

WHITTON BAPTIST CHURCH

(St. Margaret's Memorial)

Hounslow Road, Whitton, TW2 7BZ

Registered Charity No. 1128868

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

Legal Information

The Church is a registered charity – No. 1128868

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

Trustees

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

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

Independent examination

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

Financial Policy

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

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

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

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

WHITTON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 5 APRIL 2025

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

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

** On revaluations and disposals of investment assets

***Net Assets

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

WHITTON BAPTIST CHURCH

BALANCE SHEET 5 APRIL 2025

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

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

1. ACCOUNTING POLICIES

Basis of preparation

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

Donations

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

Legacies

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

Investment income

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

Fund raising and publicity costs

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

Grants payable

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

Governance Costs

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

Fixed Assets

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

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

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

Depreciation

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

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

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

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

Treasurer: Denis Allnutt

Trustee: Sheila Collins

2 Voluntary Income

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

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

3 Investment Income

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

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

4 Incoming resources from charitable activities

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

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

5 Other incoming resources

None in 2022-23 or 2023-24

TOTAL INCOMING RESOURCES

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

6 Costs of Generating Funds

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

These costs comprise

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

Repair costs of £156

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

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

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

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

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

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

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

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

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

10 Total resources expended

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

11 Grants payable

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

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

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

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

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

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

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

12 Support Costs

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

13 Gross transfers between funds

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

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

None

15 Gains and losses on revaluations and disposals of investment assets

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

16 Staff costs and Trustee expenses

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

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

The average number of employees during the year was 1.15

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

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

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

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

17 Tangible Fixed Assets

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

18 Investments

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

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

19 Stocks

The church does not hold material stocks of goods

20 Debtors

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

21 Investments

The church does not hold short term non cash investments

22 Bank and cash balances

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

23 Creditors: amounts falling due within one year

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

24 Creditors: amounts falling due after more than one year

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

25 Endowment Funds

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

26 Restricted Funds

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

27 Designated Funds

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

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

28 Analysis of net assets

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

29 Pensions

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

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

The Minister is in this Scheme.

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

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

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

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

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

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

These payments were discontinued from November 2024.

Related charities

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

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

Appendix: Associated Organisations

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

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

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

Statement of Financial Activity in Respect of Associated Organisations

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

Consolidated Gross Receipts and Resources Used

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

WHITTON BAPTIST CHURCH
ACCOUNTS FOR YEAR ENDED 5TH APRIL 2025

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

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

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

Signed

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

Whitton Baptist Church

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

Summary of the Year's financial activity.

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

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

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

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

The General Fund

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

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

Monies for causes

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

Lunch Club and Teddy Tots/Little Bears

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

Asian Congregation

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

The Fabric Fund

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

Looking to the future

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

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

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

• Deficit/Surplus	0

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

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

Total	£78,100

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

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

Thanks

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

Denis Allnutt
Treasurer



Whitton Baptist Church

MAKING JESUS KNOWN

ANNUAL REPORT (SEPTEMBER 2024 SEPTEMBER 2025)

WHITTON BAPTIST CHURCH

The Aims and Purpose of Whitton Baptist Church.

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

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

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

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

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

PUBLIC BENEFIT STATEMENT

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

Purpose 1 - advancement of the Christian faith

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

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

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

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

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

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

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

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

Purpose 2 – other charitable activities

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

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

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

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

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

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

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

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

Annual Report

An Overview.

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

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

MEMBERSHIP

57 members were registered at December 2024.

DEACONS

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

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

WORSHIP SERVICES:

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

FINANCE

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

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

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

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

OUTREACH

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

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

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

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

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

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

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

FABRIC

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

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

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

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

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

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

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

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

THE PASTORAL CARE TEAM

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

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

THE PREACHING TEAM

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

LITTLE BEARS

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

GIRLS BRIGADE

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

BOCCIA

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

SUMMARY;

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