

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Details

Status Registered

Legal form Other

Registered 2009-08-03

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

Contact

Address Brentwood Baptist Church
91 Kings Road
Brentwood
Essex
CM14 4DR

Phone 01277224326

Email office@brentwoodbaptist.org.uk

Website www.brentwoodbaptist.org.uk/

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: We offer Christian worship and related activities to the general public in Brentwood, Essex.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities, Recreation
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£105,323	£133,110	-	-
2023-12-31	£133,839	£157,496	-	-
2022-12-31	£99,684	£104,112	-	-
2021-12-31	£120,384	£111,941	-	-
2020-12-31	£129,341	£68,736	-	-

Trustees

Name	Role	Appointed
Derek Robert Saxby		2025-08-01
Godfried Williams		2025-08-01
Michael Bastable		2023-06-01
Nicholas Tavener		2020-01-01
Rev Eric Anthony Baldwin		2025-08-01

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Accounts

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2024



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

M Bastable

Michael Bastable

20/10/25

Date

Trustees

Michael Bastable
Rev Eric Baldwin (from 1 August 2025)
Rev Sean Fountain (until 31 October 2025)
Brian Garner (until 29 February 2024)
Sally McMahon (until 21 May 2024)
Derek Saxby (from 1 August 2025)
Nicholas Tavener
Godfried Williams (from 1 August 2025)

Address

91 Kings Road
Brentwood
Essex
CM14 4DR

**Independent
Examiner**

Shaun De Boo
Chartered Accountant

Annual Report

Church Objectives

The Church operates under its own Constitution and is a member of the Baptist Union of Great Britain and the Eastern Baptist Association. It is also a charity registered with the Charity Commission in England and Wales.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle which is: -

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who died for our sins according to the Scriptures; was buried, and rose again on the third day.
3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Statement of Faith

At Brentwood Baptist Church we believe in...

1. The one true God who lives eternally in three persons—the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.

Organisational Structure

The Minister of Brentwood Baptist Church is Rev. Sean Fountain, who was inducted in September 2022. He is also a volunteer Chaplain with Essex Police and the Sea Cadets and a school governor. In July 2025, after the end of the financial year but before the signing of this Report, Sean advised that he had accepted a call to Whitehouse Baptist Church. His ministry will end on 31st October 2025.

The Church is administered by the Managing Trustees who, during 2024, were the Minister, and the Deacons, Secretary and Treasurer as elected by the Church membership in accordance with the Church Constitution. The Trustees hold a monthly meeting.

A meeting of all Church members is held every two months. During the year the church continued to work on its Ethos Statement. An initial draft was considered at the Church Meeting in March and, although more than 50% of members supported it, the majority did not meet the 67% threshold for approval at a Special Church Meeting. The diaconate (trustees) then sought to consult the membership through individual meetings (or with couples if they so choose) to assess their views. Almost all members were consulted, and a revised Ethos Statement was agreed at the May meeting in 2025.

The Church employs a part-time Administrator, who works on Church premises.

The Church has a Safeguarding Policy and two Designated Persons for Safeguarding

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship which has continued each Sunday morning in 2024 in the building and also available on Zoom. There have been a significant number of new people in the congregation this year. The Minister preaches at most services, which are led by him or members of the church. Many from the congregation contribute to services. Family Church for children aged 0-14 runs concurrently with the service.

Weekly prayer meetings continue on Zoom. There are also regular home groups for Bible Study, prayer and fellowship. These meet both at the Church and in people's homes.

We have also held 'Pudding and Prayer' evenings four times in the year, where women can come together to worship and pray, and enjoy a dessert.

The Church has a Pastoral Group, which arranges support for those in need.

On Monday mornings the Church opens its doors to provide a warm space, tea and coffee and the opportunity to socialise with the 'Oasis' group.

The main youth activity during the week is the Monday night club. The Hub is for school years 1 to 6 and includes refreshments, games, arts and crafts, and Bible stories and discussion. There are two groups for preschool children. On Tuesday morning, Bible Tots meets at the manse, and on Wednesday mornings, the toddler group Little Footsteps meets in the Kings Hall. These are open to all parents and carers with their children aged under 5.

'Women's Own' is a group of ladies who regularly meet on a Tuesday afternoon in our Kings Hall for fellowship, worship and mutual encouragement. This is open to all ladies, whether or not they attend the church. Meetings and special events are much enjoyed and appreciated by members and provide opportunities to enjoy each other's company. Our keen knitters also run the 'King Pins' event fortnightly on a Saturday morning, which is open to all, knitters or not.

On Friday mornings, the Church is a Foodbank Collection Point and warm space. There is a large team of volunteers, and they celebrated the second anniversary of the Foodbank in Brentwood Baptist Church in December 2024.

The church has supported the training of a former church member, including the payment of college fees at Spurgeon's College. He was minister in training at Farnborough Baptist Church and, when his course finished in mid-2024, he became a Newly Accredited Minister at the same church.

The Church has continued its involvement with Brentwood Schools Christian Worker Trust (BSCWT) and the Brentwood group of Christians Against Poverty, as well as the Home Mission of the Baptist Union and BMS World Mission. We are linked with two BMS medical missionaries in northern Chad.

Four different local community groups use the Church premises during the week for a variety of activities and support groups. On Sunday afternoons, the Church premises are used by Brentwood Tamil Church.

Premises

The Church building and manse have received routine maintenance and repairs throughout the year. In addition, the kerb outside the manse was lowered to facilitate use of the increased parking and heating controls for the Kings Hall and the rooms above were altered to allow two zones to be controlled separately.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wish to attend, subject to the aims of the relevant group. Through our work we are providing a benefit to the public through:

- The provision of church buildings and worship services
- Contributing to the spiritual and moral education of children and young people
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible
- Providing community support via warm spaces and Foodbank
- Providing open community events
- Providing comfort to the bereaved and less able.

Financial review

The General Fund was in deficit by £16,036, prior to transfers between funds. General Fund Receipts increased to £107,259 but Regular Giving decreased to £68,666 with Gift Aid reclaim also reduced (to £11,452). However, interest increased by almost £6,000 (as the church benefited from increasing rates) and rental income for church building increased. Payments were higher than 2023 at £123,295.

The Building Redevelopment Fund was utilised to meet the costs of lowering the kerb outside the manse, to improve access. This completes all the work envisaged and the remaining balance was transferred to the General Fund (£5,746).

The Other Activities Fund now covers the cash received at Little Footsteps and also the activities of Women's Own.

Payments from the Children's Work Fund were mainly to the Red Ballon Foundation (RBF), for staff to run the Hub, until RBF closed in September 2024. The Hub continued (renamed Kid's Hub) run by volunteers from within the church.

Use of the Communion Fund was lower than 2023 (£340 paid out). As usual, at year end, a transfer from the General Fund (£142) ensured the year-end balance is zero.

The Gifts to Forward fund, as usual, passed donations to other charities which the church supports. Almost £2,300 was contributed.

The Warm Spaces Fund again provided support for those needing help in cold weather, primarily through contacts at the Food Bank mornings.

Overall, total receipts were £111,491 and payments were £133,110.

The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £35,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £257,044 is substantially in excess of this. This arose primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years. The Trustees continue to expect to be able to meet payments as they fall due for the foreseeable future.

Accounts for 2024

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	105,323	123,295
Building Refurbishment Fund		2,025
Other Activities Fund	946	303
Restricted funds		
Children's Work Fund	596	4,315
Communion Fund	197	340
Receipts to Forward Fund	2,293	2,258
Warm Spaces Fund	200	574
Church income for 2024	109,555	
Additional General Fund receipts	1,936	
Total for 2024	111,491	133,110

Details for each fund and comparatives for 2023 are shown below

General Fund Unrestricted

Receipts	2024	2023
Regular giving	68,666	70,014
Tax reclaimed (2)	11,452	14,112
Contributions to church expenses	4,340	1,699
Donations and grants	250	
Legacies or Gifts in memory		1,495
Rental income – church building	8,512	4,522
Interest	12,102	6,328
Sale of books		22
Church Income	105,323	98,824
Loan repayments	1,911	1,000
Sale of Asset	25	
Receipts	107,259	99,824
Payments (4)		
Personnel costs	62,518	58,233
Building and equipment costs	32,663	24,495
Activities costs	18,566	12,510
Donations by the Church (3)	9,547	10,005
Loan made	0	2,911
	123,295	110,154
Excess of Payments over Receipts	(16,036)	(10,330)
Transfer to Communion Fund	(142)	(664)
Transfer from Fees Fund	0	727
Transfer from/to Premises	5,746	(35,000)
Refurbishment Fund		
Transfer from Other Activities fund	390	531
Balance at start of year	267,086	311,822
Balance at end of year	257,044	267,086

Building Refurbishment Fund Designated

A fund to cover the expected costs of building work (to manse and Church building) which has been planned but had not yet taken place. All the planned work was completed in 2024, so the balance was transferred to the General Fund.

	2024	2023
Payments		
Expenditure on buildings	2,025	33,034
Excess of Payments over Receipts	(2,025)	(33,034)
Transfer to General Fund	(5,746)	35,000
Balance at start of year	7,771	5,804
Balance at year end	0	7,771

Fees Fund Designated

A fund, established in 2021, for payment of college fees of a minister in training (a former member). The final payment was made in 2023 and at year end the balance was transferred to the General Fund

	2024	2023
Payments		
Payment of fees made	0	3,405
Excess of Receipts over Payments	0	(3,405)
Transfer to General Fund	0	(727)
Balance at start of year	0	4,132
Balance at year end	0	0

Other Church Activities Fund Designated

Two Church organisations receive money and make payments and this is shown separately. In addition, there are payments for Little Footsteps equipment and materials within the General Fund

	2024	2023
Receipts		
Women's Own	609	598
Little Footsteps	337	503
Total receipts	<u>946</u>	<u>1,101</u>
Payments		
Women's Own	297	722
Little Footsteps	6	97
Total payments	<u>303</u>	<u>819</u>
Excess of Receipts over Payments	643	282
Transfer from Little Footsteps to General Fund	(340)	(431)
Transfers from Women's Own		
to General Fund	(50)	(100)
to Communion Fund		(50)
to Receipts to Forward Fund for CAP		(50)
for Foodbank		(130)
Balance at start of year	<u>388</u>	<u>867</u>
Balance at year end	<u>641</u>	<u>388</u>

Children's Work Fund Restricted

A restricted fund for use in Children's work by the church of money received grant received in 2023, following closure of Kingfishers Preschool.

