,352.11	1817.60	288.84	0.00	5,880.87
Community Lunch Club	3,864.18	19.13	0.00	0.00	3,883.31
Fabric Fund	44,894.71	4,720.06	20,127.36	0.00	29,487.41
Asian Congregation	-10,461.92	4,104.60	16,736.72	7,500.00	-15,594.04
	42,649.08	10,661.39	37,152.92	7,500.00	23,657.55

*The Fabric Fund is devoted to major work on our premises including the manse
The Lunch Club income is an adjustment on the closure of its petty cash holding*

28 Analysis of net assets

	Fixed Assets	Investment	Current Assets	Total
Endowment Funds	4,286,771.00			4,286,771.00
Restricted Funds			-1.43	-1.43
Designated Funds			23,657.55	23,657.55
Unrestricted Funds		150,000.00	99,012.30	249,012.30
TOTAL	4,286,771.00	150,000.00	122,668.42	4,559,439.42

29 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (the Scheme).

The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Ltd.).

The Minister is in this Scheme.

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.

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 Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

A formal valuation of the DB Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, oncreasing each year in line with increases in the Minimum stipend.

Until July 2022 deficiency contributions based on 12% of Pensionable Income/Minimum were paid. From then deficiency payments were no longer needed and an administrative charge of £1 per month is being paid. These payments are recorded at note 16.

Related charities

The custodian Trustee of the church is the London Baptist Property Board Ltd which is charity number 249768. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations to the Baptist Union Home Mission Fund as set out in note 11.

Appendix: Associated Organisations

	B/fwd	Rec'd	Grants Rec.	Expenditure	C/fwd
Boys' Brigade	2,748.06	0.00		2,748.06	0.00
Girls' Brigade	3,620.56	2,055.00		1,811.62	3,863.94
	6,368.62	2,055.00	0.00	4,559.68	3,863.94

The amounts received by these organisations include subscriptions, and income for and from events to further their activities

Girls Brigade is a self supporting organisation operating under the aegis of the church. The Church makes no charge for the use of premises or facilities.

Boys Brigade has closed and closed its accounts during the year. The remaining funds were transferred to the church - some were, by agreement with the Brigade, transferred to other charities (note 11)

Statement of Financial Activity in Respect of Associated Organisations

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
	£	£	£	£	£	£
Income from Donors etc	2,055.00				2,055.00	1,306.40
Resources Used	4,559.68				4,559.68	1,175.52
Net Incoming Resources	-2,504.68	0.00	0.00	0.00	-2,504.68	130.88
Balances Brought Forward	6,368.62				6,368.62	6,237.74
Balances Carried Forward					3,863.94	6,368.62

Consolidated Gross Receipts and Resources Used

	Unrestricted	Designated	Restricted	Inalienable	Total 2022/23	Total 2021/22
	£	£	£	£	£	£
Incoming resources						
Church	100,606.01	10,661.39	6,098.65	0.00	117,366.05	111,241.21
Associated Organisations	2,055.00				2,055.00	1,306.40
Total	102,661.01	10,661.39	6,098.65	0.00	119,421.05	112,547.61
Resources Used						
Church	76,046.78	37,152.92	6,138.50	0.00	119,338.20	106,195.49
Associated Organisations	4,559.68				4,559.68	1,175.52
Total	80,606.46	37,152.92	6,138.50	0.00	123,897.88	107,371.01

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2023

We confirm that in our opinion the attached accounts for the year specified above have been properly prepared from the records supplied, are in agreement therewith, and comply with the regulations.

In connection with our examination no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - to keep accounting records which accord with the accounting records; and
 - to comply with the accounting requirements of the ACThave not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

	Bryan Johnson	Sue De Boeck
Date	1 st October 2023	24 th October 2023
Occupation	Retired	Retired
	13 Talbot Road Twickenham Middlesex TW2 6SJ	97 Constance Road Whitton Twickenham Middlesex TW2 7HX

Accounts

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

ACCOUNTS AND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5TH APRIL 2022

Legal Information

The Church is a registered charity – No. 1128868

The Church, including the Halls and Manse, is held on the Baptist Union Model Trusts for Church 2003, declared on the 16th December 2008, subject to Section 6 of the Baptist and Congregational Trust Act 1951, which amended the original 14 February 1881 Trust Deed that is still the original Trust Deed for the Church. The shops, 27, 29, 31 & 33 Hounslow Road were originally purchased in 1930 as part of the whole church site but were subsequently purchased by the London Baptist Property Board Ltd (LBPB) as an investment. The Church has since bought them and they are now held, as an investment, under trusts declared on 16 December 2008.

Trustees

The following were trustees during the year covered by this statement.

Mr Denis Allnutt

Mrs Osa Osifo

Mr Peter Boulter

Miss Brenda Lambourne

Miss Sheila Collins

Ms Ruby Olivier

Rev Gordon Hindmarch

Independent examination

These accounts have been independently examined by Bryan Johnson and Mrs Sue De Boeck and their report is attached.

Financial Policy

It is the Church's policy that where money is received for specific purposes (e.g. Missionary or other causes or special appeals) that money is designated for those causes alone, i.e. they are "Restricted Funds". If for any reason it is not possible to apply the money for that purpose it will be applied for a purpose as near as may be to the original purpose for which it was given or, with the donor's consent, allocated to another purpose, or as a last resort used for general Church purposes. All appeals are deemed to be subject to this Policy.

The accounts have been prepared on an Accrual and Prepayment basis.

No revaluation has been made in respect of the premises 27/33 Hounslow Road, which are included at historic cost which in the opinion of the managing trustees remains a realistic amount.

The value of the church premises – including halls and manse – is included in the accounts, as inalienable resource, at the insurance value as at December 2020. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts.

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2022

	Notes	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
		£	£	£	£	£	£
Incoming Resources							
Voluntary Income	2	39,037.06	7,794.73	4,373.75	0.00	51,205.54	54,884.70
Investment Income	3	33,698.37	0.00	0.00	0.00	33,698.37	28,307.31
Incoming resources from charitable activities	4	24,155.00	1,112.30	0.00	0.00	25,267.30	5,042.50
Other incoming resources	5	0.00	1,070.00	0.00	0.00	1,070.00	2,695.35
Total incoming resources		96,890.43	9,977.03	4,373.75	0.00	111,241.21	90,929.86
Resources expended							
Costs of generating funds	6	2,364.80	0.00	0.00	0.00	2,364.80	4,113.21
Charitable activities	7	72,470.12	26,983.07	4,377.50	0.00	103,830.69	91,193.95
Governance Costs	8	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	9	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	10	74,834.92	26,983.07	4,377.50	0.00	106,195.49	95,307.16
Net incoming resources before transfers							
		22,055.51	-17,006.04	-3.75	0.00	5,045.72	-4,377.30
Gross inter fund transfers	13	-7,500.00	7,500.00	0.00	0.00	0.00	0.00
Net incoming resources		14,555.51	-9,506.04	-3.75	0.00	5,045.72	-4,377.30
Revaluation gains*	14	0.00	0.00	0.00	270,846.00	270,846.00	20,773.00
Gains and losses**	15	0.00	0.00	0.00	0.00	0.00	0.00
Pension scheme deficit****					26,200.00	26,200.00	21,700.00
Net movement in funds		14,555.51	-9,506.04	-3.75	297,046.00	302,091.72	38,095.70
Total Funds brought forward***		217,397.56	52,155.12	42.17	3,578,802.00	3,848,396.85	3,810,301.15
Total funds carried forward***		231,953.07	42,649.08	38.42	3,875,848.00	4,150,488.57	3,848,396.85
Of Which: Current Assets		81,953.07	42,649.08	38.42	0.00	124,640.57	119,594.85
Fixed Assets/Investments		150,000.00			3,875,848.00	4,025,848.00	3,728,802.00

* On fixed assets for the church's own use; the figure shown here reflects the increased insurance value of church premises

** On revaluations and disposals of investment assets

***Net Assets

**** The change in the church's portion of the deficit on the defined benefit Baptist Pension scheme has been shown in the inalienable column as we do not envisage paying it off unless those funds are released.

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2022

	Notes	2021/ 2022		2020/ 2021	
		£	£	£	£
Tangible Fixed Assets	17	3,908,948.00		3,638,102.00	
Investments	18	150,000.00		150,000.00	
			-----		-----
			4,058,948.00		3,788,102.00
Current Assets					
Stocks	19	0.00		0.00	
Debtors	20	10,348.85		7,926.34	
Investments	21	0.00		0.00	
Bank and cash	22	116,213.93		119,026.79	
			-----		-----
			126,562.78		126,953.13
			-----		-----
Current liabilities					
Creditors: amounts falling due within one year	23	1,922.71		7,358.28	
			-----		-----
Net Current Assets			124,640.07		119,594.85
Creditors: amounts due after more than one year	24		0.00		0.00
			-----		-----
Net Assets excluding pension liability			4,183,588.07		3,907,696.85
Pension liability			-33,100.00		-59,300.00
			-----		-----
Net assets after pension liability			4,150,488.07		3,848,396.85
Charitable Funds					
Endowment	25	3,908,948.00		3,638,102.00	
Restricted	26	38.42		42.17	
Designated	27	42,649.08		52,155.12	
Unrestricted: Fixed and Investment Assets		150,000.00		150,000.00	
Unrestricted: Other Net Assets		81,953.07		67,397.56	
Pension deficit		-33,100.00		-59,300.00	
			-----		-----
			4,150,488.57		3,848,396.85
			-----		-----

The notes on pages 5 to 12 form an integral part of these accounts

1. ACCOUNTING POLICIES

Basis of preparation

The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the FRSSE 2015.

Donations

Donations are accounted for gross when received (i.e. including any tax reclaimable under Gift Aid which is entered at the best estimate available of that amount).

Legacies

Legacies and in memoriam gifts are accounted for when their receipt is certain and they can be properly quantified.

Investment income

Investment income is accounted for in the year in which it is receivable.

Fund raising and publicity costs

The Church has not made formal appeals for funds that involve fund raising expenditure. Expenditure on publicity for services of public worship and other events is regarded as expenditure related to church work.

Grants payable

The Church makes grants to other organizations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Governance Costs

This represents direct expenditure on the governance of the church. Volunteers carry out much of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

Fixed Assets

The church premises, including the halls and manse, have been included at the insurance value as at December 2021. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts. As the church is not free to realize and reallocate the value of these assets they have been included in the accounts as inalienable funds.

The shops – which are investment assets - are included at historic cost; in the opinion of the management trustees this is a realistic amount.

No value has been included for furniture and fittings, because all items have been (or would have been if the depreciation policy had applied at the time) written off under the depreciation periods noted below. The replacement cost, as estimated for insurance purposes, would be £141,621 although we believe the realizable value would be very much less.

Depreciation

Maintenance of the buildings is treated as current expenditure as it arises and depreciation is not charged on the church's premises because, in the opinion of the Trustees, their residual value is not less than the book value. Small items costing less than £1000, fixed items which would be damaged by removal, and computer software are written off in the year of purchase and depreciation is not charged on these.

