



Whitton Baptist Church

MAKING JESUS KNOWN

*ANNUAL REPORT (SEPTEMBER 2022 SEPTEMBER
2023)*

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 09/22-09/23

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 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.

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.

<p><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></p>

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