	2024	2023
Receipts		
From Kingfishers Preschool		28,693
Interest	596	476
	<u>596</u>	<u>29,169</u>
Payments		
Children's work	4,315	5,719
	<u>4,315</u>	<u>5,719</u>
Excess of Receipts over Payments	(3,719)	23,450
Balance at start of year	<u>23,450</u>	<u>0</u>
Balance at year end	<u>19,731</u>	<u>23,450</u>

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at his discretion.

	2024	2023
Receipts		
Giving	197	505
Transfer from Other Church Activities	50	50
	<u>197</u>	<u>555</u>
Payments		
Support given	340	1,219
	<u>340</u>	<u>1,219</u>
Excess of Payments over Receipts	(142)	(664)
Transfer from General Fund	142	664
Balance at start of year	0	0
Balance at year end	<u>0</u>	<u>0</u>

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way..

	2024 received	2024 paid	End 2024 balance
Baptist Missionary Society	20	50	0
Brentwood Foodbank	605	570	35
Home Mission	100	100	0
Operation Agri	68	68	0
Thank Offering 2024 (BMS and EBA)	1,470	1,470	0
Thank Offering	30	0	30
	<u>2,293</u>	<u>2,258</u>	<u>65</u>
	2023 received	2023 paid	End 2023 balance
Baptist Missionary Society	206	10	30
Baptist Missionary Society - Turkey	557	557	0
Brentwood CAP (transfer from Women's Own)	50	50	0
Brentwood Foodbank (inc. £130 transfer from Women's Own)	816	716	0
Home Mission	59	61	0
Josh Waldock training	1,000	1,000	0
Thank Offering 2022	332	726	0
	<u>3,020</u>	<u>3,120</u>	<u>30</u>
Of which transfers	(180)		
	<u>2,840</u>	<u>3,120</u>	<u>30</u>

Warm Spaces Fund Restricted

A restricted fund for use of grant received in 2023, to help support those who attend one of the Warm Spaces events at the church (Foodbank and Oasis).

	2024	2023
Receipts		
Donation (2024) or Grant (2023)	200	400
	<u>200</u>	<u>400</u>
Payments		
Support given	574	26
	<u>574</u>	<u>26</u>
Excess of Receipts over Payments	(374)	374
Balance at start of year	374	0
Balance at year end	<u>0</u>	<u>374</u>

Summary of transfers

	To	General Fund	Communion	Total
From				
General Fund			142	142
Other Church Activities		390		390
Premises Redevelopment		5,746		5,746
Total		6,136	142	6,278

Statement of Assets and Liabilities

	2024	2023
Bank accounts		
Instant Access	67,101	49,382
Notice – 1 month	26,159	25,260
Notice – 60 day	1,164	1,000
Notice 6m (effective)	10,171	
Notice – 1 year or over	171,754	222,757
Other activities account	281	281
Cash and unbanked cheques	851	420
	277,481	299,099

Represented by

	2024	2023
Unrestricted funds		
General Fund	257,044	267,086
Building Refurbishment Fund	0	7,771
Other Church Activities Fund	641	388
Restricted funds		
Children’s Work Fund	19,731	23,450
Communion Fund	0	0
Receipts to Forward Fund	65	30
Warm Spaces Fund	0	374
	277,481	299,099

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church’s custodian trustee (the London Baptist Property Board Limited)

- Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,706,377 (insurance amount) (£2,619,920)
- Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £435,885 (insurance amount) (£421,960)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £205,690 (insurance amount) (£203,654)
- a minibus with an estimated value of £500 (£500)

At 31st December 2024, the Church had a liability to pay HMRC £507.

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** A Gift Aid claim for £4,140 for the period Sept- Nov 2024 was made in January 2025 and received on 23 January 2025 of which £50 was due to a restricted fund. It will be included in 2025 accounts. The corresponding figures for the prior year were £3,262 and £165.
- 3. Donations by the Church.** Gifts were made to the following:-

	2024	2023
Home Mission inc Eastern Baptist Association	4,265	3,630
Baptist Missionary Society	2,615	2,585
Brentwood Schools Christian Worker Trust	1,800	1,800
Christians Against Poverty (Brentwood)	600	1,800
Compassion UK		100
Kintsugi Hope		90
Community Heartbeat	267	
	<u>9,547</u>	<u>10,005</u>

4. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group to secure DB Plan members' pension benefits.

From January to October 2024, the church paid £1 pm while the financial arrangements were concluded. These payments have now ceased, and the church has no further liabilities for the DB scheme. Pension payments are now on a Defined Contribution basis.

5. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities.

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation.

No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

~~S. V. De Boo~~
Shaun De Boo
Chartered Accountant
Shenfield, Essex

Date: 20 October 2025

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Accounts

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2023



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

M Bastable

Michael Bastable

8/9/24

Date

Trustees

Michael Bastable (as from 1 June 2023)
Bryan Dedman (until 1 June 2023)
Sean Fountain
Brian Garner (until 29 February 2024)
Ruth McMahon (until 4 March 2023)
Sally McMahon (as from 1 June 2023, until 21 May 2024)
Nicholas Tavener

Address

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**Independent
Examiner**

Shaun De Boo
Chartered Accountant

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3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

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2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
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The Church is administered by the Managing Trustees who, during 2023, were the Minister, and the Deacons, Secretary and Treasurer as elected by the Church membership in accordance with the Church Constitution. In 2023, elections to the roles of Deacon and Secretary took place at the May Church Meeting. The Trustees hold a monthly meeting and all meetings in 2023 were in person. This year, the Trustees have discussed the ethos of the Church, pastoral matters, events, IT support, premises, health and safety and financial matters.

A meeting of all Church members is held every two months.

The Church employs a part-time Administrator, Mel Kerrigan, who works on Church premises.

The Church has a Safeguarding Policy and two Designated Persons for Safeguarding

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship which has continued each Sunday morning in 2023, both in the building and on Zoom. There have been a significant number of new people in the congregation this year, including some from Ukraine. The Minister preaches at most services, which are led by him or members of the church. Many from the congregation contribute to services. There is a full programme of Family Church groups for children aged 0-14 which runs concurrently with the service.

Weekly prayer meetings continue on Zoom.

There are also regular home groups for Bible Study, prayer and fellowship. These meet both at the Church and in people's homes.

This year, the Church ran an Away Day at Laindon Baptist Church in June, open to all. Our Regional Minister, Claire Blatchford, led a variety of thought-provoking sessions.

We have also held 'Pudding and Prayer' evenings four times in the year, where women can come together to worship and pray, and enjoy a dessert.

The Church has a Pastoral Group, which arranges support for those in need.

On Monday mornings, in conjunction with Brentwood Borough Council, the Church opens its doors to provide a warm space, tea and coffee and the opportunity to socialise with the 'Oasis' group.

The main youth activity during the week is the Monday night club. The Hub is for school years 1 to 6 and includes refreshments, games, arts and crafts, and Bible stories and discussion. The Red Balloon Foundation has assisted the church in providing these Monday evening activities for children. The Children's Working Party seeks to develop the church's work with children, for which there are specific financial resources in the new Children's Work Fund. Additional special events were arranged, such as a Light Party on 31 October and Christingle Service in December.

There are two groups for preschool children. On Tuesday morning, Bible Study Tots meets at the manse, and on Wednesday mornings, the toddler group Little Footsteps meets in the Kings Hall. These are open to all parents and carers with their children aged under 5.

'Women's Own' is a group of ladies who regularly meet on a Tuesday afternoon at 2.30 pm in our Kings Hall for fellowship, worship and mutual encouragement. This is open to all ladies, whether or not they attend the church. Meetings and special events are much enjoyed and appreciated by members and provide opportunities to enjoy each other's company. Our keen knitters also run the 'King Pins' event fortnightly on a Saturday morning, which is open to all, knitters or not.

On Friday mornings, the Church is a Foodbank Collection Point and warm space. There is a large team of volunteers, and they celebrated the first anniversary of the Foodbank in Brentwood Baptist Church in December 2023.

The church has continued to support the training of a former church member, now minister in training at Farnborough Baptist Church, including the payment of college fees at Spurgeon's College. He will become a Newly Accredited Minister at the same church once his course finishes in mid-2024.

The Church has continued its involvement with Brentwood Schools Christian Worker Trust (BSCWT) and the Brentwood group of Christians Against Poverty, as well as the Home Mission of the Baptist Union and BMS World Mission. We are linked with two BMS medical missionaries in northern Chad.

Seven different local community groups use the Church premises during the week for a variety of activities and support groups. On Sunday afternoons, the Church premises are used by Brentwood Tamil Church.

Premises

The Church has benefited from improved access at the front of the building, following recent building work. A dishwasher has been installed in the kitchen. Repairs have been carried out as necessary.

The front of the manse has been improved through applying render and further insulation to the walls and by laying a brick driveway with flowerbeds.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wishes to attend. Through our work we are providing a benefit to the public through: -

- The provision of church buildings and worship services
- Contributing to the spiritual and moral education of children and young people
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible
- Providing community support via warm spaces and Foodbank
- Providing open community events
- Providing comfort to the bereaved and less able.

Financial review

With a full year of a minister in post, there is a more normal pattern to the receipts and payments over the year.

The General Fund was in deficit by £10,330, pre transfers. Receipts were increased to £99,824 but Regular Giving decreased by £3,377 with Gift Aid reclaim increased by £5,713 (primarily differences in timing of claims) and interest increased by £4,500 (as the church benefited from increasing rates). Payments were higher than 2022 at £110,154 (primarily the costs of the minister for the full year).

Most of the balance of Building Refurbishment Fund was used to cover the external redecoration of part of the church building, and a further £35,000 transferred to cover additional work at the manse, to significantly increasing the amount and ease of parking on an extended and replaced drive and also re-rendering and insulating the frontage, which was completed in 2023. The balance has been retained to cover the remaining costs of making access easier by reducing the height of the kerb outside the property. This fund has been renamed the Premises Redevelopment Fund to reflect that it also covers work at the manse.