Depreciation on other assets purchased since 2004/5 is calculated, to write off the cost on a straight line basis over their expected useful life, at the following rates

Furniture and fittings:	10%
Copiers, PA equipment etc:	33%

These Accounts were approved by the trustees on 3rd November 2022 and signed on their behalf by

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Offerings	32,108.91	3,651.78	226.00		35,986.69	31,714.91
Donations for church funds	100.00	2,585.00			2,685.00	3,068.06
Donations for other organisations			3,660.00		3,660.00	1,788.92
Tax refunds	6,828.15	1,557.95	487.75		8,873.85	7,926.34
Legacies	0.00				0.00	10,386.47
Total	39,037.06	7,794.73	4,373.75	0.00	51,205.54	54,884.70

- a) The restricted offerings are loose offerings at particular services which are allocated to other causes
b) The designated offerings are offerings at the Asian Congregation services
c) The designated donations are for the fabric fund
d) The designated tax refunds are for the Fabric Fund (£645) and the Asian Congregation (£913)
e) The restricted tax refunds are refunds in respect of donations for other organisations
f) The donations received for other organisations are set out in more detail in note 11
g) The tax refunds include £1304 under the small donations scheme

3 Investment Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Interest received	59.82				59.82	64.82
Rent from 27/33 Hounslow Road	24,930.80				24,930.80	19,262.24
Income from Gospel Hall	8,707.75				8,707.75	8,980.25
Total	33,698.37	0.00	0.00	0.00	33,698.37	28,307.31

- a) The interest received includes interest on deposits with COIF Charities Deposit Fund, and LBPB
b) All of the shops were let throughout the year; the rent was temporarily reduced for one of the shops
c) The Church receives the rent of the Gospel Hall subject to the terms of the Trust Deed

4 Incoming resources from charitable activities

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Trading income	24,155.00	1,112.30			25,267.30	5,042.50
Fund raising events					0.00	0.00
Total	24,155.00	1,112.30	0.00	0.00	25,267.30	5,042.50

- a) The designated trading income in 21-22 related to Teddy Tots

- b) The unrestricted trading income was from users of church premises

5 Other incoming resources

In 2021-22 there was an insurance contribution of £1070, allocated to the Fabric Fund, towards repair of stained glass window. In 2020-21 there was a grant (from the LBA) of £1850 towards the setup costs of the Asian Congregation and a payment of £845 from the Furlough scheme

TOTAL INCOMING RESOURCES

Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
96,890.43	9,977.03	4,373.75	0.00	111,241.21	90,929.86

6 Costs of Generating Funds

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Cost of 27/33 Hounslow Road	1,259.55				1,259.55	3,007.96
Cost of Gospel Hall	1,105.25				1,105.25	1,105.25
	2,364.80	0.00	0.00	0.00	2,364.80	4,113.21

These costs comprise

Insurance costs of £1964.80 - these are reimbursed by the tenants- the income is included in the rent figures at note 3

Repair costs of £400

7 Costs of activities in furtherance of the church's objectives

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Ministry	46,150.88				46,150.88	42,561.52
Mission	11,226.89	16,131.16	4,377.50		31,735.55	28,605.87
Establishment	15,092.35	10,851.91			25,944.26	20,026.56
	72,470.12	26,983.07	4,377.50	0.00	103,830.69	91,193.95

The nature of some of these expenditures is shown in more detail in Notes 10,11,12 and 16

Ministry expenditure is primarily the costs of the minister, manse and pulpit supply

Mission expenditure includes grants to other organisations, detailed in Note 11, the costs of the Asian congregation; and non-ministry, non-establishment costs associated with the work of the church; and Teddy Tots. Lunch Club is usually included here but did not operate in 2021-22

Establishment costs are essentially the costs of maintaining and heating our buildings

The designated costs are fabric fund spend on the church premises (of which work on the church lights and repair of church boilers were the major elements)

The largest items of general fund establishment expenditure are £3,837 on employing a cleaner, £5,580 for electricity, gas and water, and £3,326 on insurance

10 Total resources expended

	Charitable Activities	Grant Funding	Support Costs	Total 2021/22	Total 2020/21
Ministry	45,723.42		427.46	46,150.88	42,561.52
Mission	16,690.18	12,982.50	2,062.87	31,735.55	28,605.87
Establishment	25,944.26			25,944.26	20,026.56
Cost of generating funds	2,364.80			2,364.80	4,113.21
Governance costs	0.00	0.00	0.00	0.00	0.00
	90,722.66	12,982.50	2,490.33	106,195.49	95,307.16

11 Grants payable

	B/fwd Rstrd	Received Restricted	Paid Restricted	Grant from Church Funds	Total Grant Paid 2021/22	C/fwd	Grant Paid 2020/21
H M F	7.01	225.00	230.00	2,600.00	2,830.00	2.01	2,800.00
B M S Birthday Scheme	34.40	520.00	555.00		555.00	-0.60	520.00
B M S Donations	-20.17	62.50	30.00	3,900.00	3,930.00	12.33	3,800.00
Harvest Appeal	0.00	20.00	20.00		20.00	0.00	190.00
Christmas Appeal	15.00	1,010.00	1,010.00	40.00	1,050.00	15.00	825.25
Leprosy Mission	-6.08	75.00	70.00	200.00	270.00	-1.08	200.00
TEAR Fund	0.00	0.00	0.00	400.00	400.00	0.00	400.00
Bible Society	-12.99	162.50	150.00	200.00	350.00	-0.49	450.00
Pakistan	20.00	631.25	620.00	0.00	620.00	31.25	140.00
Jamaica	0.00	360.00	360.00	15.00	375.00	0.00	
Ukraine	0.00	1,307.50	1,307.50	1,000.00	2,307.50	0.00	
Other	5.00	0.00	25.00	250.00	275.00	-20.00	345.00
Total	42.17	4,373.75	4,377.50	8,605.00	12,982.50	38.42	9,670.25

The payments of these grants are included under Mission in notes 7 and 10

The restricted sums received combine donations received for passing to other organisations, and the related gift aid tax relief, both shown in note 2

The amounts carried forward represent restricted donations, and related tax relief, not forwarded to the relevant organisation by the end of the year

The Christmas Appeal was split equally between Barnabus Fund (for work in Afghanistan) and Afghan Association Paiwand

The "other" donations from general church funds were £100 to London City Mission; and to Riverbank Trust and £50 to SPEAR

No Harvest Appeal was made but was a donation for SPEAR; the restricted "Other" payment and the balance carried forward also relate to SPEAR

12 Support Costs

	Unrestricted	Designated	Restricted	Inalienable	Total 2021/22	Total 2020/21
Postage, phones	427.46				427.46	471.02
Stationery	196.51				196.51	58.46
Other (mostly subscriptions)	1,866.36				1,866.36	1,385.87
	2,490.33	0.00	0.00	0.00	2,490.33	1,915.35

13 Gross transfers between funds

£7,500 was transferred from the General Fund to the Asian Congregation Fund

14 Gains and losses on revaluations of fixed assets for church's own use

None

15 Gains and losses on revaluations and disposals of investment assets

There are no gains or losses recorded here; in the opinion of the management trustees the historic cost, £150,000, remains a realistic value

16 Staff costs and Trustee expenses

	2021/22	2020/21
Gross salaries	49,127.04	48,092.77
Employer's national insurance	0.00	0.00
Employer's pension contributions	4,602.96	5,113.38
Employer's pension deficiency payments	4,290.12	3,168.84
Other costs	4,663.63	4,246.56
	-----	-----
Total	62,683.75	60,621.55
	-----	-----

The other costs recorded here are the costs of the manse council tax, water, insurance, and maintenance

The average number of employees during the year was 1.59

No employee received emoluments in excess of £60,000 during 2021/22 (2020/21 none)

One Trustee, who was also an employee, lived in housing wholly owned by the church

No sums were reimbursed to the Trustees for their work as trustees during 2021/22 (2020/21 none)

The Church pays pension contributions for its Minister to the, multi-employer, Baptist Pension Scheme, which is described at note 29 below; and for the leader of the Asian congregation to TPT Retirement Solutions

17 Tangible Fixed Assets

The book value of the church's endowment premises has been increased, following the insurance valuation, by £270,846 to £3,908,948

18 Investments

	2021/22	2020/21
6th April 2021	150,000.00	150,000.00
Additions	0.00	0.00
Disposals	0.00	0.00
Gains and losses	0.00	0.00
	-----	-----
5th April 2022	150,000.00	150,000.00
	-----	-----

The investments recorded here are the shops at 27/33 Hounslow Road which the church owns as an investment; using the rental income to part fund its charitable activities. They are valued at historic cost; in the opinion of the managing trustees this remains a realistic amount.

19 Stocks

The church does not hold material stocks of goods

20 Debtors

	5th April 2022	5th April 2021
Tax refund	8,873.85	7,926.34
Other	1,475.00	0.00
	-----	-----
Total	10,348.85	7,926.34
	-----	-----

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

	5th April 2022	5th April 2021
Bank Current Account	41,609.91	44,480.36
LBPB Account	334.58	334.07
COIF Account	74,246.77	74,189.69
Cash	22.67	22.67
	-----	-----
Total	116,213.93	119,026.79
	-----	-----

23 Creditors: amounts falling due within one year

	5th April 2022	5th April 2021
HMRC	1,922.71	2,549.93
Other	0.00	4,808.35
	-----	-----
	1,922.71	7,358.28
	-----	-----

24 Creditors: amounts falling due after more than one year

There are no amounts falling due after more than one year and there were none on 5th April 2021

25 Endowment Funds

The church does not have any endowment funds; the value of the church property is recorded as inalienable as the church is not at liberty to sell this property

26 Restricted Funds

	06/04/2021	Incoming Resources	Resources Expended	05/04/2022
Monies for other causes	42.17	4,373.75	4,377.50	38.42

27 Designated Funds

	06/04/2021	Incoming Resources	Resources Expended	Transfers	05/04/2022
Teddy Tots	3,515.44	1112.30	275.63	0.00	4,352.11
Community Lunch Club	3,864.18	0.00	0.00	0.00	3,864.18
Fabric Fund	51,446.62	4,300.00	10,851.91	0.00	44,894.71
Asian Congregation	-6,671.12	4,564.73	15,855.53	7,500.00	-10,461.92
	52,155.12	9,977.03	26,983.07	7,500.00	42,649.08

The Fabric Fund is devoted to major work on our premises including the manse

28 Analysis of net assets

	Fixed Assets	Investment	Current Assets	Total
Endowment Funds	3,875,848.00			3,875,848.00
Restricted Funds			38.42	38.42
Designated Funds			42,649.08	42,649.08
Unrestricted Funds		150,000.00	81,953.07	231,953.07
TOTAL	3,875,848.00	150,000.00	124,640.57	4,150,488.57

29 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (the Scheme).

The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Ltd.).

The Minister is in this Scheme.

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.

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 Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

A formal valuation of the DB Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, oncreasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income/Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions.

In addition, the Baptist Union of Great Britain is expected to make a number of one-off contributions totalling £33.5m by 31 December 2023 including a lump sum of £33m in 2018. The recovery plan envisages deficiency contributions continuing until 31 December 2028.

The key financial assumptions underlying the valuation were as follows

Type of assumption	%pa
RPI price inflation	3.50
CPI price inflation	2.75
Minimum Pensionable Pension increases	3.50
Assumed investment returns	
-Pre retirement	3.50
-Post retirement	2.25
Deferred Pension increases	
-Pre April 2009	3.50
- Post April 2009	2.50
Pension increases	
-Main scheme pension pre April 2006	2.70
-Main Scheme pension post April 2006	2.00

As there is a large number of contributing employers participating in the Scheme, the church is unable to identify its share of the underlying assets and liabilities of the Scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable to the church; the costs to the church are at note 16.

Related charities

The custodian Trustee of the church is the London Baptist Property Board Ltd which is charity number 249768. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations to the Baptist Union Home Mission Fund as set out in note 11.

Appendix: Associated Organisations

	B/fwd	Rec'd	Grants Rec.	Expenditure	C/fwd
Boys' Brigade	2,748.06	0.00		0.00	2,748.06
Girls' Brigade	3,489.68	1,306.40		1,175.52	3,620.56
	6,237.74	1,306.40	0.00	1,175.52	6,368.62

The amounts received by these organisations include subscriptions, income for and from events and other events to further their activities

These self supporting organisations and groups operate under the aegis of the church. The Church makes no charge for the use of premises or facilities.

