

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

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

Legal Information

The Church is a registered charity – No. 1128868

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

Trustees

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

Mr Denis Allnutt

Mr Peter Boulter

Miss Sheila Collins

Rev Gordon Hindmarch

Mr Robin Gammon

Mrs Osa Osifo

Miss Brenda Lambourne

Ms Ruby Olivier

Independent examination

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

Financial Policy

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

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

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

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

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2024

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

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

** On revaluations and disposals of investment assets

***Net Assets

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

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2024

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

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

1. ACCOUNTING POLICIES

Basis of preparation

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

Donations

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

Legacies

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

Investment income

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

Fund raising and publicity costs

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

Grants payable

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

Governance Costs

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

Fixed Assets

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

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

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

Depreciation

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

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

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

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

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

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

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

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

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

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

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

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

3 Investment Income

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

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

b) All of the shops were let throughout the year

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

4 Incoming resources from charitable activities

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

a) The designated trading income related to Teddy Tots

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

5 Other incoming resources

None in 2022-23 or 2023-24

TOTAL INCOMING RESOURCES

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

6 Costs of Generating Funds

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

These costs comprise

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

Survey and repair costs of £6,900

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

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

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

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

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

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

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

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

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

10 Total resources expended

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

11 Grants payable

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

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

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

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

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

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

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

12 Support Costs

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

13 Gross transfers between funds

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

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

None

15 Gains and losses on revaluations and disposals of investment assets

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

16 Staff costs and Trustee expenses

	2023/24	2022/23
Gross salaries	54,697.54	50,897.53
Employer's national insurance	0.00	0.00
Employer's pension contributions	5,131.26	4,770.87
Employer's pension deficiency payments	12.00	1,453.76
Other costs	5,443.36	4,946.41
	-----	-----
Total	65,284.16	62,068.57
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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 2023/24 (2022/23 none)

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

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

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

17 Tangible Fixed Assets

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

18 Investments

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

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

19 Stocks

The church does not hold material stocks of goods

20 Debtors

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

The church does not hold short term non cash investments

22 Bank and cash balances

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

23 Creditors: amounts falling due within one year

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

24 Creditors: amounts falling due after more than one year

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

25 Endowment Funds

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

26 Restricted Funds

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

27 Designated Funds

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

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

28 Analysis of net assets

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

29 Pensions

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

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

The Minister is in this Scheme.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the scheme.

The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum pensionable income for each year of Pensionable service, together with additional pension in respect of premiums paid on Pensionable income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme.

In general members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Ltd. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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

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

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

Related charities

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

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

Statement of Financial Activity in Respect of Associated Organisations

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

Consolidated Gross Receipts and Resources Used

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

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2024

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

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

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

Signed

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

Whitton Baptist Church

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

Summary of the Year's financial activity.

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

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

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

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

The General Fund

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

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

Monies for causes

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

Lunch Club and Teddy Tots

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

Asian Congregation

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

The Fabric Fund

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

Looking to the future

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

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

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

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

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

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

• Deficit	(82,500)

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

General Fund:	£80,600
Fabric Fund:	(£48,000)
Asian Congregation Fund:	0

Total (of these funds)	£32,600

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

Thanks

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

Denis Allnutt
Treasurer



Whitton Baptist Church

MAKING JESUS KNOWN

ANNUAL REPORT

(SEPTEMBER 2023 SEPTEMBER 2024)



WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

The principle purpose of Whitton Baptist Church is the advancement of the Christian Faith according to the principles of the Baptist Denomination.

The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

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

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

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

PUBLIC BENEFIT STATEMENT

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

Purpose 1 - advancement of the Christian faith

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

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

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

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

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

Purpose 2 - other charitable activities

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

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

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

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

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

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

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

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

Annual Report

An Overview.

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

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

MEMBERSHIP

57 members were registered at December 2023.

DEACONS

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

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

Annual Report for Afternoon Congregation

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

Attendance

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

Baptisms

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

First Holy Communion

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

Outreaches

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

Spiritual growth and Bible studies

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

Christmas Events

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

Easter Service

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

Thank you

Tasawer Samuel

FINANCE

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

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

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

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

FABRIC

Fabric Annual Report Sept 2023- Aug 2024

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

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

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

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

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

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

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

THE PASTORAL CARE TEAM

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

THE PREACHING TEAM

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

TEDDY TOTS

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

Rachel Hindmarch

September 2024

GIRLS' BRIGADE

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

Wbc2024

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

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

BOCCIA

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

SUMMARY;

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