The church is supporting the training of a former church member including payment of college fees. £3,405 was paid from the Fees Fund for this purpose in 2023 and as no further payments are expected, the balance has been transferred to the General fund.

Use of the Communion Fund increased from 2022. As usual, at year end, a transfer from the General Fund ensured the year-end balance is zero.

The Other Activities Fund now covers the cash received at Little Footsteps and also the activities of Women's Own.

There are two new Funds, both restricted. Following the closure of Kingfishers Pre-school (KPS), £28,693 was gifted to the church, being 90% of the remaining funds of KPS, for work with children, in a new Children's Work Fund. This is mainly used to pay the costs of support from Red Balloon Foundation for the Hub on Monday evenings and some Sunday mornings. This was previously paid from the General Fund. A grant of £400 was received from CSV to support the Church's role as a Warm Space, especially when this is in conjunction with Foodbank opening on Friday mornings. This has been placed in a new Warm Spaces Fund. The church is grateful for both gifts.

Overall, total receipts were £133,839 and payments were £157,496.

The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £35,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £267,086 is substantially in excess of this. This arose primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years, and particularly now a minister is in place. The Trustees continue to expect to be able to meet payments as they fall due for the foreseeable future.

Accounts for 2023

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	99,824	110,154
Pension Deficit Fund		
Building Refurbishment Fund		33,034
Other Activities Fund	1,101	819
Fees Fund		3,405
Restricted funds		
Children's Work Fund	29,169	5,719
Communion Fund	505	1,219
Receipts to Forward Fund	2,840	3,120
Warm Spaces Fund	400	26
Total for 2023	133,839	157,496

Details for each fund and comparatives for 2022 are shown below

General Fund Unrestricted

Receipts	2023	2022
Regular giving	70,014	73,391
Tax reclaimed (2)	14,112	8,398
Contributions to church expenses	1,699	665
Legacies or Gifts in memory	1,495	350
Rental income – church building	4,522	5,317
Rental income – manse (6)		2,196
Donations and Grant	632	638
Other income (3)	6,350	2,003
Church Income	98,824	92,958
Loan repayments	1,000	
Receipts	99,824	92,958
Payments (4)		
Personnel costs (6)	58,233	31,739
Building and equipment costs (6)	24,495	34,324
Activities costs	12,510	15,481
Donations by the Church (5)	10,005	10,245
Loan made	2,911	
	110,154	91,789
Excess of Receipts over Payments	(10,330)	1,169
Transfer to Communion Fund	(664)	(399)
Transfer from Fees Fund	727	0
Transfer from Pension Deficit Fund		20,259
Transfer to Premises Refurbishment Fund	(35,000)	
Transfer from Other Activities fund	531	
Balance at start of year	311,822	290,793
Balance at end of year	267,086	311,822

Other Church Activities Fund Designated

Two Church organisations receive money and make payments and this is shown separately. In addition, there are payments for Little Footsteps equipment and materials within the General Fund

	2023	2022
Receipts		
Women's Own	598	938
Little Footsteps	503	141
Total receipts	<u>1,101</u>	<u>1079</u>
Payments		
Women's Own	722	577
Little Footsteps	97	50
Total payments	<u>819</u>	<u>627</u>
Excess of Receipts over Payments	282	452
Transfer from Little Footsteps to General Fund	(431)	
Transfers from Women's Own		
to General Fund	(100)	
to Communion Fund	(50)	
to Receipts to Forward Fund for CAP	(50)	
for Foodbank	(130)	
Balance at start of year	<u>867</u>	<u>415</u>
Balance at year end	<u>388</u>	<u>867</u>

Children's Work Fund Restricted

A restricted fund for use in Children's work by the church of money received grant received in 2023, following closure of Kingfishers Preschool.

	2023
Receipts	
From Kingfishers Preschool	28,693
Interest	476
	<u>29,169</u>
Payments	
Children's work	5,719
	<u>5,719</u>
Excess of Receipts over Payments	23,450
Balance at start of year	<u>0</u>
Balance at year end	<u>23,450</u>

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at his discretion.

	2023	2022
Receipts		
Giving	505	25
Transfer from Other Church Activities	50	
	<hr/> 555	<hr/> 25
Payments		
Support given	1,219	425
	<hr/> 1,219	<hr/> 425
Excess of Receipts over Payments	(664)	(400)
Transfer from General Fund	664	399
Balance at start of year	0	1
Balance at year end	<hr/> 0	<hr/> 0

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way..

	2023 received	2023 paid	End 2023 balance
Baptist Missionary Society	206	10	30
Baptist Missionary Society - Turkey	557	557	0
Brentwood CAP (transfer from Women's Own)	50	50	0
Brentwood Foodbank (inc. £130 transfer from Women's Own)	816	716	0
Home Mission	59	61	0
Josh Waldock training	1,000	1,000	0
Thank Offering 2022	332	726	0
	<hr/> 3,020	<hr/> 3,120	<hr/> 30
Of which transfers	(180)		
	<hr/> 2,840	<hr/> 3,120	<hr/> 30
	2022 received	2022 paid	End 2022 balance
Baptist Missionary Society – Ukraine	3,807	3,807	0
Baptist Missionary Society	290	456	(166)
Brentwood Foodbank	130	230	(100)
Home Mission	176	183	2
Thank offering 2022	1,094	700	394
Josh Waldock training	125	125	0
	<hr/> 5,622	<hr/> 5,501	<hr/> 130

Warm Spaces Fund Restricted

A restricted fund for use of grant received in 2023, to help support those who attend one of the Warm Spaces events at the church (Foodbank and Oasis).

	2023	2022
Receipts		
Grant Received	400	
	_____	_____
Payments		
Support given	26	
	_____	_____
Excess of Receipts over Payments	(26)	
Balance at start of year	0	
Balance at year end	374	

Summary of transfers

	To	General Fund	Premises Redevelopment	Communion	Receipts to forward	Total
From						
General Fund			35,000	664		35,664
Other Church Activities		531		50	180	761
Fees		727				727
Total		1,238	35,000	714	180	37,152

Statement of Assets and Liabilities

	2023	2022
Bank accounts		
Instant Access	49,382	68,077
Notice – 1 month	25,260	
Notice – 60 day	1,000	83,945
Notice – 1 year or over	222,757	169,866
Other activities account	281	281
Cash and unbanked cheques	420	586
	<hr/>	<hr/>
	299,099	322,755

Represented by

	2023	2022
Unrestricted funds		
General Fund	267,086	311,822
Pension Deficit Fund	0	0
Building Refurbishment Fund	7,771	5,804
Fees Fund	0	4,132
Other Church Activities Fund	388	867
Restricted funds		
Children’s Work Fund	23,450	
Communion Fund	0	0
Receipts to Forward Fund	30	130
Warm Spaces Fund	374	
	<hr/>	<hr/>
	299,099	322,755

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church’s custodian trustee (the London Baptist Property Board Limited)

- Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,619,920 (insurance amount (£2,423,608))
- Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £421,960 (insurance amount) (£390,342)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £203,654 (insurance amount (£188,046))
- a minibus with an estimated value of £500 (£500)

In 2023, the church made a loan of £2,911 of which £1,000 was repaid during the year. The remaining £1,911 is due for repayment in 2024. The church had also pre-paid £511 due in 2024.

At 31st December 2023, the Church held £30 which was due to other charities and had a liability to pay HMRC £585 and to make pension scheme deficit payments of £1 per month.

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** A Gift Aid claim for £3,262 for the period Sept- Nov 2023 was made in January 2024 and received on 18 January 2024. It will be included in 2024 accounts. £116 is due to other charities. The corresponding figures for the prior year were £4,570 and £150.

3. Other Income comprises

	2023	2022
Donations for Minibus		163
Interest	6,328	1,828
Sale of books	22	10
Fees		2
	<hr/>	<hr/>
	6,350	2,003

- 4. Payments.** The breakdown of cost is new this year, figures for 2022 payments include the cost of external Support for Youth activities which in 2023 was paid from the Children's Work Fund.
- 5. Donations by the Church.** Gifts were made to the following:-

	2023	2022
Baptist Missionary Society	2,585	1,920
Home Mission inc Eastern Baptist Association	3,630	3,210
Brentwood Schools Christian Worker Trust	1,800	1,800
Christians Against Poverty (Brentwood)	1,800	1,800
Compassion UK	100	100
Kintsugi Hope	90	
Tear Fund		1,000
London City Mission		100
Love Purfleet		100
Leprosy Mission		100
Community Heartbeat		115
	<hr/>	<hr/>
	10,005	10,245

6. Payment Analysis.

Until 1 September 2022, Personnel costs included the costs of an Interim Member of the pension scheme.

In 2022, manse income and manse repairs (within Building and equipment costs) both include £90 paid for repairs arranged by the letting agents at the request of the church. This was deducted from the money received by the letting agents before it was paid to the church. Fees and costs of £156 contractually due to the letting agents for their services were also deducted from the rent before it was paid to the church but are not included in these accounts.

7. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

8. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities.

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation.

No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S. V. De Boo

Shaun De Boo
Chartered Accountant
Shenfield, Essex

Date: *9 September 2024*

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Accounts

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2022



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

Sally McMahon

Sally McMahon – Church Secretary

14 September 2023

Date

Trustees

Mick Bastable (As from June 2023)
Bryan Dedman (until June 2023)
Sean Fountain (As from September 2022)
Brian Garner
Ruth McMahon (until May 2023)
Sally McMahon (As from June 2023)
Nicholas Tavener

Address

91 Kings Road,
Brentwood,
Essex,
CM14 4DR

**Independent
Examiner**

Shaun De Boo
Chartered Accountant

Annual Report

Church Objectives

The Church operates under its own Constitution and is a member of the Baptist Union of Great Britain and the Eastern Baptist Association. It is also a charity registered with the Charity Commission in England and Wales.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle which is: -

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who died for our sins according to the Scriptures; was buried, and rose again on the third day.
3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Organisational Structure

The Church is administered by the Managing Trustees who, for most of 2022, were the deacons, secretary and treasurer as elected by the Church membership in accordance with the Church Constitution. During 2022 the church came out of its pastoral vacancy, when the new minister, the Rev Sean Fountain, was inducted in September 2022 and who then joined the Trustees.