Boys Brigade did not meet during the year and has now closed but not yet closed its accounts

Statement of Financial Activity in Respect of Associated Organisations

	Unrestricted	Designated	Restricted	Inalienable	Total	Total
	£	£	£	£	2021/22	2020/21
Income from Donors etc	1,306.40				1,306.40	20.00
Resources Used	1,175.52				1,175.52	1,638.73
Net Incoming Resources	130.88	0.00	0.00	0.00	130.88	-1,618.73
Balances Brought Forward	6,237.74				6,237.74	7,856.47
Balances Carried Forward					6,368.62	6,237.74

Consolidated Gross Receipts and Resources Used

	Unrestricted	Designated	Restricted	Inalienable	Total	Total
	£	£	£	£	2021/22	2020/21
Incoming resources						
Church	96,890.43	9,977.03	4,373.75	0.00	111,241.21	90,929.86
Associated Organisations	1,306.40				1,306.40	20.00
Total	98,196.83	9,977.03	4,373.75	0.00	112,547.61	90,949.86
Resources Used						
Church	74,834.92	26,983.07	4,377.50	0.00	106,195.49	95,307.16
Associated Organisations	1,175.52				1,175.52	1,638.73
Total	76,010.44	26,983.07	4,377.50	0.00	107,371.01	96,945.89

Whitton Baptist Church

Treasurer's Report for period 6th April 2021 to 5th April 2022

The formal statement of accounts is attached

Summary of the Year's financial activity.

1. The Church's gross income amounted to £111,241.21 and expenditure to £106,195.49 giving a current account surplus on the year of £5045.72. If associated organizations are included these figures become respectively: income of £112,547.61 expenditure of £107,371.01; and surplus of £5176.60. The remainder of this report refers to the Church's accounts alone.
2. The, current asset, balances of the church's funds at the start and end of the year were:

	April 2021	April 2022
General Fund	£67,398	£81,953
Monies for causes	£42	£38
Lunch Club	£3,864	£3,864
Fabric Fund	£51,447	£44,895
Teddy Tots	£3,515	£4,352
Asian Congregation	-£6,671	-£10,462
		
Total	£119,595	£124,640

The above figures reflect the agreed transfer of £7,500p.a. from the General Fund to the Asian Congregation Fund.

3. The covid pandemic had much less impact on the church's work, and its finances, during the year than it had in the previous year. However, it did lead to some reductions in income from our tenants and the offerings from the afternoon congregation (who on occasion only met by zoom). Also, the Lunch Club has not restarted.

The General Fund

4. The offerings to the General Fund amounted to £32,109; this was £1,994 more than in the previous year. We are grateful for this giving and particularly to those who Gift Aid their donations. These offerings attracted tax refunds of £6,828 (including £295 on some small gifts which are not covered by a Gift Aid declaration).
5. We remain heavily dependent on investment income; net income from the 27/33 Hounslow Road shops and the Gospel Hall, plus interest received, amounted to £31,333 (compared with £24,194 in 2020/21). The properties were, as in the previous year, occupied throughout the year; the temporary rent reduction negotiated because of the impact of the pandemic came to an end three months into the year. There were repair costs of £400 (compared with £2148 in 2020/21). Net investment income accounted for nearly 30% of our income for church purposes.
6. In addition, £24,155 was received in donations from the nursery and other organizations using our premises. This was substantially more than the £5,032 in the previous year when the pandemic prevented organizations from meeting for significant parts of the year and for some months there was no nursery meeting on the premises.

7. Ministry spend in the year was £46,150; this compares with £42,561 in 2020/21. The main elements of ministry spend were gross stipend of £31,312, pension costs of £8,055 (including deficiency contributions) and manse council tax of £2938. This increase compared with 2020/21 reflects, in addition to inflation, the facts that in 2020/21 there were no visiting preachers and the Baptist Pension scheme temporarily reduced the pension deficiency payments because of the impact of the pandemic on churches' finances.
8. Aside from Fabric Fund spend; main areas of establishment expenditure, which totaled £15,092 (£13,252 in 2020/21), were £5,580 on power and water, £3,837 on employing a cleaner, and £3,326 on insurance.
9. We continue to support other causes and this year distributed a total of £12,982 compared with £9,670 in the previous year. Within this total giving from the General Fund amounted to £8,605 compared with £7,595 in 2020/21.
10. General Fund Mission spending – in addition to giving to other charitable organizations – amounted to £2,622 (compared with £1,488 in 2020/21). This included subscriptions of £1,228.
11. Total General Fund income was £96,890 (£81,907 in 2020/21), and expenditure was £74,835 (£69,010 in 2020/21). This, together with the transfer of £7,500 to the Asian Congregation Fund, resulted in a General Fund balance of £81,953. This is above our reserves policy target of £50,000 and would remain so if we made an additional transfer to cover the deficit on the Asian Congregation Fund.

Monies for causes

12. As part of the church's mission, members gave £4,374 (including tax refund of £488) for other causes and from these gifts, and the small balance carried into the year £4,378 was forwarded to the causes concerned.

Lunch Club and Teddy Tots

13. As noted above Lunch Club has not resumed following covid. Teddy Tots has restarted and had an income of £1,112 and expenditure of £276.

Asian Congregation

14. The Asian congregation met both by zoom and face to face in most weeks of the year. The income from offerings (and £913 in Small Gift Tax Grant) totaled £4,565. Expenditure totaled £15,856. The main expenditure was on the employment (part time) of the congregation's pastor; the church also paid some of the costs of the pastor undertaking ministerial training and the cost of equipment for use in outreach events. After the transfer of £7,500 from the General Fund the deficit on the Asian congregation fund at the end of the year was £10,462. It may be noted that, taking account of the reduced level of offerings in 2020/21 resulting from the pandemic, this is not out of line with our expectation, when deciding to set up the congregation, that doing so could cost us in the region of £13,000 p.a. while it was being established.

The Fabric Fund

15. Donations to the fund amounted to £4,300 (including Gift Aid of £645); expenditure was £10,852 mainly for work on the church lights and boilers
16. As a result the Fabric Fund ended the year with a balance of £44,895.

Looking to the future

17. My previous reports have highlighted the uncertainty surrounding any estimated figures for a future period. My previous report estimated (under stated assumptions) that we might end 2021/22 with an aggregate balance on the General, Fabric and Asian Congregation Funds of about £91,400. The comparison with the outturn of about £116,000 again illustrates this uncertainty.
18. In summary the main reasons for the departure from budget were:
- ❖ Fabric Fund Expenditure was again low; some £4,000 below budget.
 - ❖ Ministry costs were about £1,000 below the budget
 - ❖ Offerings and donations to the General Fund (including Gift Aid) were – largely because of one individual's giving - about £2,000 over the budget of £36,000
 - ❖ Offerings (including tax rebate) at the Afternoon Congregation were about £2,000 above the £2,500 budget
 - ❖ Donations for use of our property were about £7,000 above budget; reflecting the very limited effect of covid on the use of the premises.
 - ❖ Establishment spend from the General Fund was about £3,000 below budget
 - ❖ Net investment income was about £5,000 above budget largely reflecting the very low maintenance costs.
19. The budget below for 2022/23 is based on the following assumptions.
- ❖ General Fund offerings (including Gift Aid) and donations remain at the 2021/22 level.
 - ❖ Donations (including Gift Aid) to the Fabric Fund remain roughly at the 21/22 level.
 - ❖ Same level of use of our premises as in 21/22 and planned increase in charges for the second half of the year.
 - ❖ Net investment income based on full occupation, no rent reductions, planned rent increases for the second half of the year, and maintenance costs of, a typical average, about £6,000.
 - ❖ 4% inflation in Ministry expenditure.
 - ❖ An increase of £500 in Asian congregation offerings (including tax rebate).
 - ❖ A slight increase in mission costs other than giving to other organizations from the General Fund.
 - ❖ A slight reduction – to £8,500 - in the high 21/22 level of General Fund giving to other organizations
 - ❖ Fabric Fund spend of £20,000 representing the planned long run average. Known items of expenditure include work on fences and replacing the arch at the entry to our premises, a quinquennial survey of the premises, and surveys of the electrical circuits and equipment. Expenditure from this fund can vary substantially from year to year as needs arise.
 - ❖ A return to pre covid spend of £18,000 for other establishment costs; increased electricity costs may account for much of this increase
 - ❖ A 7% increase in expenditure on the Asian congregation (reflecting the likelihood of increased travel cost, reduced equipment costs, and inflation).

20. On that basis the following is a broad budget for 2022/23

	£
• General Fund Income from offerings (including Gift Aid) and donations:	39,000
• Donations to Fabric Fund (including Gift Aid):	4,000
• Donations for use of church premises:	24,500
• Net investment income:	27,000
• Asian Congregation offerings	5,000
• Ministry costs:	(48,000)
• Mission, including donations to other organisations from General Fund:	(11,500)
• Fabric Fund spend	(20,000)
• Other Establishment spend	(18,000)
• Asian congregation spend	(17,000)

• Deficit	(15,000)

With a transfer of £7,500 from the General Fund to the Asian Congregation Fund, the above budget would imply broadly the following balances at the end of the year:

General Fund:	£87,000
Fabric Fund:	£29,000
Asian Congregation Fund:	- £15,000
	
Total (of these funds)	£101,000

25. These budget figures will doubtless turn out to differ from those in the eventual accounts for 2022/23 but are intended to give an indication of our broad financial position. They, of course, take no account of the possibility of decisions being taken to change our ministry or mission in ways which significantly affect expenditure; or of changes in our membership or congregation which significantly affect income. Aside from those factors fabric expenditure (on both church and investment property) can vary substantially from year to year.
27. Given the uncertainty in any estimates of future income and expenditure, these figures confirm our reliance on income from investments and organizations using our premises and are consistent with the view that our activities are sustainable through 22/23. They are also consistent with the view that unless our income can be increased (eg through increased use of our premises by outside organization or increased giving by one or both of our congregations) our activities are not sustainable in the long term: i.e. we could not sustain an annual deficit in the order of £15,000 indefinitely.
28. Neither the reserves policy nor this “budget” is intended to act as a tight constraint on our work. However, they do provide a context within which any additional expenditure, or indeed continued expenditure at present levels, must be considered.

Thanks

29. The financial accounts reflect the financial commitment of the members of the Church community to the Church’s mission of “Making Jesus Known”. We are also grateful for the contribution many of our number make in other ways – working on the premises and contributing to the mission and ministry of the church – without which our expenses would be greater and, more importantly, our mission less effective.
30. Last but by no means least, I thank the Finance team – Brenda Lambourne, Osa Osifo, and Rosemary Vosper - whose assistance has been essential to the smooth operating of, and accounting for, our financial affairs; and especially Bryan Johnson and Sue De Boeck for auditing the Church accounts.

Denis Allnutt
Treasurer



Whitton Baptist Church

MAKING JESUS KNOWN

**ANNUAL REPORT
(SEPTEMBER 2021 SEPTEMBER 2022)**

WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

The principle purpose of Whitton Baptist 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 UK and/or other parts of the world.

To achieve this purpose, the church engages in regular public worship, bible study, preaching and teaching, Baptism as defined in BUGB's Declarations of Principle, regular communion of the Lord's supper, evangelism and mission, including Girls Brigade, Mothers and Toddlers; nurture and growth of Christian disciples, giving and encouraging pastoral care.

The Church operates under a Trust Deed dated February 14th 1882, as amended by the adoption in 2008 of new Trusts based on the Baptist Union Model Trusts for Churches. The 1882 Trust Deed provided for the erection of a place of Divine Worship for members of the Baptist Denomination. The original site was compulsorily acquired in the 1930's and the compensation monies were applied for the purchase of the present site and the erection of the Church buildings in Hounslow Road.

The following report outlines the objectives and activities of Whitton Baptist Church during the period September 2021 to September 2022.

