

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

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 (agreed by the Church Meeting 16 November 2023)

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.

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 Childrens' 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

	2023	2022
Receipts		
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

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. In 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. From August 2022 the payments were reduced to £1pm, which in 2023 was part of Personnel costs. At the end 2022 the balance of the Pension Deficit Fund was transferred to the General Fund.

	2023	2022
Payments		
Deficit payments made		2,777
Excess of Receipts over Payments		(2,777)
Transfer to General Fund		20,259
Balance at start of year		23,036
Balance at year end		0

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.

	2023	2022
Payments		
Expenditure on buildings	33,034	47
Excess of Receipts over Payments	(33,034)	(47)
Transfer from General Fund	35,000	
Balance at start of year	5,804	5,851
Balance at year end	7,771	5,804

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

	2023	2022
Payments		
Payment of fees made	3,405	2,946
Excess of Receipts over Payments	(3,405)	(2,946)
Transfer to General Fund	(727)	
Balance at start of year	4,132	7,078
Balance at year end	0	4,132

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	0
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	
	<u>555</u>	<u>25</u>
Payments		
Support given	1,219	425
	<u>1,219</u>	<u>425</u>
Excess of Receipts over Payments	(664)	(400)
Transfer from General Fund	664	399
Balance at start of year	0	1
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..

	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>
	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
	<u>5,622</u>	<u>5,501</u>	<u>130</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).

	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/> 299,099 <hr/>	<hr/> 322,755 <hr/>

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/> 299,099 <hr/>	<hr/> 322,755 <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 £2,619,920 (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/> 6,350	<hr/> 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/> 10,005	<hr/> 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

Date: *9 September 2024*

Shaun De Boo
Chartered Accountant
Shenfield, Essex