The Trustees hold a monthly meeting and usually a meeting of all Church members is held every two months. Since March 2020, the Trustees have mainly met online with occasional in-person meetings, particularly when interviewing prospective ministers. Likewise, in 2021 members meetings have been via Zoom. This practice continued throughout 2022.

During the times, both of the pastoral vacancy and after the appointment of the Rev Sean Fountain, the Trustees and others have continued to work together to ensure that the work of Brentwood Baptist Church continues. It would be reasonable to indicate that once the restrictions caused by the legislation relating to Covid-19 pandemic had been lifted some changes occurred. An example being; when the congregation was allowed to meet in person, some chose to remain at home and join the regular Sunday morning worship via zoom.

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship which has continued either on-line and/or in the building throughout 2022.

Sunday morning services have been held in the building from the time when it was possible to re-open but also we have continued to broadcast them online "live" using Zoom to enable those who are unable, or would prefer not to be in a large congregation, to participate. We are pleased that some new attendees have joined in both formats. Services have usually been led by members and since September by the minister with sermons from the

minister or before September by visiting preachers or (less frequently) speakers from within the membership. There is now usually a full children's programme during the 10.30am service for ages 0-14 years which runs concurrently with the service.

Weekly prayer meetings have also been maintained with Zoom.

In addition, considerable effort has been made to keep in touch with, and support, all involved in the church as much as is feasible. Where necessary, practical help has been provided. As well as the links arranged through the church, there has been much support provided informally.

The main youth activity outside of our Family Church, which are usually held on Sunday mornings, is the Monday night club. The Hub is for school years 1 to 6 and includes refreshments, games, arts and crafts, and Bible stories and discussion. The Red Balloon Foundation has assisted the church in providing these Monday evening activities for children.

"Women's Own" is a group of ladies who regularly meet on a Tuesday afternoon at 2.30 pm in our Kings Hall for fellowship, worship and mutual encouragement. Having celebrated the century last year the ladies had their annual garden party which was another social occasion. Regular weekly meetings have continued and the occasional social functions such as the garden party and a cream tea have continued. These occasions are much enjoyed and appreciated by members and provide opportunities to enjoy each other's company.

The Church has continued its involvement with Churches Together in Brentwood and church members are involved with Brentwood Schools Christian Worker Trust (BSCWT). The Church has continued to collect provisions for Brentwood Foodbank and, from the start of December 2022, has become a second distribution hub in Brentwood, opening on Friday mornings. The Church continued its financial support for BSCWT and the Brentwood group of Christians Against Poverty, as well as the Home Mission of the Baptist Union and BMS World Mission. We are linked with two BMS medical missionaries in northern Chad.

Some activities have not recommenced, including Kingfishers Babies & Toddlers. This was a meeting place for all those who had care of a child under 5 - those who attend include mums, dads, grandmas, grandads, childminders and nannies but this activity did not re-start initially due to lack of volunteers. Subsequently, volunteers have come forward and a new group, Little Footsteps, started in September 2022. In the same month, in conjunction with Brentwood Borough Council, the church opens its doors on a Monday morning as part of the established Oasis meeting to provide not only a warm space but also to provide tea and coffee and so those who make use of this have an opportunity to socialise.

The Church has continued to support the training of a former church member, now minister in training at Farnborough Baptist Church, including the payment of college fees at Spurgeon's College. He will shortly commence his third and final year but has already been called to become a Newly Accredited Minister (NAM) for a 3 year contract from the end of his training with the church to which he was attached while training.

The new ministry, under Rev Sean Fountain commenced in September 2022. It takes time to adjust not only to a new congregation but also to a new home. It is therefore early days in his ministry and we are looking to the future as he settles in and takes stock.

The Church also welcomed a new administrator, Mel Kerrigan, in April 2022.

Premises

Work on the front of the building started in April 2021 and was completed during 2022 and has met the objective of improved accessibility.

As well as the use of the church building noted above, some external users of the building continued meeting to use the facilities for their clubs/groups.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wishes to attend. Through our work we are providing a benefit to the public through: -

- The provision of church buildings and worship services.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible.
- Providing open community events.
- Providing comfort to the bereaved and less able.
- Being a distribution hub for Brentwood Foodbank.

Financial review

The welcome arrival of the minister in September significantly affected the church's finances. As well as the costs of stipend etc, the manse was no longer let (from February, as a new ministerial appointment seemed probable) and there was expenditure to redecorate and refurbish the mase.

The General Fund was thus only in a small surplus, pre transfers. Receipts were broadly level at £92,958 but payments were substantially higher than 2021 at £91,789. There was reduced rental income from the church building as, from the summer, Kingfishers Pre-school closed and the other major external user moved most of their activity elsewhere. This will have a greater effect in 2023. As noted in note 2, a Gift Aid claim of £4,570 was made in 2022 but not received until 2023 (and thus will be included in the 2023 accounts). Employment costs also increased with the appointment of a church administrator (also welcome!). Costs were incurred as Little Footsteps and Foodbank activities were initiated. However, less was spent than in 2021 on maintenance and repairs of the church building.

The balance of Building Refurbishment Fund was retained to cover the planned external redecoration of part of the church building, now due in 2023. In 2023, additional work at the manse, on the drive and frontage, have been agreed and will be reflected in this fund in future.

At the end of July 2022, the Trustees of the Baptist Pension Scheme advised that they had signed an agreement with an insurance company to secure the DB Plan members pension benefits. This meant that the deficit payments from August 2022 onwards were reduced to £1 per month. (This is subject to certain expectations being met for the transfer of assets. At the time of signing of these accounts, there is no indication this will not be the case). At the end of 2022 the balance of the Pension Deficit Fund was transferred to the General Fund which will bear the £1 per month cost.

The church is supporting the training of a former church member including payment of college fees. £2,946 was paid from the Fees Fund for this purpose in 2022.

Use of the Communion Fund was less than in previous years. As usual, at year end, a transfer from the General Fund ensured the year-end balance is (almost) zero.

The Other Activities Fund now covers the cash received at Little Footsteps and also the activities of Women's Own.

Overall, total receipts were £99,684 and payments were £104,112.

The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £30,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £311,822 is substantially in excess of this. This has arisen primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years, and particularly now a minister is in place. The Trustees continue to expect to be able to meet payments as they fall due for the foreseeable future.

Accounts for 2022

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	92,958	91,789
Pension Deficit Fund	0	2,777
Building Refurbishment Fund	0	47
Other Activities Fund	1,079	627
Fees Fund	0	2,946
Restricted funds		
Communion Fund	25	425
Receipts to Forward Fund	5,622	5,501
Total for 2022	<u>99,684</u>	<u>104,112</u>

Details for each fund and comparatives for 2021 are shown below

General Fund Unrestricted

Receipts	2022	2021
Regular giving	73,391	74,506
Tax reclaimed (2)	8,398	12,698
Contributions to church expenses	665	95
Legacies or Gifts in memory	350	220
Rental income – church building	5,317	9,674
Rental income – manse (7)	2,196	18,174
Donations and Grant	638	
Other income (3)	2,003	2,831
	<u>92,958</u>	<u>118,197</u>
Payments		
Ministry & Mission (4)	25,127	3,790
Church Management, admin etc	56,417	40,544
Donations by the Church (5)	10,245	11,130
	<u>91,789</u>	<u>55,464</u>
Excess of Receipts over Payments	1,169	62,733
Transfer to Communion Fund	(399)	(1,888)
Transfer to Fees Fund	0	(13,000)
Transfer from Pension Deficit Fund	20,259	0
Transfer from Other Activities fund		579
Balance at start of year	290,793	242,365
Balance at end of year	<u>311,822</u>	<u>290,793</u>

A fuller analysis of the payments from the General Fund by activity can be found in note (7).

Pension Deficit Fund Designated note (8)

A fund for the costs of meeting the pension deficit payments to be paid to the Baptist Pension Scheme under the Recovery Plan, originally established at the end of 2017. At end 2021, the balance was expected to be used for future payments until June 2026. However, from August 2022 the payments were reduced to £1pm – see Report and note 8. At the end 2022 the balance of the Pension Deficit Fund was transferred to the General Fund.

	2022	2021
Payments		
Deficit payments made	2,777	4,686
Excess of Receipts over Payments	(2,777)	(4,686)
Transfer to General Fund	20,259	
Balance at start of year	23,036	27,724
Balance at year end	0	23,036

Building Refurbishment Fund Designated

A fund to cover the expected costs of building work (to manse and Church building) which has been planned but had not yet taken place.

	2022	2021
Payments		
Expenditure on buildings	47	41,548
Excess of Receipts over Payments	(47)	(41,548)
Transfer from General Fund		
Balance at start of year	5,851	47,399
Balance at year end	5,804	5,851

Other Church Activities Fund Designated

Two Church organisations receive money and make payments and this is shown separately. In addition, there are payments for Little Footsteps equipment and materials within the General Fund

	2022	2021
Receipts		
Women's Own	938	361
Little Footsteps	141	0
Total receipts	1079	361
Payments		
Women's Own	577	611
Little Footsteps	50	0
Total payments	627	611
Excess of Receipts over Payments	452	(250)
Transfer to General Fund from Kingfisher Babies and Toddlers and Monday nights		(579)
Balance at start of year	415	1,244
Balance at year end	867	415

Fees Fund Designated

A fund, established in 2021, for payment of college fees of a minister in training (a former member).

	2022	2021
Payments		
Payment of fees made	2,946	5,922
Excess of Receipts over Payments	(2,946)	(5,922)
Transfer from General Fund		13,000
Balance at start of year	7,078	0
Balance at year end	4,132	7,078

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way. Previously this was called the Agency Fund.

	2022 received	2022 paid	End 2022 balance
Baptist Missionary Society – Ukraine	3,807	3,807	0
Baptist Missionary Society	290	456	(166)
Foodbank	130	230	(100)
Home Mission	176	183	2
Thank offering 2022	1,094	700	394
Josh Waldock training	125	125	0
	<u>5,622</u>	<u>5,501</u>	<u>130</u>

	2021 received	2021 paid	End 2021 balance
Baptist Missionary Society – Op Agri	246	246	0
Baptist Missionary Society	315	322	0
Foodbank	320	320	0
Home Mission	320	311	9
Josh Waldock training	500	500	0
	<u>1,701</u>	<u>1,699</u>	<u>9</u>

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at his discretion. In the pastoral vacancy, these decisions were made by the Church Secretary.