PUBLIC BENEFIT STATEMENT

The church's trustees have – as described below - regard to the Charity Commission's guidance on Public Benefit in planning and leading the church's work in pursuance of these purposes.

Purpose 1 - advancement of the Christian faith

The church carries out this purpose by activities including but not limited to:

a) *Organising weekly services for members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including but not limited to prayer, communion and worship.*

The meetings are free of charge and open to all, and the public benefit of such meetings is expected to be through the promotion of individual well being and family stability, and increased ability for attendees to contribute positively to society.

b) *Organising meetings on most days of the week, including Girls Brigade and Teddy Tots both of which are open to people and children from Whitton and the surrounding area; a virtual bible study and a virtual 'coffee morning'*

These meetings contribute to the physical, social and spiritual development of the children, young people, young mothers or carers of toddlers and the fellowship.

c) *Employing a full time minister, part of whose responsibility is to promote and support work with children - both in local schools and through church-based activities – and to be available to any member of the Whitton community who seeks his support or advice.*

d) *Providing support and guidance to those activities of its members which seek to promote and express, in Whitton and the surrounding area, an understanding of the Christian beliefs as set out in the Baptist Declaration of Principle.*

The benefit of such support and guidance is to enable church members to be better able to serve in the local community – including the support of local charities. In addition to encouraging such participation in the community, the church provides teaching and training opportunities for members, including mid-week groups, and promotes external courses, events and opportunities to volunteers. These are advertised in the weekly church bulletin and on the church website.

Purpose 2 – other charitable activities

The church carries out this purpose by activities including but not limited to:

e) Assisting the work of individual Christians, Christian organisations, and International Charities insofar as that work, whether in this country or abroad, accords with the church's aims.

The church makes donations as agreed by its members from the annual budget. The public benefit of providing support and resources to such charitable organizations is expected to be in accordance with their aims and purposes, which include religious activity, relief of poverty, training and equipping, work with youth and the elderly, homeless and others in need, not only in Whitton and the surrounding neighbourhood but also abroad. The most recent version of the church's published accounts list those of charities and individuals supported during the past financial year. The list includes those working towards international relief, eg Tear Fund, and the Baptist Union of Great Britain and BMS World Mission.

f) Supporting acts of social concern to benefit persons in Whitton and the surrounding area on the basis of their need.

The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed promoting their health, wellbeing, spiritual life and education, and is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities as agreed by the members of the church and distributed at the discretion of the Trustees in accordance with the annual budget. Through gifts and/or the provision of an affordable venue, the church currently supports the work of SPEAR in the London Borough of Richmond for homeless young people, "Medau" exercise and recreational activity for the elderly, "Blue Iris Nursery" for small children, Baby Ballet and Baby Sensory groups, a rehearsal space for an Irish musicians group; Whitton Choral Society for rehearsals and concerts, an Urdu congregation for groups for all ages, and other independent groups in the community.

g) Developing relationships with other churches in Whitton and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing the church's aims.

The public benefit of such association is expected to be in community events falling under items b) or c) above and undertaken in conjunction with other churches. Whitton Baptist Church is a member of Churches Together in Whitton, the London Baptist Association and the Baptist Union of Great Britain, which enables it to coordinate its work with other churches in Whitton and beyond.

In accordance with the Constitution, the trustees are the minister and deacons of the church. These are elected by the church members, in the case of the deacons from among the church members and for a renewable period of three years. A majority of the trustees must have been baptised by immersion.

Annual Report An Overview.

From September 2021 until September 2022, life at WBC continued with more relaxation of Covid rules. 'Normal' seating was resumed although an area for those who wished to continue with social distancing was retained. The Lunch Club team were now 3 years older and reluctant to resume in the same vein, so as of this report Lunch Club has not been happening. Teddy Tots, the Girls Brigade saw a small increase in membership and we welcomed the start of our Urdu congregation on a Sunday afternoon. Our minister, Gordon, continued to hold a Tuesday evening zoom meeting for anyone with internet connection. This comprised of a message from the bible and, once a month, a virtual communion. Numbers, zooming in, fluctuated as many were now attending the Sunday service, but this zoom and the virtual coffee morning maintained a lifeline for those unable to attend in person. The Urdu congregation also met by zoom, sometimes having to replace their face to face service. The pastoral Care team were kept busy with informing Gordon and others as to who needed support or a visit, and sadly Gordon had to preside over several funerals of our friends and members. Boys Brigade was eventually disbanded and its remaining finances distributed to three charities of their choice. The Headquarters and the garage were cleared and a decision, as to what we do with them will depend upon cost. We welcomed Robin Gammon into church membership who promptly became I/C of fabric. Robin led 3 summer DIY days and began a comprehensive list of fabric priorities. A successful World Day of Prayer was held in conjunction with the other Twickenham Churches as too was the Good Friday walk of witness through the high street. Our morning and afternoon congregations held a combined service, followed by a fellowship meal, on June 5th to celebrate the Platinum Jubilee.

MEMBERSHIP

During the year there had been 2 transfers, 3 calls to glory and one new membership. At September 1st 2022 the Membership roll totalled 66.

However, of these 17 are either house bound, in care homes or for whatever reason do not attend WBC any more.

DEACONS

During the reviewed period the Board of Deacons consisted of Rev Gordon Hindmarch; Denis Allnutt; Peter Boulter; Brenda Lambourne; Sheila Collins; Ruby Olivier; and Osa Osifo.

The deacons met on 8 (all of which were virtual) occasions to discuss church business. In August a face to face meeting was held to specifically discuss fabric. In April the deacons called an extra church meeting to complete 'the church response' to Tasawer Samuel's application for Baptist ministerial training; this was agreed by all present. In June the deacons began the shredding and removal of all data collected through the covid period.

FINANCE

The accounts, and treasurer's report, for the year ending 5 April 2022 are attached to the full version of this report.

In summary the Church had a current account surplus of £5,046 in the year. This included a General Fund surplus of £14,555 (after transferring £7,500 to the Asian Congregation Fund); a Fabric Fund deficit of £6,552; and an Asian Congregation Fund deficit of 3,791.

Offerings for the General Fund by the morning congregation increased by £1,944 compared with the previous year. Net investment income was, at £31,333, about £7,139 more than in the previous year reflecting the fact that less maintenance was undertaken on the properties and the ending of the temporary rent reduction granted to one of our tenants during the covid restrictions. The £24,155 received from organisations using our premises was up £19,123 on the previous year when such use was significantly affected by covid restrictions. Fabric Fund expenditure, at £10,852, was – while up on the previous year – again considerably less than the average in other recent years. Ministry spend was, at £46,150 about £3,600 up on the previous year when such expenditure was reduced by very limited spend on visiting preachers and a temporary reduction in pension deficiency payments required by the Baptist Pension Scheme. The deficit on the Asian Congregation Fund was broadly in line with the expectations when this congregation was set up.

At the start of 2022-23 we had net current assets of £81,953 in the General Fund and £44,895 in the Fabric Fund. While we do not hold formal reserves, it is our policy to aim to have current assets of £50,000 available in the General Fund for use in the event of a need for exceptional expenditure or a substantial reduction in income.

As the report shows, while there are substantial uncertainties – and scope for variability from year to year - our underlying current account is running an annual deficit of about £15,000. A majority of this is the net cost of the Asian congregation which was established as a mission activity and which will continue for a limited time unless it develops in a way which reduces the net cost to the church. The major risks remain:

- ❖ Higher fabric costs – to either church premises or investment properties
- ❖ Reduced use of our premises by other organizations
- ❖ Departure, through death or moving away, of members who make significant financial contributions
- ❖ Departure of one or more of our tenants.

In the first half of 2022/23 we had a current account deficit of about £1,400. For the year as a whole we expect a larger deficit reflecting increased costs in the winter period and the expectation of increased Fabric Fund spending. The size of this deficit will depend on the amount of Fabric Fund spend but it is expected to be manageable.

FABRIC

WBC is warm and welcoming, but our Church boilers failed in January! We had to cancel 1 service until repairs were completed. The older Hall boiler required substantial repairs in August and is now operating efficiently providing heat to Nursery and smaller rooms. All 5 boilers have now been serviced.

Safety – Gas Safety Certification has been issued for the Church building, whilst the Halls await completion. Our 5-yearly Electrical Safety Inspection was completed in June, and we await remedial work to achieve the relevant Certification. Fire Extinguishers had annual servicing and the Deacons accepted recommendations to improve coverage in certain areas. We installed Carbon Monoxide detectors in relevant locations and purchased a Carbon Dioxide monitor to ensure sufficient airflow in the Church.

General work – Repairs to Hall flooring, and Church stained glass window. The Archway sign was removed, allowing repairs to fixing points, and sign repainting in readiness for remounting. Fencing repairs were required after a storm. Guttering has been cleaned, and work parties cleared grounds and internal spaces. HQ has been emptied of useful items and Girls Brigade have amalgamated resources.

Planning - Quinquennial Inspections (building surveys) have been completed on all our properties, providing expert opinion and a 5-year maintenance plan.

Manse – has Gas Safety and Electrical Safety Certificates and had fence repairs carried out.

Retail Units – repair work dealing with water ingress from sign fixing points.

Thank you to all who carry out the routine tasks – gardening, grass cutting, weed removal, window cleaning, time clock setting (heating and exterior lights).

THE PASTORAL CARE TEAM

The Pastoral Care Team meets around 8 times each year to pray for individuals and to review pastoral care. There are many in the church who unfortunately have experienced extended periods of illness, and some sadly have been bereaved. For some this has even prevented them attending our Sunday services. We have aimed to offer regular pastoral support through online Tuesday Fellowship Meetings (including home communion) and coffee time (on Thursday mornings). In addition phone calls and home visits have been made where appropriate. Regrettably hospital visits have been restricted due to NHS Covid Guidelines. The online Prayer Chain has operated all year, thanks to Peter, and is also a source of news within our church fellowship. Appreciation needs to be expressed to all the Pastoral Care Team and many others in the church who have generously shared Christian care and support throughout the past year.

THE PREACHING TEAM

During the year the team and guest speakers were available to cover for Gordon when he was away and we welcomed Robin Gammon to the team.

TEDDY TOTS

On Tuesday mornings the church hosts our busy Teddy Tots group in the break-out space at the back of the church. Begun in 2016 and run by an energetic team of volunteers, numbers over the past year have averaged around 18 adults and 22 children aged under 3 years, including 3 sets of twins. Many friendships have been established, not least between the children and Bertie, our resident teddy bear. Refreshments are served including healthy snacks for the children. New toys are purchased (such as the Big Red Bus), old ones are removed, and batteries are regularly replaced in the many electrical ones. Activities include playing with the vast assortment of toys (including shape sorters, jigsaws, car garage and the wooden train set), the supervised craft table, the reading corner and a children's Bible story and singing time. Everyone is regularly invited to church events, and the children each receive a small gift at Christmas as well as being invited to the Carol service. A special thank you to our faithful volunteers (Eileen, Elsie, Gordon, Jean and Rachel) without whom Teddy Tots would not operate.

GIRLS BRIGADE

The Girls' Brigade continued to meet on a Tuesday evening and, since the lifting of covid restrictions, are now meeting in the halls and not the Church. Numbers have remained constant and although low, the girls that do attend are very loyal and very lively. Most weeks we have about 13 girls. They enjoy games, craft activities, cooking, tuck shop and generally having fun. Each week we have a bible story and discussion time. We try to make sure they have time to chill out and catch up with friends. We were able to organise two Saturday events this year, a trip to Hanwell Zoo and Maze in June and in September we spent a day at Hobbledown Adventure Park and crazy golf course. The latter outing was funded by the Jack Petchey Foundation which was awarded to one of the girls as a special achiever. (Well done, Natalie).

