

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
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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.