	2022	2021
Receipts		
Giving (inc Gift Aid)	25	125
	<hr/> 25	<hr/> 125
Payments		
Support given	425	2,011
	<hr/> 425	<hr/> (2,011)
Excess of Receipts over Payments	(400)	(1886)
Transfer from General Fund	399	1888
Balance at start of year	1	0
Balance at year end	<hr/> 0	<hr/> 1

Statement of Assets and Liabilities

	2022	2021
Bank accounts		
Instant Access	68,077	73,656
Notice – 60 day	83,945	83,521
Notice – 1 year or over	169,866	169,590
Other activities accounts	281	281
Cash	586	134
	<hr/>	<hr/>
	322,755	327,183

Represented by

	2022	2021
Unrestricted funds		
General Fund	311,822	290,793
Pension Deficit Fund	0	23,036
Building Refurbishment Fund	5,804	5,851
Fees Fund	4,132	7,078
Other Church Activities Fund	867	415
Restricted funds		
Communion Fund	0	1
Receipts to Forward Fund	130	9
	<hr/>	<hr/>
	322,755	327,183

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the London Baptist Property Board Limited)

Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,423,608 (insurance amount)
(£2,197,287)

Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £390,342 (insurance amount)
(£353,891)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £188,046 (insurance amount)
(£168,500)
- a minibus with an estimated value of £500 (£500)

At 31 December 2022, a Gift Aid claim of £4,570 had been made but had not been paid by HMRC. It was received on 5 January 2023. £150 is due to other charities.

At 31st December 2022, the Church held £396 which was due to other charities and a liability to make pension scheme deficit payments of £1 per month.

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** for 2022, £4,570 of Gift Aid that was normally been received was not received until 5 January 2023, and will be included in 2023 accounts.

3. Other Income comprises

	2022	2021
Donations for Minibus	163	91
Interest	1,828	2,675
Sale of books	10	65
Fees	2	
	<u>2,003</u>	<u>2,831</u>

- 4. Payments / Ministry & Mission** – Salaries, employer NI and pension costs of Minister and Administrator and the cost of external Support for Youth activities.
- 5. Donations by the Church** . Gifts were made to the following:-

	2022	2021
Baptist Missionary Society	1,920	2,700
Home Mission inc Eastern Baptist Association	3,210	4,030
Brentwood Schools Christian Worker Trust	1,800	1,800
Christians Against Poverty (Brentwood)	1,800	1,800
TEAR fund	1,000	450
Compassion Uk	100	350
London City Mission	100	0
Love Purfleet	100	0
Leprosy Mission	100	0
Community Heartbeat	115	0
	<u>10,245</u>	<u>11,130</u>

6. Detail of payments by the church

	2022	2021
Minister's salary, pension (7)	11,244	710
Minister's expenses	6,612	0
Children/Youth Worker's salary		0
Children/Youth Worker's expenses		0
External support for Youth activities	3,355	3,080
Cleaning	5,150	5,664
Administrator's salary	10,528	
Utilities	6,690	6,828
Speakers' fees	2,213	1,768
Insurance	2,737	2,049
Church repairs & maintenance	2,687	8,934
Manse repairs & maintenance (7)	17,060	3,095
Printing & Copying	516	709
Youth/family church	183	256
Administration costs	5,276	6,544
Minibus	1,530	913
Outreach	684	327
Equipment	1,315	1,410
Moderator	847	1,466
Donations from the Church (5)	10,245	11,130
Sundries		0
Sundries gifts	1,991	403
Training	100	0
Resources/Books	35	138
Bible notes purchased	13	38
Little Footsteps	394	
Foodbank	387	
	<u>91,789</u>	<u>55,464</u>

7. In 2021 and until 1 September 2022, minister's salary and pension were the costs of an Interim Member of the pension scheme.

In 2022, manse income and manse repairs both include £90 paid for repairs arranged by the letting agents at the request of the church. This was deducted from the money received by the letting agents before it was paid to the church. Fees and costs of £156 contractually due to the letting agents for their services were also deducted from the rent before it was paid to the church but are not included in these accounts. In 2021, the corresponding figures were £600 and £3,672.

8. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022

9. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities.

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation.

No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S. V. De Boo

Shaun De Boo
Chartered Accountant

Address: 40 Sebastian Avenue,
Shenfield,
Essex,
CM15 8PW

Date: ***17 September 2023***

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Accounts

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2021



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

Bryan Dedman

Bryan Dedman – Church Secretary

29 August 2022
Date

Trustees Jenny Baldwin (to 31 July 2021)
Bryan Dedman
Brian Garner (from 25 February 2021)
Ruth McMahon
David Moore (to 31 December 2021)
Nicholas Tavener

Address 91 Kings Road,
Brentwood,
Essex,
CM14 4DR

**Independent
Examiner** Shaun De Boo
Chartered Accountant

Annual Report

Church Objectives

The Church operates under its own Constitution and is a member of the Baptist Union of Great Britain and the Eastern Baptist Association. It is also a charity registered with the Charity Commission in England and Wales.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle which is: -

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who died for our sins according to the Scriptures; was buried, and rose again on the third day.
3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Organisational Structure

The Church is administered by the Managing Trustees who, during 2021, were the deacons, secretary and treasurer as elected by the Church membership in accordance with the Church Constitution. During 2021 the church was in a pastoral vacancy, although a new minister, the Rev Sean Fountain, will be inducted in September 2022.

The Trustees hold a monthly meeting and usually a meeting of all Church members is held every two months. Since March 2020, the Trustees have mainly met online with occasional in-person meetings, particularly when interviewing prospective ministers. Likewise, in 2021 members meetings have been via Zoom.

During the time of pastoral vacancy the Trustees and others have continued to work together to ensure that the work of Brentwood Baptist Church continues, albeit with considerable differences caused by the Covid-19 pandemic.

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship which has continued either on-line and/or in the building through 2021.

Sunday morning services have been held in the building from the time when it was possible to re-open but also we have continued to broadcast them online "live" using Zoom to enable those who are unable, or would prefer not to be in a large congregation, to participate. We are pleased that some new attendees have joined in both formats. Services have usually been led by members of the Church with either visiting preachers or (less frequently) speakers from within the membership. There is now usually a full children's programme during the 10.30am service for ages 0-14 years which runs concurrently with the service.

Weekly prayer meetings have also been maintained with Zoom.

In addition, considerable effort has been made to keep in touch with, and support, all involved in the church as much as is feasible. Where necessary, practical help has been provided. As well as the links arranged through the church, there has been much support provided informally.

The main youth activity outside of our Family Church, which are usually held on Sunday mornings, is the Monday night club. The Hub is for school years 1 to 6 and includes refreshments, games, arts and crafts, and Bible stories and discussion. The Red Balloon Foundation has assisted the church in providing these Monday evening activities for children.

“Women's Own” is a group of ladies who regularly meet on a Tuesday afternoon at 2.30 pm in our Kings Hall for fellowship, worship and mutual encouragement. It has been possible this year to belatedly celebrate the Centenary of this group with tea at a local hotel. Regular weekly meetings have recommenced and Christmas dinner at a local Country Club was enjoyed by members.

The Church has continued its involvement with Churches Together in Brentwood and church members are involved with Brentwood Schools Christian Worker Trust (BSCWT) and Brentwood Foodbank. The church continued its financial support for BSCWT and the Brentwood group of Christians Against Poverty, as well as the Home Mission of the Baptist Union and BMS World Mission. We are linked with two BMS medical missionaries in northern Chad.

Some activities have not recommenced, including Kingfishers Babies & Toddlers . This is a meeting place for all those who have care of a child under 5 - those who attend include mums, dads, grandmas, grandads, childminders and nannies but this activity has not re-started due to lack of volunteers. Subsequently, volunteers have come forward and a new group, Little Footsteps, is expected to start in September 2022. .

During 2021, the church agreed to support the training of a former church member, now minister in training at Farnborough Baptist Church, including the payment of college fees at Spurgeon’s College.

During 2021 the Trustees worked to identify and, with the Church membership, appoint the person God wants to lead the church. This process was delayed by the restrictions associated with Covid-19. In April 2022, the church called Rev Sean Fountain to be its next minister, by a 100% vote at the relevant meeting. The call was accepted and we look forward to the new ministry starting in September 2022.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wishes to attend. Through our work we are providing a benefit to the public through: -

- The provision of church buildings and worship services.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible.
- Providing open community events.
- Providing comfort to the bereaved and less able.

As well as the limited use of the church building noted above, some external users of the building continued meeting when possible under the restrictions – notably Kingfisher’s Pre-school continued to meet throughout 2021 (although it subsequently closed in July 2022).

Premises

Work on the front of the building started in April 2021 and has been almost totally completed giving improved accessibility. During review of the plans by Fire Service staff, it was noted that we should enhance the fire escape at the other end of the main meeting area. That exit was widened and new doors provide improved exit from the building .

A review of the main church building was undertaken. No immediate work was recommended but proposals made for a programme of review and potential refurbishment over the next 5 years.

Financial review

The financial outcome for the year was dominated by the impact of the building work, by the vacancies for minister and administrator and the impact of covid-19 restrictions on activities. Overall, receipts totalled £120,384 and payments totalled £111,941.

General Fund receipts were £118,197 and payments were £55,464 so there was a surplus before transfers of £62,733. After transfers the General Fund was £290,793 at year end. Standing orders and similar payments have been substantially maintained. Since the church re-opened, attendees have been able to donate on site. There was significant income from rental of the manse but rental income from outside parties using the church building has not returned to pre-pandemic levels. The pandemic has continued to affect activities and costs – mainly reductions across a wide range of headings.

The Building Refurbishment Fund was largely used – the small amount of remaining work should be covered by the remaining balance.

Payments of £4,686 were made from the Pension Deficit Fund. At end 2021, the Trustees expected that these payments would continue until mid-2026 at the same or an increased level and the fund balance was intended to cover such payments. However, at the end of July 2022, the Trustees of the Baptist Pension Scheme advised that they had signed an agreement with an insurance company to secure the DB Plan members pension benefits. Subject to certain expectations being met, the payments from August 2022 onwards will be reduced to £1 pm. The Church Trustees expect that by end 2022 the balance of the Pension Deficit Fund will be transferred to the General Fund which will then bear the £1pm cost.