We feel there is the potential to increase our numbers but unfortunately at the moment we are operating at the minimum staffing level. If the situation changes, we will start recruiting.

ASIAN CONGREGATION

Tasawer Samuel, our Urdu pastor, started at Spurgeons college in 2021 as a non-BU (Baptist Union) student.

Our Asian congregation started evangelistic outreach from Hounslow High Street and later moved to Whitton High Street for a few weeks. Although both places were encouraging we got the urge to move to Southall Broadway to reach out to people with the good news of our Lord Christ Jesus. We stopped the outreach in the month of August, but are preparing to start again in September and will continue all through to the end of December at all those three high streets consecutively. We have continued worshipping the Lord at the church on the Sunday afternoon and via zoom, mid week, a total number of 117 times. The number has been fluctuating though we all have been blessed by the services. The service is streamed every Sunday and its sermons have been watched 4300 times in around a dozen countries. We are looking forward to seeing more exciting things happen in our midst.

SUMMARY;

Making Jesus Known in Whitton, through our outreach, is a goal we will continue to aim for. As we returned to normal we began to analyse what we needed to resume and what we needed to revise/change. Meanwhile, we continue to serve the Lord and worship him as best we can in whatever way we can.

Accounts



Whitton Baptist Church

MAKING JESUS KNOWN

*ANNUAL REPORT (SEPTEMBER 2020 SEPTEMBER
2021)*



WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

The principle purpose of Whitton Baptist 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 UK and/or other parts of the world.

To achieve this purpose, the church engages in regular public worship, bible study, preaching and teaching, Baptism as defined in BUGB's Declarations of Principle, regular communion of the Lord's supper, evangelism and mission, inclusion and teaching of young people, including Girls Brigade, Mothers and Toddlers; nurture and growth of Christian disciples, giving and encouraging pastoral care.

The Church operates under a Trust Deed dated February 14th 1882, as amended by the adoption in 2008 of new Trusts based on the Baptist Union Model Trusts for Churches. The 1882 Trust Deed provided for the erection of a place of Divine Worship for members of the Baptist Denomination. The original site was compulsorily acquired in the 1930's and the compensation monies were applied for the purchase of the present site and the erection of the Church buildings in Hounslow Road.

The following report outlines the objectives and activities of Whitton Baptist Church during the period 09/20-09/21

PUBLIC BENEFIT STATEMENT

The church's trustees have – as described below - regard to the Charity Commission's guidance on Public Benefit in planning and leading the church's work in pursuance of these purposes.

Purpose 1 - advancement of the Christian faith

The church carries out this purpose by activities including but not limited to:

a) Organising weekly services for members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including but not limited to prayer, communion and worship. Since 2019 our church has sponsored an Asian congregation to meet in the church, on a Sunday afternoon, led by Tasawer Pandayer a trainee minister.

The meetings are free of charge and open to all, and the public benefit of such meetings is expected to be through the promotion of individual well being and family stability, and increased ability for attendees to contribute positively to society.

b) Organising meetings on most days of the week, including children's work, Teddy Tots and a Lunch Club, all of which are open to people from Whitton and the surrounding area.

These meetings contribute to the physical, social and spiritual development of the children and Young People; the young mothers or carers of toddlers and, for those who attend Lunch Club, provide a nutritious meal, and an opportunity for social interaction.

c) Employing a full time minister, part of whose responsibility is to promote and support work with children - both in local schools and through church-based activities – and to be available to any member of the Whitton community who seeks his support or advice.

d) Providing support and guidance to those activities of its members which seek to promote and express, in Whitton and the surrounding area, an understanding of the Christian beliefs as set out in the Baptist Declaration of Principle.

The benefit of such support and guidance is to enable church members to be better able to serve in the local community – including the support of local charities. In addition to encouraging such participation in the community, the church provides teaching and training opportunities for members, including mid-

week groups, and promotes external courses, events and opportunities to volunteer. These are advertised in the weekly church bulletin and on the church website.

Purpose 2 – other charitable activities

The church carries out this purpose by activities including but not limited to:

e) Assisting the work of individual Christians, Christian organisations, and International Charities insofar as that work, whether in this country or abroad, accords with the church's aims.

The church makes donations as agreed by its members from the annual budget. The public benefit of providing support and resources to such charitable organizations is expected to be in accordance with their aims and purposes, which include religious activity, relief of poverty, training and equipping, work with youth and the elderly, homeless and others in need, not only in Whitton and the surrounding neighbourhood but also abroad. The most recent version of the church's published accounts list those of charities and individuals supported during the past financial year. The list includes those working towards international relief, eg Tear Fund, and the Baptist Union of Great Britain and BMS World Mission.

f) Supporting acts of social concern to benefit persons in Whitton and the surrounding area on the basis of their need.

The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed promoting their health, wellbeing, spiritual life and education, and is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities as agreed by the members of the church and distributed at the discretion of the Trustees in accordance with the annual budget. Through gifts and/or the provision of an affordable venue, the church currently supports the work of SPEAR in the London Borough of Richmond for homeless young people, "Medau" exercise and recreational activity for the elderly, "Blue Iris Nursery" for small children, Whitton Choral Society for rehearsals and concerts, church groups for all ages, and other independent groups in the community.

g) Developing relationships with other churches in Whitton and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing the church's aims.

The public benefit of such association is expected to be in community events falling under items b) or c) above and undertaken in conjunction with other churches. Whitton Baptist Church is a member of Churches Together in Whitton, the London Baptist Association and the Baptist Union of Great Britain, which enables it to coordinate its work with other churches in Whitton and beyond.

In accordance with the Constitution, the trustees are the minister and deacons of the church. These are elected by the church members, in the case of the deacons from among the church members and for a renewable period of three years. A majority of the trustees must have been baptised by immersion.

NB. ALL THE ABOVE ARE SUBJECT TO COVID-19 RESTRICTIONS:

Annual Report

An Overview.

From September 2020 the covid 19 restrictions came and went and came again; They were modified and with the 'only mask when mobile' rule in place we saw more and more people returning to the morning services. We were also able to have communion as DIY communion packs were purchased for both congregations. During the lockdown at the start of the year, we continued to broadcast the morning service and when face to face restarted, the service was broadcast through Youtube, to those who felt unable to attend. Since restrictions were modified more people returned to the morning service, so the recording was suspended. Contact with those who were unable to get to church was maintained through the Tuesday evening zoom bible study and a virtual coffee morning where people joined in to discuss a prearranged topic and imbibe in their own choice of drink.

Teddy Tots and Girls Brigade started back up but Lunch club and home groups were put on hold. It was with regret that, when Rob and Sarah moved away to Derbyshire, the church had to close down the Boys Brigade due to lack of staffing.

The Asian congregation also met by zooms, until such times as face to face meetings were allowed and attendance fluctuated due to the covid-19. The pastoral Care team were kept busy with informing Gordon and others as to who needed support or a visit, and the contact list was continued to enable the team to contact those who were still unable to attend.. Now that face to face services are possible, the question arises 'when can we serve refreshments?' This is still to be agreed, as the health and safety precautions are still in place and we will continue to act with caution. Overall it's been a 'bitty' year governed by the covid restrictions. We were fortunate to celebrate with a modified Carol service in December . Stephen Rand led our church anniversary service in June, but the church meeting was postponed from December to September 2021. In August we updated our safeguarding policy to include 'vulnerable adults' in line with BUGB guidelines.

Those outside organisations, that hired our premises, before lockdown have now returned and interest has been shown from Riverbank Trust to run a drop in centre.
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MEMBERSHIP

68 members were registered at December 2020. Since then we have had 2 home calls and the number of those unable to attend has increased.

DEACONS

During the reviewed period the Board of Deacons consisted of Rev Gordon Hindmarch; Denis Allnutt: Peter Boulter; Brenda Lambourne: Sheila Collins: Bryan Johnson (RETIRED) Ruby Olivier: and Osa Osifo.

The deacons met on 10 occasions, via zoom, to discuss church business. Tasawer Pandanya was invited to attend on alternate months or when relevant

ASIAN CONGREGATION

The Church appointed Tasawer Pandayar in April 2020 on a part time basis to lead its new Sunday afternoon Congregation which aims predominantly at Urdu and Hindi speaking Christians. Services last about 90 minutes and are regularly attracting 20-30 people. Various items of equipment, including suitable musical instruments, were obtained with the assistance of a mission grant from the London Baptist Association. There was delay in launching the congregation till August 2020 due to the Pandemic restrictions and an interruption during January-April 2021 during which the services were held online using Zoom. There has also been a weekly Bible Study held throughout on Wednesday evenings using Zoom. Independently Tasawer began training for ordained Ministry in September 2020 at Spurgeons College and Whitton Baptist Church is his placement congregation.

FINANCE

The Treasurer's report for the year ending 5 April 2021 is attached to this report (and the accounts are attached to the full version). In summary the Church had a current account deficit of £4,377 in the year. This included a General Fund surplus of £5,397 (after transferring £7,500 to the Asian Congregation Fund); a Fabric Fund deficit of £3,421; and an Asian Congregation Fund deficit of 6,431.

Offerings for the General Fund by the morning congregation decreased by £645 compared with the previous year; a remarkably small decrease given the impact of covid. Net investment income was, at £24,192, about £8,800 less than in the previous year reflecting the fact that some maintenance was necessary on the properties and a temporary rent reduction was granted to one of our tenants. Fabric Fund expenditure, at £6,774, was – as in the previous year - considerably less than the average in other recent years. Ministry spend was, at £42,561 about £2,300 down on the previous year; this reflected significantly reduced spend on visiting preachers and a temporary reduction in pension deficiency payments required by the Baptist Pension Scheme. The deficit on the Asian Congregation Fund was in line with the expectations when this congregation was set up.

At the start of 2021-22 we had net current assets of £67,398 in the General Fund and £51,447 in the Fabric Fund. While we do not hold formal reserves, it is our policy to aim to have current assets of £50,000 available in the General Fund for use in the event of a need for exceptional expenditure or a substantial reduction in income.

As the report shows, while there are substantial uncertainties – and scope for variability from year to year - our underlying current account is running an annual deficit of about £20,000. Some half of this is the net cost of the Asian congregation which was established as a mission activity and which will continue for a limited time unless it develops in a way which reduces the net cost to the church. The major risks remain:

- ❖ *Higher fabric costs – to either church premises or investment properties*
- ❖ *Reduced use of our premises by other organizations*
- ❖ *Departure, through death or moving away, of members who make significant financial contributions*
- ❖ *Departure of one or more of our tenants.*

In the first half of 2021/22 we had a small current account surplus. For the year as a whole we expect a deficit reflecting increased costs in the winter period and the expectation of some fabric fund spending. The size of this deficit will depend on the amount of fabric fund spend but it is expected to be readily manageable.

FABRIC

Once again we have continued with essential maintenance and improvement work on the fabric of the church property. We are grateful to the members who undertake much of this work on a voluntary basis. The only major work in the year to September was repair of a flat roof and replacement of some of the lights in the church.

THE PASTORAL CARE TEAM

The team has met monthly to consider church fellowship matters- those who attend at present, those whom we have not seen for a while and those who have moved away - we have also prayed for those facing stressful situations including self isolation and quarantine measures. Door step visits have been made by Gordon who also delivered Grapevine and News and Views to those who did not have internet access. Prayer requests continued to be passed on through the Prayer Chain administered by Carol Prouse, Peter Boulter and Gordon Hindmarch..

THE PREACHING TEAM

During Gordon's sick leave the preaching team + Jeanette Holt, Robin Gammon and Andy Lovell with guest speakers Andrew Smith and Stephen Rand, brought services to the fellowship on Sunday Mornings. Our Asian congregation leader, Tasawer Pandanya also contributed on more than occasion.

