

PERRY RISE BAPTIST CHURCH

England & Wales · Charity number 1131199

Details

Status Registered

Legal form Other

Registered 2009-08-18

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

Contact

Address Perry Rise Baptist Church
Perry Rise
London
SE23 2QL

Phone 02086993581

Website www.perryrisebaptistchurch.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: 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.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£149,465	£111,884	-	-
2023-12-31	£132,989	£106,059	-	-
2022-12-31	£137,441	£78,426	-	-
2021-12-31	£125,262	£80,572	-	-
2020-12-31	£105,019	£84,685	-	-

Trustees

Name	Role	Appointed
ALFRED BLAIR		2012-06-28
Ajibola Franklin		2023-06-11
Alex Howells		2024-06-23
Carol Alexia Scott		2021-10-10
Dr Ben Onwochi		2022-05-29
ESAME OKWOCHE		2023-06-11
Esther Ulegede		2023-06-11
JEUNE PERSAUD		
Jade Noble		2023-06-11
Malcolm Jones		2022-05-29
NEIL SHERRINGHAM		2024-06-23
NEODA PENDLEY		2023-06-11
Rev Dan Boakye		2023-05-15
Sheila King		2022-05-29
Zarah Persaud Page		2022-05-29

PERRY RISE BAPTIST CHURCH

England & Wales - Charity number 1131199

Accounts

PRBC ANNUAL REPORT 2024

Perry Rise Baptist Church has as its Mission Statement – ‘We aim to be a place where Christ can be found and from which Christ can be taken into the community.’ This is worked out in practice through activities within the church, involvement with and support provided to our local community, and engagement with the wider Baptist family, nationally and internationally, and with other Christian and community bodies.

The Trustees (Leadership Team) – Minister, Church Secretary, Treasurer, Elders and Deacons, appointed by church members – are responsible as charity Trustees, and they have specific roles: Elders, whose primary responsibility is spiritual matters; and Deacons, who take the lead on practical and financial management of the church. Each group meets monthly, and the Leadership Team bimonthly. Sub-groups take responsibility for service planning, pastoral care, outreach, finance, buildings and administration. Newly appointed Elders and Deacons have an induction plan, with the provision of information on trustee roles and responsibilities, a calendar of meetings/events, and the offer of a Mentor – a more experienced Trustee who can assist with the induction and provide background information on ongoing matters. As well as regular meetings, the Leadership Team held a study day on the topic ‘Renewed to Serve’, led by the Rev Ian Stockhouse from Millmead Baptist Church.

During 2024, the Leadership Team sought to ensure the church supported our Minister and his family in providing services and support to our members and congregation. We supported Christians and communities locally, nationally and internationally, living out our verse for 2024: ‘Let the word of God dwell in you richly.’ (Col 3:16). All our activities are open to the community and the majority are free or very low cost as part of meeting public benefit.

Spiritually, the church holds weekly worship services led by worship leaders, musicians and singers, and includes Bible teaching and practical application of this. We have a Junior Church for children/young people, midweek Bible studies, prayer meetings, and a number of house groups meeting regularly to support the development and maintenance of people’s spiritual lives. For those unable to attend our services, services are streamed on our YouTube channel (PRBC 2020), and our Pastoral Care Team maintains contact with those who are housebound.

The church is actively involved in missions and community work, with our Minister and his wife representing us at the Baptist Union Assembly and reporting back. We have link missionaries who we support and who send regular updates. 12% of our donated income is given to home and overseas missions. Having paid off the cost of our kitchen refurbishment, our Thank Offering for 2024 was given in its entirety to the Leprosy Mission, London City Mission and Open Doors. We collect donations for the Lewisham Refugee & Migrant Network and Lewisham Foodbank, for whom we also provide storage, volunteers and space for weekly food distribution.

We were pleased to be asked to host the local World Day of Prayer event, and a now regular Christmas Community Concert, coordinated by our local Community Police Officer and involving a wide range of schools, community groups and individuals in a very well attended event. Again, we were the only church in the locality to hold a New

Year's Eve service, and so attracted a significant number of people. The church regularly hosts Alcoholics Anonymous, Foodbank and Photographic Society.

We have regular events, including healing communion services, Lent studies, month of prayer (June), Creche during the service, Painting for Pleasure, Baby Group, Aspire – for young people struggling with school, carers meeting/support, Bible studies and reading plans, bimonthly prayer walk, ladies social, church family lunches, spring cleaning, repairs and garden care sessions. There are also occasional events such as a church walk, Broadstairs trip, 'Welcome' tea for new attendees, garden tea party and ministry fair (to seek additional volunteers for church tasks).

External activities and roles included four members regularly visiting Pear Tree Care Home; Secretary of Churches Together in Sydenham and Forest Hill; Trustee of London Baptists, and Governor of Spurgeon's College. This has increased our knowledge and involvement in these groups.

In caring for our premises, the church site and our manse, the plan to sell the manse, located in a conservation area, and purchase a newer property for our Minister's family did not work out, and with agreement of the Minister's family we invested in maintenance and improvements to our current manse, including updated safety certificates, so they could move in. The age and maintenance needs of the property continue to provide a challenge.