The church is supporting the training of a former church member including payment of college fees. £13,000 was set aside in a new Fees Fund for this purpose of which £5,922 was spent in 2021.

Use of the Communion Fund was again higher than in previous years. At year end, a transfer from the General Fund ensured the year-end balance is (almost) zero. The Trustees expect that a significant transfer from the General Fund will be needed in 2022.

There were reduced receipts and payments for the Other Activities Fund as there was reduced activity by the relevant organisations.

The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £30,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £290,793 is sustainably in excess of this. This has arisen primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years, and particularly once a minister is in place.

While there have been impacts on the receipts (and payments) of the church as a result of Covid -19, the Trustees continue to expect to be able to meet payments as they fall due.

Accounts for 2021

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	118,197	55,464
Pension Deficit Fund	0	4,686
Building Refurbishment Fund	0	41,548
Other Activities Fund	361	611
Fees Fund	0	5,922
Restricted funds		
Communion Fund	125	2,011
Receipts to Forward Fund	1,701	1,699
Total for 2021	120,384	111,941

Details for each fund and comparatives for 2020 are shown below

General Fund Unrestricted

Receipts	2021	2020
Regular giving	74,506	71,004
Tax reclaimed (2)	12,698	22,615
Contributions to church expenses	95	722
Legacies or Gifts in memory	220	1,000
Rental income – church building	9,674	8,977
Rental income – manse (7)	18,174	15,456
Other income (3)	2,831	3,242
	118,197	123,016
Payments		
Ministry & Mission (4)	3,790	5,751
Church Management, admin etc	40,544	27,517
Donations by the Church (5)	11,130	13,857
	55,464	47,125
Excess of Receipts over Payments	62,733	75,891
Transfer to Communion Fund	(1,888)	(429)
Transfer to Fees Fund	(13,000)	0
Transfer to Building Redevelopment Fund	0	(15,000)
Transfer from Pension Deficit Fund	0	17,174
Transfer from Other Activities fund	579	0
Balance at start of year	242,365	164,729
Balance at end of year	290,793	242,365

A fuller analysis of the payments from the General Fund by activity can be found in note (7).

Pension Deficit Fund Designated note (8)

A fund for the costs of meeting the pension deficit payments to be paid to the Baptist Pension Scheme under the Recovery Plan, originally established at the end of 2017. At end 2021, the balance was expected to be used for future payments until June 2026. However, from August 2022 the payments are expected to be reduced to £1pm – see Report and note 8. The Trustees expect that by end 2022 the balance of the Pension Deficit Fund will be transferred to the General Fund.

	2021	2020
Payments		
Deficit payments made	4,686	3,453
Excess of Receipts over Payments	(4,686)	(3,453)
Transfer to General Fund		(17,174)
Balance at start of year	27,724	48,351
Balance at year end	23,036	27,724

Building Refurbishment Fund Designated

A fund to cover the expected costs of building work (to manse and Church building) which has been planned but had not yet taken place.

	2021	2020
Payments		
Expenditure on buildings	41,548	11,601
Excess of Receipts over Payments	(41,548)	(11,601)
Transfer from General Fund		15,000
Balance at start of year	47,399	44,000
Balance at year end	5,851	47,399

Other Church Activities Fund Designated

Three Church organisations receive money and make payments and are shown separately.

	2021	2020
Receipts		
Kingfisher Babies and Toddlers	0	68
Women's Own	361	275
Monday night children and youth activities	0	0
Total receipts	361	343
Payments		
Kingfisher Babies and Toddlers	0	43
Women's Own	611	280
Monday night children and youth activities	0	0
Total payments	611	323
Excess of Receipts over Payments	(250)	20
Transfer to General Fund from Kingfisher Babies and Toddlers and Monday nights	(579)	0
Balance at start of year	1,244	1,224
Balance at year end	415	1,244

Fees Fund Designated

A fund, established in 2021, for payment of college fees of a minister training (a former member).

	2021	2020
Payments		
Payment of fees made	5,922	0
Excess of Receipts over Payments	(5,922)	0
Transfer from General Fund	13,000	0
Balance at start of year	0	0
Balance at year end	7,078	0

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way. Previously this was called the Agency Fund.

	2021 received	2021 paid	End 2021 balance
Baptist Missionary Society – Op Agri	246	246	0
Baptist Missionary Society	315	322	0
Foodbank	320	320	0
Home Mission	320	311	9
Josh Waldoek training	500	500	0
	<u>1,701</u>	<u>1,699</u>	<u>9</u>

	2020 received	2020 paid	End 2020 balance
Baptist Missionary Society – Op Agri	1,490	1,490	0
Baptist Missionary Society	191	175	7
Baptist Missionary Society – Relief	214	214	0
Foodbank	119	119	0
Home Mission	254	261	0
Samaritans Purse	10	10	0
Thank offering 2019 (delayed until 2020)*	118	0	0
Floods appeal*	50	0	0
	<u>2,446</u>	<u>2,269</u>	<u>7</u>

*The delay in making the Gift Aid claims, described in note 2, means that Gift Aid for some payments was not available before 2019 year end. Nonetheless the payments made that year included the amounts of this Gift Aid, so there were negative balances in relation to the causes shown. These were covered when the Gift Aid was received in 2020.

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at their discretion. In the pastoral vacancy, these decisions are currently made by the Church Secretary. In 2020, this included a receipt from Brentwood Borough Council for acting as a Community Hub during the pandemic and repayment of the same.

	2021	2020
Receipts		
Giving (inc Gift Aid)	125	3,036
Grant from Brentwood Council	0	500
	<hr/> 125	<hr/> 3,536
Payments		
Support given	2,011	3,465
Repayment of council grant	0	500
	<hr/> (2,011)	<hr/> 3,965
Excess of Receipts over Payments	(1886)	(429)
Transfer from General Fund	1888	429
Balance at start of year	0	
Balance at year end	<hr/> 1	<hr/> 0

Statement of Assets and Liabilities

	2021	2020
Bank accounts		
Instant Access	73,656	65,148
Notice – 60 day	83,521	70,362
Notice – 1 year	169,590	181,987
Other activities accounts	281	962
Cash	134	282
	<hr/>	<hr/>
	327,183	318,740

Represented by

	2021	2020
Unrestricted funds		
General Fund	290,793	242,365
Pension Deficit Fund	23,036	27,724
Building Refurbishment Fund	5,851	47,399
Fees Fund	7,078	0
Other Church Activities Fund	415	1,244
Restricted funds		
Communion Fund	1	0
Receipts to Forward Fund	9	7
	<hr/>	<hr/>
	327,183	318,740

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the London Baptist Property Board Limited)

Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,197,287 (insurance amount)
(£2,175,532)

Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £353,891 (insurance amount)
(£350,387)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £168,500 (insurance amount)
(£168,500)
- a minibus with an estimated value of £500 (£500)

At 31st December 2021, the Church had a liability to make pension scheme deficit payments of £21,397, calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions. The Pension Deficit Fund is higher than this as it includes an allowance for the assumed increase in payments. As outlined in the Report and note (8) these payments are now expected to total £2,821. The Trustees expect that by end 2022 the balance of the Pension Deficit Fund will be transferred to the General Fund which will then bear the £1pm cost.

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** in 2020, £10,000 of Gift Aid was received which would normally have been claimed in 2019.

3. Other Income comprises

	2021	2020
Use for Minibus	91	25
Interest	2,675	3,148
Sale of books	65	69
	<u>2,831</u>	<u>3,242</u>

- 4. Payments / Ministry & Mission** – Salaries and employer NI and pension costs of Minister, Administrator and Children's and Youth worker and the cost of external Support for Youth activities.
- 5. Donations by the Church** . Gifts were made to the following:-

	2021	2020
Baptist Missionary Society	2,700	2,800
Home Mission inc Eastern Baptist Association	4,030	4,530
Brentwood Schools Christian Worker Trust	1,800	1,800
Christians Against Poverty	1,800	1,800
TEAR fund	450	0
Compassion Uk	350	0
Brentwood Foodbank	0	500
Open doors	0	200
Manna Meals	0	500
Hopetowns	0	500
Samaritans Purse	0	500
Community Heartbeat	0	328
Mission Aviation Fellowship	0	200
Reach Across (UK)	0	200
	<u>11,130</u>	<u>13,858</u>

6. Detail of payments by the church

	2021	2020
Minister's salary, pension (7)	710	360
Minister's expenses	0	0
Children/Youth Worker's salary	0	0
Children/Youth Worker's expenses	0	0
External support for Youth activities	3,080	5,160
Cleaning	5,664	5,454
Administrator's salary		231
Utilities	6,828	6,052
Speakers' fees	1,768	1,509
Insurance	2,049	1,939
Church repairs & maintenance	8,934	2,173
Manse repairs & maintenance (7)	3,095	797
Printing & Copying	709	652
Youth/family church	256	120
Administration costs	6,544	3,966
Minibus	913	1,009
Outreach	327	50
Equipment	1,410	2,210
Moderator	1,466	1,297
Donations from the Church (5)	11,130	13,858
Sundries	0	0
Sundries gifts	403	100
Training	0	0
Resources/Books	138	100
Bible notes purchased	38	83
	<u>55,464</u>	<u>47,125</u>

7. In 2020 and 2021, minister's salary and pension were the costs of an Interim Member of the pension scheme.

In 2021, manse income and manse repairs both include £600 paid for repairs arranged by the letting agents at the request of the church. This was deducted from the rent received by the letting agents before the rent was paid to the church. Fees and costs contractually due to the letting agents for their services were also deducted from the rent before it was paid to the church but are not included in these accounts (£3,672).

In 2020 the corresponding figures were £569 and £4,731.

8. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022.

Under the Schedule of Contributions, the church made a monthly payment in respect of the DB scheme deficit, in 2022 before August of £396.25, which was expected to increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresaw these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities was calculated as the then current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £21,397 as at 31st December 2021.

The Church had been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20 December 2021 was £53,900.

However, at the end of July 2022, the Trustees of the Baptist Pension Scheme advised that they had signed an agreement with an insurance company to secure the DB Plan members pension benefits. Subject to certain expectations being met, the payments from August 2022 onwards will be reduced to £1 pm. Thus, the payments after 1 January 2022 are expected to be £2,821.

9. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities. No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S V DeBoo

Shaun De Boo
Chartered Accountant

Address: 40 Sebastian Avenue,
Shenfield,
Essex,
CM15 8PW

Date: *30 August 2022*

BRENTWOOD BAPTIST CHURCH

England & Wales - Charity number 1130944

Accounts

Brentwood Baptist Church

Annual Report and Accounts
For the year ending 31st December 2020



Registered Charity No. 1130944

Approved by the Trustees and signed on their behalf by:

B J Dedman

Bryan Dedman – Church Secretary

May 7th, 2021

Date

Trustees

Jenny Baldwin
Christopher Cundy (to 31 December 2020)
Bryan Dedman
Brian Garner (from 25 February 2021)
Ruth McMahon
David Moore
Kevin Rayfield (from 1 January 2020 to 23 June 2020)
Nicholas Tavener

Address

91 Kings Road,
Brentwood,
Essex,
CM14 4DR

**Independent
Examiner**

Shaun De Boo
Chartered Accountant

Annual Report

Church Objectives

The Church operates under its own Constitution and is a member of the Baptist Union of Great Britain and the Eastern Baptist Association. It is also a charity registered with the Charity Commission in England and Wales.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is a member of Churches Together in Brentwood and as a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle which is: -

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who died for our sins according to the Scriptures; was buried, and rose again on the third day.
3. That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Organisational Structure

The Church is administered by the Managing Trustees who, during 2020, were the deacons, secretary and treasurer as elected by the Church membership in accordance with the Church Constitution. The Trustees hold a monthly meeting and usually a meeting of all Church members is held every two months. Since March, the Trustees have met online and members have joined on-line gatherings rather than formal meetings: this was necessary due to Covid-19 and the associated restrictions. An important change to the church's constitution was made in December 2020, whereby meetings held, with appropriate procedures, using "suitable electronic means" such as Zoom are now a valid way of holding meetings of Church members.

At the present time the Church is without a minister and the Trustees are working to identify and, with the Church membership, appoint the person God wants to lead the church. This process was delayed by the restrictions associated with Covid-19 from March to the end the year, with periods when the process has been paused. The change to the Church constitution may make this process easier.

During this time of pastoral vacancy the Trustees and others have continued to work together to ensure that the work of Brentwood Baptist Church continues, albeit with considerable differences under Covid-19 restrictions.

Review of Activities

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Usually and in the early part of 2020, these took place at 10.30am on Sunday mornings, once a month on Sunday afternoons and at other times for Christian Festivals and special events. There is usually a full children's programme during the 10.30am service for ages 0-14 years which runs concurrently with the service.

The restrictions due to Covid 19 in various forms at different times, have had a major impact on the activities that the Church has been able to undertake. Since March, Sunday morning services have been held online “live” using Zoom and we are pleased that some new attendees have joined us during this period. When possible, socially distanced participation at Sunday morning services on Zoom has been arranged at the church building for a limited number, who might otherwise not have been able to participate. These services have been led by members of the Church with either visiting preachers or (less frequently) speakers from within the membership. Sunday morning activities for children were curtailed but materials were provided for use at home.

Weekly prayer meetings have also been maintained with Zoom.

In addition, considerable effort has been made to keep in touch with, and support, all involved in the church as much as is feasible. Where necessary, practical help has been provided (mainly shopping). As well as the links arranged through the church, there has been much support provided informally.

Details of other regular activities are given below.

The main youth activities outside of our Family Church, usually held on Sunday mornings, are the Monday night clubs. The Hub is for years 1 to 6 and the Club for year 7 onwards. Both start with refreshments, followed by a time of games, arts and crafts, and Bible stories and discussion.

Red Balloon Foundation has assisted the church in providing these Monday evening activities for children – initially meetings at the church. Covid 19 restrictions from March inevitably disrupted these activities. When possible, physical meetings were held respecting the guidelines at the time. At other times meetings had to be online. Regrettably, the numbers involved in the Club reduced to the level where it was no longer realistic to meet. We hope to restart this after summer 2021



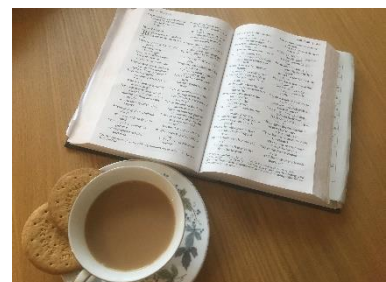
Kingfishers Babies & Toddlers is a meeting place for all those who have care of a child under 5 - those who attend include mums, dads, grandmas, grandads, childminders and nannies. Meetings were held until mid-March.

For much of the morning there are plenty of toys out for the children to play with, while tea and coffee are served for the adults with opportunities to chat and make new friends. Towards the end of the morning the toys are packed away and drinks and breadsticks offered to the children, and then there is a little sing song to finish with.

Aside from Children’s and Youth Activities Brentwood Baptist Church has midweek groups which cater for adults.

There are several groups that meet in homes during the week for Bible study and prayer. Informal contact amongst these groups has been maintained but in general the meetings were discontinued.

Oasis is an opportunity for our church to open its doors to all who wish to come from our local community on a Friday between 12 noon and 1.30p.m. for coffee, tea, biscuits or to bring their own lunch, and share the company of others. Some people have joined in various activities at Church including the Carols by Candlelight Service. It has not been possible for Oasis to meet since mid-March although contact has been maintained with some who come.





The “Women's Own” is a group of ladies who regularly meet on a Tuesday afternoon at 2.30pm in our Kings Hall for fellowship and mutual encouragement. Regular meetings at the start of the year were possible but, due to Covid 19 and associated restrictions, the other regular events such as an annual outing to the seaside, spring lunch, garden tea parties, Christmas dinner were not possible and unfortunately, it has not been feasible to continue by Zoom. It was very disappointing that events to celebrate the 100-year anniversary of Women’s Own could not be held, although the event was marked with a

focused Sunday morning service and a celebratory meal is intended when the present situation is resolved.

We were able to hold informal services at Douglas Matthew House, a sheltered housing complex, once a month, on 2 occasions at the start of the year. Douglas Matthew House is one of our Church's close neighbours in Kings Road. The services comprise a time of praise, a short 'thought for the day' and time to share prayer needs and are followed by tea and cakes. We value the privilege of having this facility which gives another opportunity of sharing God's love in our Community and giving spiritual encouragement to people who would not otherwise be able to attend a church service.

Public Benefit

Having regard for the Charity Commission's guidance on public benefit, all our activities are open to anyone who wishes to attend. Through our work we are providing a benefit to the public through: -

- The provision of church buildings and worship services.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Carrying out, as a practical expression of religious beliefs, opportunities to support, encourage and walk with varying age groups through friendship and practical help where possible.
- Providing open community events.
- Providing comfort to the bereaved and less able.

Within the limitations of the Covid-19 restrictions, these activities have been continued, as described above.

As well as the limited use of the church building noted above, some external users of the building have continued meetings when possible under the restrictions – notably Kingfisher’s Pre-school have continued to meet since Easter.

The church has been one of Brentwood Council’s community hubs and has provided help in the early part of the restrictions to a small number of local residents whose needs have been notified to the church.

Financial review

The financial outcome for the year was dominated by the impact of Covid 19 restrictions and (again) by the ministerial vacancy. Although presenting challenges, the vacancy has a positive financial effect as the manse is let as well as the costs of a minister being absent. During the year, there was a change in tenants in the manse; this change (including a gap in occupation) reduced receipts from letting the manse.

Standing orders and similar payments have been substantially maintained. Since March, it has not been possible to receive money through collections at services – some of this has been contributed by cheque but it has not been possible to claim Smaller Donations Gift aid. Gift aid received was abnormally high as it included £10,000 that would normally have been received in 2019. Restrictions on use of the building reduced rental income.

The Covid-19 restrictions affected costs – mainly reductions across a wide range of headings. We increased donations to Baptist causes and those addressing the impact of Covid 19. In addition, we were without an Administrator during the year.

General Fund receipts were £123,016 and payments were £47,125 so there was a surplus before transfers of £75,891. After transfers the General Fund was £242,365 at year end.

The Building Refurbishment Fund was partially used. A new projector and new screens in the sanctuary were installed in February 2020. They have been much appreciated by those present in the building for Zoom services. Progress with the improvement to the frontage of the church building on Kings Road, in particular access, was slowed by the impact of Covid-19 restrictions. Planning and building permission for the preferred option have been obtained and a preferred contractor instructed. Work started in April 2021. During review of the plans by Fire Service staff, it was noted that we should enhance the fire escape at the other end of the main meeting area. Consequently £15,000 was transferred to the fund from the General Fund for this work.

Payments of £3,453 were made from the Pension Deficit Fund. There has been a reduction in the period of time over which these payments are expected, following the latest actuarial valuation. Consequently £17,174 was transferred to the General Fund. Payments were halved in the second half of the year, as a general measure for all contributing churches, to reflect the financial pressure on some churches.

Use of the Communion Fund was much higher than previous years. A substantial part of this was the result of payments from the fund for purchases of shopping for those isolating, when these were arranged by the church. Almost all was reimbursed, increasing receipts. At year end, a transfer from the General Fund ensured the year end balance is zero. The Trustees expect that greater transfers from the General Fund may be needed in 2021.

There were reduced receipts and payments for the Other Activities Fund as there was reduced activity by the relevant organisations.

Overall, receipts totalled £129,341 and payments totalled £68,736. The Trustees are grateful for the financial support of the church members and attendees as well as their significant contributions in many other ways.

Reserves Policy

The Trustees have a policy to maintain a reserve of £30,000 in unrestricted funds in case of an unexpected significant expenditure or a significant reduction in receipts. This policy objective has been met.

The General Fund balance of £242,365 is sustainably in excess of this. This has arisen primarily during the ministerial vacancy with its cost savings and receipts from renting the manse. The Trustees expect that this excess will be utilised in the work of the church in coming years, in particular once a minister is in place.

While there have been impacts on the receipts (and payments) of the church through the impact of Covid restrictions, the Trustees continue to expect to be able to meet payments as they fall due.