Teddy Tots, our group for up to 3 year old children reopened in September 2021 after a 18 month break caused by the pandemic. We resumed as before, on Tuesday mornings, in the church building with a range of activities including craft, play, reading, Bible stories and action songs, all involving Bertie our resident bear. Several new toys have been added while older ones have been moved on. About 30 children and carers (including parents, grandparents and childminders) have been coming each week, with some adults now bringing the younger siblings of children who used to attend Teddy Tots and have moved on to Nursery. Our enthusiastic Teddy Tots team of welcomers and helpers is led by Rachel who is ably assisted by Elsie, Jean, Rubina and Gordon, all under Bertie's watchful gaze. He helps to ensure that everyone thoroughly enjoys themselves.

Girls Brigade

After over a year of keeping in touch by emails and doorstep visits, GB met face to face for the first time at the beginning of June. The process of getting permission from GB central office had taken several weeks of paper work going back and forwards as they vetted our 25 page risk assessment. We were able to benefit from the excellent social distancing set up in the church and give each girl her own table and equipment, moving into the halls for the girls to let off steam. It was a very different GB that the 15 girls returned to. They adapted brilliantly. After years of encouraging them to share with one another and if they thought someone was upset, it was ok to give them a hug, we were now telling them to avoid all physical contact. At last we are now gradually returning to normality. In September, 13 girls returned after the summer break and have enjoyed the more relaxed evenings as we resume our usual activities. We can even have biscuits and juice.....although they are a little fed up that there is still no tuck shop and no cooking their favourite activity. We tell them "the day will come".

Thank you for all your support and prayers over the past months. We couldn't do it without you.

SUMMARY;

Making Jesus Known in Whitton, through our outreach, is a goal we will continue to aim for. These unprecedented times have caused us to rethink the future of our worship and how we serve our fellowship and community. Meanwhile, we continue to serve the Lord and worship him as best we can in whatever way we can. 21st century technology has allowed us to communicate with one another and support the most vulnerable. We pray that and our prayers are answered and the pandemic will soon be controlled.

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

ACCOUNTS AND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5TH APRIL 2021

Legal Information

The Church is a registered charity – No. 1128868

The Church, including the Halls and Manse, is held on the Baptist Union Model Trusts for Church 2003, declared on the 16th December 2008, subject to Section 6 of the Baptist and Congregational Trust Act 1951, which amended the original 14 February 1881 Trust Deed that is still the original Trust Deed for the Church. The shops, 27, 29, 31 & 33 Hounslow Road were originally purchased in 1930 as part of the whole church site but were subsequently purchased by the London Baptist Property Board Ltd, (LBPB) as an investment, The Church has since bought them and they are now held, as an investment, under trusts declared on 16 December 2008.

Trustees

The following were trustees during the year covered by this statement.

Mr Denis Allnutt

Mr Peter Boulter

Miss Sheila Collins

Rev Gordon Hindmarch

Mrs Osa Osifo

Mr Bryan Johnson (until November 2020)

Miss Brenda Lambourne

Ms Ruby Olivier (from November 2020)

Independent examination

These accounts have been independently examined by Bryan Johnson and Mrs Sue De Boeck and their report is attached.

Financial Policy

It is the Church's policy that where money is received for specific purposes (e.g. Missionary or other causes or special appeals) that money is designated for those causes alone, i.e. they are "Restricted Funds". If for any reason it is not possible to apply the money for that purpose it will be applied for a purpose as near as may be to the original purpose for which it was given or, with the donor's consent, allocated to another purpose, or as a last resort used for general Church purposes. All appeals are deemed to be subject to this Policy.

The accounts have been prepared on an Accrual and Prepayment basis.

No revaluation has been made in respect of the premises 27/33 Hounslow Road, which are included at historic cost which in the opinion of the managing trustees remains a realistic amount.

The value of the church premises – including halls and manse – is included in the accounts, as inalienable resource, at the insurance value as at December 2020. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts.

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2021

	Notes	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
		£	£	£	£	£	£
Incoming Resources							
Voluntary Income	2	47,711.36	5,009.17	2,164.17	0.00	54,884.70	49,668.03
Investment Income	3	28,307.31	0.00	0.00	0.00	28,307.31	34,919.08
Incoming resources from charitable activities	4	5,042.50	0.00	0.00	0.00	5,042.50	29,273.00
Other incoming resources	5	845.35	1,850.00	0.00	0.00	2,695.35	0.00
Total incoming resources		81,906.52	6,859.17	2,164.17	0.00	90,929.86	113,860.11
Resources expended							
Costs of generating funds	6	4,113.21	0.00	0.00	0.00	4,113.21	1,939.47
Charitable activities	7	64,896.91	24,221.79	2,075.25	0.00	91,193.95	88,274.24
Governance Costs	8	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	9	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	10	69,010.12	24,221.79	2,075.25	0.00	95,307.16	90,213.71
Net incoming resources before transfers							
		12,896.40	-17,362.62	88.92	0.00	-4,377.30	23,646.40
Gross inter fund transfers	13	-7,500.00	7,500.00	0.00	0.00	0.00	0.00
Net incoming resources		5,396.40	-9,862.62	88.92	0.00	-4,377.30	23,646.40
Revaluation gains*	14	0.00	0.00	0.00	20,773.00	20,773.00	94,810.00
Gains and losses**	15	0.00	0.00	0.00	0.00	0.00	0.00
Pension scheme deficit****					21,700.00	21,700.00	36,100.00
Net movement in funds		5,396.40	-9,862.62	88.92	42,473.00	38,095.70	154,556.40
Total Funds brought forward***		212,001.16	62,017.74	-46.75	3,536,329.00	3,810,301.15	3,655,744.75
Total funds carried forward***		217,397.56	52,155.12	42.17	3,578,802.00	3,848,396.85	3,810,301.15
Of Which: Current Assets		67,397.56	52,155.12	42.17	0.00	119,594.85	123,972.15
Fixed Assets/Investments		150,000.00			3,578,802.00	3,728,802.00	3,686,329.00

* On fixed assets for the church's own use; the figure shown here reflects the increased insurance value of church premises

** On revaluations and disposals of investment assets ***Net Assets

**** The change in the church's portion of the deficit on the defined benefit Baptist Pension scheme has been shown in the inalienable column as we do not envisage paying it off unless those funds are released.

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2021

	Notes	2020/ 2021		2019/ 2020	
		£	£	£	£
Tangible Fixed Assets	17	3,638,102.00		3,617,329.00	
Investments	18	150,000.00		150,000.00	
			-----		-----
			3,788,102.00		3,767,329.00
Current Assets					
Stocks	19	0.00		0.00	
Debtors	20	7,926.34		17,067.32	
Investments	21	0.00		0.00	
Bank and cash	22	119,026.79		110,388.79	
			-----		-----
			126,953.13		127,456.11
			-----		-----
Current liabilities					
Creditors: amounts falling due within one year	23	7,358.28		3,483.96	
			-----		-----
Net Current Assets			119,594.85		123,972.15
Creditors: amounts due after more than one year	24		0.00		0.00
			-----		-----
Net Assets excluding pension liability			3,907,696.85		3,891,301.15
Pension liability			-59,300.00		-81,000.00
			-----		-----
Net assets after pension liability			3,848,396.85		3,810,301.15
Charitable Funds					
Endowment	25	3,638,102.00		3,617,329.00	
Restricted	26	42.17		-46.75	
Designated	27	52,155.12		62,017.74	
Unrestricted: Fixed and Investment Assets		150,000.00		150,000.00	
Unrestricted: Other Net Assets		67,397.56		62,001.16	
Pension deficit		-59,300.00		-81,000.00	
			-----		-----
			3,848,396.85		3,810,301.15
			-----		-----

The notes on pages 5 to 12 form an integral part of these accounts

1. ACCOUNTING POLICIES

Basis of preparation

The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the FRSSE 2015.

Donations

Donations are accounted for gross when received (i.e. including any tax reclaimable under Gift Aid which is entered at the best estimate available of that amount).

Legacies

Legacies and in memoriam gifts are accounted for when their receipt is certain and they can be properly quantified.

Investment income

Investment income is accounted for in the year in which it is receivable.

Fund raising and publicity costs

The Church has not made formal appeals for funds that involve fund raising expenditure. Expenditure on publicity for services of public worship and other events is regarded as expenditure related to church work.

Grants payable

The Church makes grants to other organizations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Governance Costs

This represents direct expenditure on the governance of the church. Volunteers carry out much of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

Fixed Assets

The church premises, including the halls and manse, have been included at the insurance value as at December 2020. The significant cost of obtaining a professional valuation would be onerous compared with the additional benefit that would be gained by users of the accounts. As the church is not free to realize and reallocate the value of these assets they have been included in the accounts as inalienable funds.

The shops – which are investment assets - are included at historic cost; in the opinion of the management trustees this is a realistic amount.

No value has been included for furniture and fittings, because all items have been (or would have been if the depreciation policy had applied at the time) written off under the depreciation periods noted below. The replacement cost, as estimated for insurance purposes, would be £141,305 although we believe the realizable value would be very much less.

Depreciation

Maintenance of the buildings is treated as current expenditure as it arises and depreciation is not charged on the church's premises because, in the opinion of the Trustees, their residual value is not less than the book value. Small items costing less than £750, fixed items which would be damaged by removal, and computer software are written off in the year of purchase and depreciation is not charged on these. Depreciation on other assets purchased since 2004/5 is calculated, to write off the cost on a straight line basis over their expected useful life, at the following rates

Furniture and fittings:	10%
Copiers, PA equipment etc:	33%

These Accounts were approved by the trustees on 4/11/21 and signed on their behalf by

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Offerings	30,115.46	1,347.25	252.20		31,714.91	31,068.94
Donations for church funds	353.06	2,715.00			3,068.06	5,029.00
Donations for other organisations			1,788.92		1,788.92	2,412.10
Tax refunds	6,856.37	946.92	123.05		7,926.34	8,757.99
Legacies	10,386.47				10,386.47	2,400.00
Total	47,711.36	5,009.17	2,164.17	0.00	54,884.70	49,668.03

- a) The restricted offerings are loose offerings at particular services which are allocated to other causes
b) The designated offerings are offerings at the Asian Congregation services
c) The designated donations are for the fabric fund
d) The designated tax refunds are for the Fabric Fund (£638) and the Asian Congregation (£309)
e) The restricted tax refunds are refunds in respect of donations for other organisations
f) The donations received for other organisations are set out in more detail in note 11
g) The tax refunds include £532 under the small donations scheme
h) The "legacies" are a gift of £386.47 on memory of Cath McFarlane and a legacy of £10,000 from Betty Simkins

3 Investment Income

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Interest received	64.82				64.82	429.62
Rent from 27/33 Hounslow Road	19,262.24				19,262.24	25,524.29
Income from Gospel Hall	8,980.25				8,980.25	8,965.17
Total	28,307.31	0.00	0.00	0.00	28,307.31	34,919.08

- a) The interest received includes interest on deposits with COIF Charities Deposit Fund, and LBPB
b) All of the shops were let throughout the year; the rent was temporarily reduced for one of the shops
c) The Church receives the rent of the Gospel Hall subject to the terms of the Trust Deed

4 Incoming resources from charitable activities

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Trading income	5,042.50	0.00			5,042.50	29,273.00
Fund raising events					0.00	0.00
Total	5,042.50	0.00	0.00	0.00	5,042.50	29,273.00

- a) There was no designated trading income in 20-21 because neither Lunch Club nor Teddy Tots met during the year.

- b) The unrestricted trading income was from users of church premises and, because of covid, was much less than in previous years.