Accounts for 2020

(All figures in £)

Summary of Receipts and Payments (pre-transfers)

	Receipts	Payments
Unrestricted funds		
General Fund	123,016	47,125
Pension Deficit Fund		3,453
Building Refurbishment Fund		11,601
Other Activities Fund	343	323
Restricted funds		
Communion Fund	3,536	3,965
Receipts to Forward Fund	2,446	2,269
Total for 2020	129,341	68,736

Details for each fund and comparatives for 2019 are shown below

General Fund Unrestricted

Receipts	2020	2019
Regular giving	71,004	82,702
Tax reclaimed (2)	22,615	5,990
Contributions to church expenses	722	2,914
Legacies or Gifts in memory	1,000	
Rental income – church building	8,977	13,401
Rental income – manse (8)	15,456	19,590
Other income (3)	3,242	2,820
	123,016	127,420
Payments		
Ministry & Mission (4)	5,751	28,081
Church Management, admin etc	27,517	39,379
Donations by the Church (5)	13,857	12,872
Soul Survivor (6)	0	816
	47,125	81,156
Excess of Receipts over Payments	75,891	46,264
Transfer to Communion Fund	(429)	(1,457)
Transfer to Building Redevelopment Fund	(15,000)	(15,429)
Transfer from Pension Deficit Fund	17,174	
Transfer from Other Activities fund		150
Balance at start of year	164,729	135,201
Balance at end of year	242,365	164,729

A fuller analysis of the payments from the General Fund by activity can be found in note (7).

Pension Deficit Fund Designated note (9)

A fund for the costs of meeting the pension deficit payments to be paid to the Baptist Pension Fund under the Recovery Plan, originally established at the end of 2017. The latest actuarial valuation has resulted in a decrease in the time period over which pension deficit payments are expected. The amount no longer required was transferred to the General Fund. Annual increases in line with increases in Minimum Pensionable Income are assumed at 3.2% pa from the start of 2021.

	2020	2019
Payments		
Deficit payments made	3,453	4,505
Excess of Receipts over Payments	(3,453)	(4,505)
Transfer to General Fund	(17,174)	
Balance at start of year	48,351	52,856
Balance at year end	27,724	48,351

Building Refurbishment Fund Designated

A fund to cover the expected costs of building work (to manse and Church building) which has been planned but had not yet taken place.

	2020	2019
Payments		
Expenditure on buildings	11,601	6,886
Excess of Receipts over Payments	(11,601)	(6,886)
Transfer from General Fund	15,000	15,429
Balance at start of year	44,000	35,457
Balance at year end	47,399	44,000

Other Church Activities Fund Designated

Two (three in 2019) Church organisations receive money and make payments and are shown separately.

	2020	2019
Receipts		
Kingfisher Babies and Toddlers	68	281
Women's Own	275	1,111
Monday night children and youth activities		270
Total receipts	343	1,662
Payments		
Kingfisher Babies and Toddlers	43	136
Women's Own	280	1,098
Monday night children and youth activities		257
Total payments	323	1,491
Excess of Receipts over Payments	20	171
Transfer to General Fund from Kingfisher Babies and Toddlers		(150)
Balance at start of year	1,224	1,204
Balance at year end	1,244	1,224

Receipts to Forward Fund Restricted

During the year the church receives money identified specifically for other charities or people which the church supports and for gratuities given by the members of the congregation. These are recorded separately and passed directly to the identified charity or person. The following amounts were received and passed on in this way. Previously this was called the Agency Fund.

	2020 received	2020 paid	End 2020 balance
Baptist Missionary Society – Op Agri	1,490	1,490	
Baptist Missionary Society	191	175	7
Baptist Missionary Society – Beirut Appeal	214	214	
Foodbank	119	119	
Home Mission	254	261	
Samaritans Purse	10	10	
Thank offering 2019	118		
Floods appeal	50		
	<u>2,446</u>	<u>2,269</u>	<u>7</u>

	2019 received	2019 paid	End 2019 balance
Baptist Missionary Society – Op Agri	50	50	
Baptist Missionary Society	379	388	(9)
Baptist Missionary Society – Relief	50	50	
Home Mission	197	190	7
Soul Survivor	1,733	1,733	
Thank offering 2018	1,171	1,171	
Thank offering 2019	968	1,086	(118)
Floods appeal	1,485	1,535	(50)
	<u>6,033</u>	<u>6,203</u>	<u>(170)</u>

The Thank Offering which would normally have been held in the last quarter of 2018 was held in the first quarter of 2019.

The delay in making the Gift Aid claims, described in note 2, means that Gift Aid for some payments was not available before 2019 year end. Nonetheless the payments made included the amounts of this Gift Aid, so there were negative balances in relation to the causes shown. These were covered when the Gift Aid was received in 2020.

Communion Fund Restricted

A restricted fund for use by the minister to support members of the congregation, and others, at their discretion. In the pastoral vacancy, these decisions are currently made by the Church Secretary. In 2020, includes receipt from Brentwood Borough Council for acting as a Community Hub during the pandemic and repayment of the same.

	2020	2019
Receipts		
Giving	3,036	306
Grant from Brentwood Council	500	
	<hr/> 3,536	<hr/> 306
Payments		
Support given	3,465	696
Repayment of council grant	500	
	<hr/> 3,965	<hr/> 696
Excess of Receipts over Payments	(429)	(390)
Transfer from General Fund	429	1,457
Balance at start of year		(1,067)
Balance at year end	<hr/> 0	<hr/> 0

Statement of Assets and Liabilities

	2020	2019
Bank accounts		
Instant Access	65,148	53,175
Notice – 60 day	70,362	52,630
Notice – 1 year	181,987	151,105
Other activities accounts	962	922
Cash	282	302
	<hr/> 318,740 <hr/>	<hr/> 258,134 <hr/>

Represented by

	2020	2019
Unrestricted funds		
General Fund	242,365	164,729
Pension Deficit Fund	27,724	48,351
Building Refurbishment Fund	47,399	44,000
Other Church Activities Fund	1,244	1,224
Restricted funds		
Communion Fund	0	0
Receipts to Forward Fund	7	(170)
	<hr/> 318,740 <hr/>	<hr/> 258,134 <hr/>

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the London Baptist Property Board Limited)

Church premises at Kings Road, Brentwood, CM14 4DR valued at £2,175,532 (insurance amount)
(£2,016,248)

Church manse at 16 Doddinghurst Road, Brentwood, CM15 9EH valued at £350,387 (insurance amount)
(£324,733)

The Church also owns

- fixtures, furniture and equipment in the Church building valued at £168,500 (insurance amount)
(£143,933)
- a minibus with an estimated value of £500 (£500)

The Church has a liability to make pension scheme deficit payments of £25,773 as at 31st December 2020, calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions. The Pension Deficit Fund is higher than this as it includes an allowance for the assumed increase in payments. Please see note (9).

NOTES TO THE ACCOUNTS

- 1. Basis of the accounts:** These accounts have been prepared on a 'receipts and payments' basis in accordance with section 133 of the Charities Act 2011.
- 2. Gift Aid:** in 2019, only one of the usual three claims in a year for Gift Aid refunds from HMRC were made. Approximately £10,000 of Gift Aid relating to gifts received up to 30 November 2019 had not been claimed at 31 December 2019, which would usually have been claimed within the year. It has been claimed, was received in April 2020 and is included in the accounts for 2020.

3. Other Income comprises

	2020	2019
Use for Minibus	25	221
Interest	3,148	2,533
Sale of books	69	66
	3,242	2,820

- 4. Payments / Ministry & Mission** – Salaries and employer NI and pension costs of Minister, Administrator and Children's and Youth worker and the cost of external Support for Youth activities.
- 5. Donations by the Church** . Gifts were made to the following:-

	2020	2019
Baptist Missionary Society	2,800	2,700
Home Mission inc Eastern Baptist Association	4,530	2,630
Brentwood Schools Christian Worker Trust	1,800	2,743
Christians Against Poverty	1,800	1,800
Brentwood Foodbank	500	500
Open doors	200	375
TEAR fund		750
Kaniki Trust		500
Bentley Baptist Church		500
Barnabas Fund		375
Manna Meals	500	
Hopetowns	500	
Samaritans Purse	500	
Community Heartbeat	328	
Mission Aviation Fellowship	200	
Reach Across (UK)	200	
	13,858	13,102

- 6.** The amount shown in General Fund payments in 2019 is for subsidies given to attend Soul Survivor and Warrior Camp.

7. Detail of payments by the church

	2020	2019
Minister's salary, pension (8)	360	0
Minister's expenses		0
Children/Youth Worker's salary		17,214
Children/Youth Worker's expenses		2,275
External support for Youth activities	5,160	210
Cleaning	5,454	3,770
Administrator's salary	231	10,657
Utilities	6,052	3,936
Speakers' fees	1,509	1,843
Insurance	1,939	1,962
Church repairs & maintenance	2,173	4,347
Manse repairs & maintenance (8)	797	225
Printing & Copying	652	1,447
Youth/family church	120	526
Administration costs	3,966	5,546
Minibus	1,009	3,314
Outreach	50	3,427
Equipment	2,210	5,078
Moderator	1,297	1,175
Donations from the Church (5)	13,858	12,872
Sundries		123
Sundries gifts	100	129
Training		14
Resources/Books	100	91
Bible notes purchased	83	151
Soul Survivor (6)		816
	<u>47,125</u>	<u>81,156</u>

8. In 2020, minister's salary and pension were the costs of an Interim Member of the pension scheme.

In 2020, manse income and manse repairs both include £569 paid for repairs arranged by the letting agents at the request of the church. This was deducted from the rent received by the letting agents before the rent was paid to the church. Fees and costs contractually due to the letting agents for their services were also deducted from the rent before it was paid to the church but are not included in these accounts (£4,731).

9. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £390, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £25,774 as at 31st December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £84,300.

10. Payment to trustees

Trustees were reimbursed for purchases made on behalf of the Church for Church activities. No other payments were made to the Trustees.

Independent examiner's report to the trustees of Brentwood Baptist Church

I report to the trustees on my examination of the accounts of the Brentwood Baptist Church (the Church) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

S V De Boo

Shaun De Boo
Chartered Accountant

Address: 40 Sebastian Avenue,
Shenfield,
Essex,
CM15 8PW

Date: *11 May 2021*