5 Other incoming resources

There were none in 2019-20; in 2020-21 there was a grant (from the LBA) of £1850 towards the setup costs of the Asian Congregation (this is included in the designated incoming resources) and a payment of £845 from the Furlough scheme (included in the unrestricted incoming resources)

TOTAL INCOMING RESOURCES

Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
81,906.52	6,859.17	2,164.17	0.00	90,929.86	113,860.11

6 Costs of Generating Funds

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Cost of 27/33 Hounslow Road	3,007.96				3,007.96	849.30
Cost of Gospel Hall	1,105.25				1,105.25	1,090.17
	4,113.21	0.00	0.00	0.00	4,113.21	1,939.47

These costs comprise

Insurance costs of £1964.80 - these are reimbursed by the tenants- the income is included in the rent figures at note 3

Repair costs of £2148.41

7 Costs of activities in furtherance of the church's objectives

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Ministry	42,561.52				42,561.52	44,868.66
Mission	9,082.83	17,447.79	2,075.25		28,605.87	15,854.34
Establishment	13,252.56	6,774.00			20,026.56	27,551.24
	64,896.91	24,221.79	2,075.25	0.00	91,193.95	88,274.24

The nature of some of these expenditures is shown in more detail in Notes 10,11,12 and 16

Ministry expenditure is primarily the costs of the minister, manse and pulpit supply

Mission expenditure includes grants to other organisations, detailed in Note 11, the costs of the Asian congregation; and non-ministry, non-establishment costs associated with the work of the church. Lunch Club and Teddy Tots are usually included here but did not operate in 2020-21

Establishment costs are essentially the costs of maintaining and heating our buildings

The designated costs are fabric fund spend on the church premises (of which work on the church roof was the major element)

The largest items of general fund establishment expenditure are £3,724 on employing a cleaner, £4,476 for electricity, gas and water, and £3,120 on insurance

10 Total resources expended

	Charitable Activities	Grant Funding	Support Costs	Total 2020/21	Total 2019/20
Ministry	42,090.50		471.02	42,561.52	44,868.66
Mission	17,491.29	9,670.25	1,444.33	28,605.87	15,854.34
Establishment	20,026.56			20,026.56	27,551.24
Cost of generating funds	4,113.21			4,113.21	1,939.47
Governance costs	0.00	0.00	0.00	0.00	0.00
	83,721.56	9,670.25	1,915.35	95,307.16	90,213.71

11 Grants payable

	B/fwd Rstrd	Received Restricted	Paid Restricted	Grant from Church Funds	Total Grant Paid 2020/21	C/fwd	Grant Paid 2019/20
H M F	32.01	175.00	200.00	2,600.00	2,800.00	7.01	3,020.00
B M S Birthday Scheme	-10.60	565.00	520.00		520.00	34.40	685.00
B M S Donations	-25.69	5.52	0.00	3,800.00	3,800.00	-20.17	4,038.00
Harvest Appeal	0.00	190.00	190.00		190.00	0.00	17.00
Christmas Appeal	15.00	825.25	825.25		825.25	15.00	885.80
Leprosy Mission	-101.08	95.00	0.00	200.00	200.00	-6.08	800.00
TEAR Fund	0.00	0.00	0.00	400.00	400.00	0.00	460.00
Bible Society	38.61	198.40	250.00	200.00	450.00	-12.99	370.00
Pakistan	0.00	110.00	90.00	50.00	140.00	20.00	0.00
Other	5.00	0.00	0.00	345.00	345.00	5.00	400.00
Total	-46.75	2,164.17	2,075.25	7,595.00	9,670.25	42.17	10,675.80

The payments of these grants are included under Mission in notes 7 and 10

The restricted sums received combine donations received for passing to other organisations, and the related gift aid tax relief, both shown in note 2

The amounts carried forward represent restricted donations, and related tax relief, not forwarded to the relevant organisation by the end of the year

The Christmas Appeal was split equally between Richmond Foodbank and TTI in Pakistan

The "other" donations from general church funds were £100 to Women's World Day of Prayer; £50 each to Embracing Age and Spurgeon's Children's Charity; £25 each to SPEAR, Shooting Star, Homelink, Riverbank Trust and London City Mission; and £20 to Shelter.

12 Support Costs

	Unrestricted	Designated	Restricted	Inalienable	Total 2020/21	Total 2019/20
Postage, phones	471.02				471.02	606.18
Stationery	58.46				58.46	218.19
Other (mostly subscriptions)	1,385.87				1,385.87	1,020.50
	1,915.35	0.00	0.00	0.00	1,915.35	1,844.87

13 Gross transfers between funds

£7,500 was transferred from the General Fund to the Asian Congregation Fund

14 Gains and losses on revaluations of fixed assets for church's own use

None

15 Gains and losses on revaluations and disposals of investment assets

There are no gains or losses recorded here; in the opinion of the management trustees the historic cost, £150,000, remains a realistic value

16 Staff costs and Trustee expenses

	2020/21	2019/20
Gross salaries	48,092.77	33,528.70
Employer's national insurance	0.00	0.00
Employer's pension contributions	5,113.38	3,612.63
Employer's pension deficiency payments	3,168.84	4,132.35
Other costs	4,246.56	4,323.15
	-----	-----
Total	60,621.55	45,596.83
	-----	-----

The other costs recorded here are the costs of the manse council tax, water, insurance, and maintenance

The average number of employees during the year was 1.59

No employee received emoluments in excess of £60,000 during 2020/21 (2019/20 none)

One Trustee, who was also an employee, lived in housing wholly owned by the church

No sums were reimbursed to the Trustees for their work as trustees during 2020/21 (2019/20 none)

The Church pays pension contributions for its Minister to the, multi-employer, Baptist Pension Scheme, which is described at note 29 below; and for the leader of the Asian congregation to TPT Retirement Solutions

17 Tangible Fixed Assets

The book value of the church's endowment premises has been increased, following the insurance valuation, by £20,773 to £3,638,102

18 Investments

	2020/21	2019/20
6th April 2020	150,000.00	150,000.00
Additions	0.00	0.00
Disposals	0.00	0.00
Gains and losses	0.00	0.00
	-----	-----
5th April 2021	150,000.00	150,000.00
	-----	-----

The investments recorded here are the shops at 27/33 Hounslow Road which the church owns as an investment; using the rental income to part fund its charitable activities. They are valued at historic cost; in the opinion of the managing trustees this remains a realistic amount.

19 Stocks

The church does not hold material stocks of goods

20 Debtors

	5th April 2021	5th April 2020
Tax refund	7,926.34	8,757.99
Other	0.00	8,309.33
	-----	-----
Total	7,926.34	17,067.32
	-----	-----

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

	5th April 2021	5th April 2020
Bank Current Account	44,480.36	35,904.75
LBPB Account	334.07	333.11
COIF Account	74,189.69	74,128.26
Cash	22.67	22.67
	-----	-----
Total	119,026.79	110,388.79
	-----	-----

23 Creditors: amounts falling due within one year

	5th April 2021	5th April 2020
HMRC	2,549.93	1,655.96
Other	4,808.35	1,828.00
	-----	-----
	7,358.28	3,483.96
	-----	-----

24 Creditors: amounts falling due after more than one year

There are no amounts falling due after more than one year and there were none on 5th April 2020

25 Endowment Funds

The church does not have any endowment funds; the value of the church property is recorded as inalienable as the church is not at liberty to sell this property

26 Restricted Funds

	06/04/2020	Incoming Resources	Resources Expended	05/04/2021
Monies for other causes	-46.75	2,164.17	2,075.25	42.17

27 Designated Funds

	06/04/2020	Incoming Resources	Resources Expended	Transfers	05/04/2021
Teddy Tots	3,515.44	0.00	0	0.00	3,515.44
Community Lunch Club	3,864.18	0.00	0.00	0.00	3,864.18
Fabric Fund	54,868.12	3,352.50	6,774.00	0.00	51,446.62
Asian Congregation	-230.00	3,506.67	17,447.79	7,500.00	-6,671.12
	62,017.74	6,859.17	24,221.79	7,500.00	52,155.12

The Fabric Fund is devoted to major work on our premises including the manse

28 Analysis of net assets

	Fixed Assets	Investment	Current Assets	Total
Endowment Funds	3,578,802.00			3,578,802.00
Restricted Funds			42.17	42.17
Designated Funds			52,155.12	52,155.12
Unrestricted Funds		150,000.00	67,397.56	217,397.56
TOTAL	3,578,802.00	150,000.00	119,594.85	3,848,396.85

29 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (the Scheme).

The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Ltd.).

The Minister is in this Scheme.

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.

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 Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

A formal valuation of the DB Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, oncreasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income/Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions.

In addition, the Baptist Union of Great Britain is expected to make a number of one-off contributions totalling £33.5m by 31 December 2023 including a lump sum of £33m in 2018. The recovery plan envisages deficiency contributions continuing until 31 December 2028.

The key financial assumptions underlying the valuation were as follows

Type of assumption	%pa
RPI price inflation	3.50
CPI price inflation	2.75
Minimum Pensionable Pension increases	3.50
Assumed investment returns	
-Pre retirement	3.50
-Post retirement	2.25
Deferred Pension increases	
-Pre April 2009	3.50
- Post April 2009	2.50
Pension increases	
-Main scheme pension pre April 2006	2.70
-Main Scheme pension post April 2006	2.00

As there is a large number of contributing employers participating in the Scheme, the church is unable to identify its share of the underlying assets and liabilities of the Scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable to the church; the costs to the church are at note 16.

Related charities

The custodian Trustee of the church is the London Baptist Property Board Ltd which is charity number 249768. The church is also a member of the Baptist Union of Great Britain and of the London Baptist Association.

The church made donations to the Baptist Union Home Mission Fund as set out in note 11.

Appendix: Associated Organisations

	B/fwd	Rec'd	Grants Rec.	Expenditure	C/fwd
Boys' Brigade	2,766.06	0.00		18.00	2,748.06
Girls' Brigade	4,739.41	20.00		1,269.73	3,489.68
Monday Club	351.00	0.00		351.00	0.00
	7,856.47	20.00	0.00	1,638.73	6,237.74

The amounts received by these organisations include subscriptions, income for and from events and other events to further their activities

These self supporting organisations and groups operate under the aegis of the church. The Church makes no charge for the use of premises or facilities.

Monday Club closed at the start of the year and donated its remaining funds to the church

Boys Brigade did not meet during the year and has now closed but not yet closed its accounts

Statement of Financial Activity in Respect of Associated Organisations

	Unrestricted	Designated	Restricted	Inalienable	Total	Total
	£	£	£	£	2020/21	2019/20
Income from Donors etc	20.00				20.00	3,833.26
Resources Used	1,638.73				1,638.73	4,383.64
Net Incoming Resources	-1,618.73	0.00	0.00	0.00	-1,618.73	-550.38
Balances Brought Forward	7,856.47				7,856.47	8,406.85
Balances Carried Forward					6,237.74	7,856.47

Consolidated Gross Receipts and Resources Used

	Unrestricted	Designated	Restricted	Inalienable	Total	Total
	£	£	£	£	2020/21	2019/20
Incoming resources						
Church	81,906.52	6,859.17	2,164.17	0.00	90,929.86	113,860.11
Associated Organisations	20.00				20.00	3,833.26
Total	81,926.52	6,859.17	2,164.17	0.00	90,949.86	117,693.37
Resources Used						
Church	69,010.12	24,221.79	2,075.25	0.00	95,307.16	90,213.71
Associated Organisations	1,638.73				1,638.73	4,383.64
Total	70,648.85	24,221.79	2,075.25	0.00	96,945.89	94,597.35

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2021

We confirm that in our opinion the attached accounts for the year specified above have been properly prepared from the records supplied, are in agreement therewith, and comply with the regulations.

In connection with our examination no matter has come to our attention:

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - to keep accounting records which accord with the accounting records; and
 - to comply with the accounting requirements of the ACThave not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

	Bryan Johnson	Sue De Boeck
Date	26/9/21	11/10/21
Occupation	Retired	Retired
	13 Talbot Road Twickenham Middlesex TW2 6SJ	97 Constance Road Whitton Twickenham Middlesex TW2 7HX

Whitton Baptist Church

Treasurer's Report for period 6th April 2020 to 5th April 2021

The formal statement of accounts is attached

Summary of the Year's financial activity.

1. The Church's gross incoming current account resources (income) amounted to £90,929.86. Resources expended (expenditure) amounted to £95,307.46 giving a current account deficit on the year of £4,377.30. If associated organizations are included these figures become respectively: income of £90,949.86 expenditure of £96,045.89; and deficit of £5,996.03. The remainder of this report refers to the Church's accounts alone.
2. The, current asset, balances of the church's funds at the start and end of the year were:

	April 2020	April 2021
General Fund	£62,001	£67,398
Monies for causes	-£47	£42
Lunch Club	£3,864	£3,864
Fabric Fund	£54,868	£51,447
Teddy Tots	£3,515	£3,515
Asian Congregation	-£230	-£6,671
		
Total	£123,972	£119,595

In 2020-21 the deaconate decided that we should discontinue the transfer of £15,000p.a. from the General Fund to the Fabric Fund but transfer £7,500 to the Asian Congregation Fund – the above figures reflect this transfer.

3. The covid pandemic had a significant impact on the church's work, and its finances, during the year. The main financial impacts were
 - ❖ A considerable reduction in the income from the users of our premises
 - ❖ Some reduction in the rents which comprise most of our investment income
 - ❖ Some reduction in offerings because we did not hold services for significant parts of the year – this mainly affected the offerings from the Asian congregation: most members of the morning congregation maintained their giving (by using Standard Orders or in other ways)
 - ❖ No income or expenditure for the Lunch Club, nor Teddy Tots, which did not meet during the year.

The General Fund

4. The offerings to the General Fund amounted to £30,115; this was £645 less than in the previous year. We are grateful for this giving and particularly to those who Gift Aid their donations and we would encourage anyone who pays income tax and who has not yet signed a Gift Aid declaration to give this serious consideration. These offerings attracted tax refunds of £6,856 (including £109 on some small gifts which are not covered by a Gift Aid declaration). [In addition tax refunds of £637 were claimed for donations to the Fabric Fund, £123 for gifts to other causes and £309 for offerings at the services of the Asian congregation. Hence a total tax refund of £7,926 is included in these accounts.]

5. We remain heavily dependent on investment income; net income from the 27/33 Hounslow Road and the Gospel Hall, plus interest received, amounted to £24,194 (compared with £32,980 in 2019/20). The properties were, as in the previous year, occupied throughout the year though in one case a temporary rent reduction was negotiated because of the impact of the pandemic. There were repair costs of £2148 (there were no such costs in 2019/20). Net investment income again accounted for over a quarter of our income for church purposes.
6. In addition £5,032 was received in donations from the nursery and other organizations using our premises. This was well down on the previous year's figure of £23945; this reflects the pandemic preventing the using organizations from meeting for parts of the year and the closure of one nursery and – some months later – the opening of a new one.
7. Overall General Fund expenditure (excluding the transfer to the Asian Congregation Fund) was £69,010 – compared with £75,198 in 2019/20.
8. Ministry spend in the year was £42,561; this compares with £44,869 in 2019/20. The main elements of ministry spend were gross stipend of £30,459, pension costs of £6,858 (including deficiency contributions) and manse council tax of £3,119. The reduction compared with 2019/20 reflects, in large part, the facts that there were no visiting preachers during the year and the Baptist Pension scheme temporarily reduced the pension deficiency payments because of the impact of the pandemic on churches' finances.
9. Aside from Fabric Fund spend; main areas of establishment expenditure, which totaled £13,252 (£18,927 in 2019/20), were £4,476 on power and water, £3,724 on employing a cleaner (offset in part by furlough payments of £845), and £3,120 on insurance. The reduction compared with the previous year largely reflected reduced usage of our premises – eg power and water costs and routine management costs together reduced by over £4,000.
10. We continue to support other causes and this year distributed a total of £9,670 compared with £10,676 in the previous year. Within this total giving from the General Fund amounted to £7,595 compared with £7,500 in 2019/20.
11. General Fund Mission spending – in addition to giving to other charitable organizations – amounted to £1,488 (compared with £1,962 in 2019/20). This included subscriptions of £929; the reduction compared with the previous year largely reflected the absence of any spending on the Sunday School.
12. Total General Fund income was £81,907, including £10,386 from legacies and in memoriam gifts, and expenditure was £69,010. This, together with the transfer of £7,500 to the Asian Congregation Fund, resulted in a General Fund balance of £67,398. This is above our reserves policy target of £50,000.

Monies for causes

13. As part of the church's mission, members gave £2,164 (including tax refund of £123) for other causes and from these gifts £2,075 was forwarded to the causes concerned.

Lunch Club and Teddy Tots

14. As noted above, these aspects of our mission work did not meet this year. The balances in these funds are therefore unchanged from the start of the year.

Asian Congregation

15. The first year of the Asian congregation was significantly affected by the pandemic though it was able to meet – either face to face or by zoom – each week. The set up costs (in addition to the £230 spent in the

previous year) amounted to £2239; this was partly offset by the grant of £1,850 from the London Baptist Association. The other costs, of £15,200 were very largely the costs of employing the leader (including £600 to set up the pension arrangements) The offering income, including the small gift tax grant, was £1,657; this was affected by the pandemic preventing meetings for many Sundays. After the transfer of £7,500 from the General Fund the deficit on the Asian congregation fund at the end of the year was £6,671. It may be noted that, taking account of the reduced level of offerings resulting from the pandemic, this is not out of line with our expectation, when deciding to set up the congregation, that in its first year the congregation would have a deficit in the region of £13,000.

The Fabric Fund

16. Donations to the fund, including Gift Aid where appropriate, amounted to £3,352; expenditure was £6,774 mainly for work on the church roof.
17. As a result the Fabric Fund ended the year with a balance of £51,447.

Looking to the future

18. My previous reports have highlighted the uncertainty surrounding any estimated figures for a future period; and the accuracy of this view was amply demonstrated by the effect of the pandemic. However my previous report estimated (under stated assumptions, including ranges of assumptions about the effect of the pandemic and about the level of Fabric Fund spend that was needed) suggested, ignoring any transfers, that we might end 2020/21 with an aggregate balance on the General, Fabric and Asian Congregation Funds of £63,000 to £97,000. This compares with the outturn of £112,000; thus the outturn was above the upper end of the budget range by £15,000, of which £10,000 was accounted for by legacies..
19. In summary the reasons for the departure from budget were:
 - ❖ Fabric Fund Expenditure of £6,774 was – largely because of delay to the work on the church lights - well below budget (set by reference to previous years' spend at £10- 20,000)
 - ❖ Ministry costs of £42,561 were – largely for the reasons in paragraph 8 above - below the budget of £46,200
 - ❖ Offerings and donations to the General Fund (including Gift Aid) were – despite the pandemic – about £1,000 over the budget of £36,000 (which had assumed a reduction of £2,000 from 2019/20)
 - ❖ There were legacies in excess of £10,000
 - ❖ Donations for use of our property were, at £5,043 well below the budget of £9,500 to £16,500.
 - ❖ For the reasons in paragraph 9 above, establishment spend from the General Fund was well down on the £18,000 budget
 - ❖ Mission spend from the General Fund was about half the £3,000 budget
 - ❖ Net investment income held up unexpectedly well and at about £24,200 was above the budget range of £6,500 to £23,500
20. Providing figures (which, as in previous years, exclude income earmarked for other organizations and the Lunch Club and Teddy Tots Funds) for 2020/21 is more problematic than usual because we do not know the scale of any ongoing effect of the corona virus; and in particular the extent to which the number of organizations using our premises will recover.
21. In this context I have produced a budget based on the following assumptions.
 - ❖ General Fund offerings and donations of £37,000 (including Gift Aid). This assumes no change from 2020-21.
 - ❖ Donations to the Fabric Fund remain level at £3,300 (including Gift Aid)
 - ❖ £17,000 in donations for the use of the premises; this essentially assumes that those users operating from April continue through the year.
 - ❖ Net investment income of £25,500; this assumes continuous occupation of the shops and Gospel Hall and maintenance costs of, a typical average, about £6,000 and ending of the temporary rent

reduction in the summer. It makes no allowance for possibility of raising rents in September (on the basis that such a rise is likely to again prove impractical this year)

- ❖ Ministry expenditure of £47,500: based 2019/20 spend plus 6% allowance for the effect of two years' inflation (taking the lower figure for 2020-21 as a blip).
- ❖ Asian congregation offerings (including tax rebate) of £2,500; the increase of roughly 50% reflects an assumption that the congregation will be able to meet consistently through the year.
- ❖ For mission costs other than giving to other organizations from the General Fund I have used £2,500. This budget would, of course, not cover the cost of any new mission initiative.
- ❖ An increase of about £300 in General Fund giving to other organizations giving a budget of £7,900
- ❖ Fabric Fund spend of £15,000 representing the planned long run average. We know we will spend £5,800 on the church lights and expect to require significant work on the signage – including the arch – at the front of the church; therefore if unexpected significant work is required this budget may not prove sufficient.
- ❖ A return to spend of £18,000 for other establishment costs as the premises are used more than in 2020-21
- ❖ Expenditure on the Asian congregation (mostly employment costs) is budgeted at £15,200; in effect it is assumed that any increase in costs will be offset by the fact that the pension set up costs will not be repeated.

22. On that basis the following is a broad budget for 2021/22

	£
• General Fund Income from offerings (including Gift Aid) and donations:	37,000
• Donations to Fabric Fund (including Gift Aid):	3,300
• Donations for use of church premises:	17,000
• Net investment income:	25,500
• Asian Congregation offerings	2,500
• Ministry costs:	(47,500)
• Mission, including donations to other organisations from General Fund:	(10,400)
• Fabric Fund spend	(15,000)
• Other Establishment spend	(18,000)
• Asian congregation spend	(15,200)

• Deficit	(20,800)

With a transfer of £7,500 from the General Fund to the Asian Congregation Fund, the above budget would imply the following balances at the end of the year:

General Fund:	£63,498
Fabric Fund:	£39,747
Asian Congregation Fund:	- £11,871
	
Total (of these funds)	£91,374

25. These budget figures will doubtless turn out to differ from those in the eventual accounts for 2021/22 but are intended to give an indication of our broad financial position. They, of course, take no account of the possibility of decisions being taken to change our ministry or mission in ways which significantly affect expenditure; or of changes in our membership or congregation which significantly affect income.

27. Given the uncertainty in any estimates of future income and expenditure, these figures confirm our reliance on income from investments and organizations using our premises and are consistent with the view that our activities are sustainable through 21/22. They are also consistent with the view that unless our income can be increased (eg through increased use of our premises by outside organization or increased giving by one or both of our congregations) our activities are not sustainable in the long term.

28. Neither the reserves policy nor this “budget” is intended to act as a tight constraint on our work. However they do provide a context within which any additional expenditure, or indeed continued expenditure at present levels, must be considered.

Thanks

29. The financial accounts reflect the financial commitment of the members of the Church community to the Church’s mission of “Making Jesus Known”. We are also grateful for the contribution many of our number make in other ways – working on the premises and contributing to the mission and ministry of the church – without which our expenses would be greater and, more importantly, our mission less effective.
30. Last but by no means least, I thank the Finance team – Brenda Lambourne, Jackie Sandell and Osa Osifo,, Hugh and Rosemary Vosper and Brian Pullman - whose assistance (albeit in some cases less extensive than usual because of Covid) has been essential to the smooth operating of, and accounting for, our financial affairs; and especially Bryan Johnson and Sue De Boeck for auditing the Church accounts.

Denis Allnutt
Treasurer