The church premises included work done on the roof, major guttering refurbishment, safety certification, and alarm upgrade to a digital system. We hosted a Community Payback team – people who are repaying their debt to society for crimes committed by undertaking community work. They took on a range of tasks, including external and internal painting, gardening, tidying our rear garden and laying a path. We received a £250 grant of Wicks products, for which we are thankful.

Following the kitchen upgrade and expenditure on our manse, the next priority was determined to be the sanctuary lighting as replacement bulbs are no longer available. Quotes were obtained to upgrade the system. The sound system was also highlighted as needing an upgrade. New software for finance (Paxton) and worship (Easy Worship) was obtained and a number of our policy and procedure documents were updated.

We rely on volunteers, but struggle to adequately provide cover for our children's and young people's work; also premises maintenance and with any new initiatives we would like to commence, relying on the longstanding, and many retired, people who already commit a great deal to the work of the church. Our Treasurer and Cash Manager both gave 12 months' notice of retirement after many years of service.

Our membership remained constant and members and the congregation have continued to be generous and faithful in giving, enabling us to pay our way, despite significant increased costs. We are grateful for Gift Aid tax reclaims and for both regular and occasional hirings of rooms, the kitchen or whole premises to bring in welcome income. We give thanks to God for His love, care and provision for us.

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2024

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2024

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2024	2023
Receipts		£	£
Regular offerings		81,287.94	75,855.70
Thank Offering:			
donations	3,920.00		4,320.00
Gift Aid claimed	702.50		202.50
		4,622.50	4,522.50
Donations and other income	2	1,798.65	2,203.99
Gift Aid claimed for the General Fund		20,099.78	17,669.19
Bank interest		5,650.44	3,027.70
Contributions for use of premises:			
by Church Organisations	500.00		450.00
by others	18,187.20	18,687.20	13,418.00
			13,868.00
Raised for Other Causes:	3	17,318.86	15,841.81
		149,465.37	132,988.89
Payments			
Ministry	4	52,766.17	58,488.00
Mission	5	25,858.99	20,676.01
Upkeep of church premises	6	26,412.53	21,136.95
Administration	7	6,846.89	5,758.04
		111,884.58	106,059.00
Surplus for the year		37,580.79	26,929.89
deduct, Transfers to other funds	8	23,775.53	79,142.97
		13,805.26	-52,213.08
Balance brought forward		15,208.74	67,421.82
Balance carried forward		29,014.00	15,208.74

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2024	2023
	£	£
Receipts		
Donations ^a	0.00	20,658.05
Gift Aid claimed	0.00	1,761.25
Transfers In (Thank Offering)	0.00	4,522.50
Transfers In (General Fund)	0.00	19,215.88
	<u>0.00</u>	<u>46,157.68</u>
Payments		
Buildings Works	0.00	6,893.66
Supplies	0.00	12.22
Personal Loans ^a	0.00	60,500.00
	<u>0.00</u>	<u>67,405.88</u>
Surplus (deficit) for the year	0.00	-21,248.20
Balance brought forward	<u>0.00</u>	<u>21,248.20</u>
Balance carried forward	<u>0.00</u>	<u>0.00</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2024	2023
	£	£
Receipts		
Donations	0.00	200.00
Assigned from General Fund	1,886.15	1,655.02
	<u>1,886.15</u>	<u>1,855.02</u>
Payments		
Personal gifts & tributes	797.39	933.15
Payments to other causes	50.00	0.00
	<u>847.39</u>	<u>933.15</u>
Surplus (deficit) for the year	1,038.76	921.87
Balance brought forward	<u>1,864.65</u>	<u>942.78</u>
Balance carried forward	<u>2,903.41</u>	<u>1,864.65</u>

^a includes £10,000 donation from outerspace personal loans (2023)

ACCOUNTS OF CHURCH ORGANISATIONS

	2024			2023			
	Receipts £	Payments £	Def/Splus £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Girls' Brigade ^b	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Junior Church ^c	1,108.20	558.60	549.60	3,308.93	3,858.53	1,139.34	430.99
Painting for Pleasure ^d	594.00	569.28	24.72	617.94	642.66	542.00	607.95
The Fellowship ^e	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Together at One	0.00	0.00	0.00	201.57	201.57	0.00	0.00
	<u>1,702.20</u>	<u>1,127.88</u>	<u>574.32</u>	<u>4,128.44</u>	<u>4,702.76</u>	<u>1,681.34</u>	<u>1,038.94</u>

^b 2024: monies held for The Brigade £1283^c 2024: receipts include £1000 as per Note 5^d 2024: payments include contributions for Use of Premises^e 2024: monies held for The Fellowship £126.04

Painting
500.00

Total
500.00

Use of Premises

OTHER DESIGNATED FUNDS

	2024			2023			
	Rec/Trans £	Pay/Trans £	Def/Spl £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	20,000.00	0.00	0.00
Church & halls fabric ^f	26,000.00	24,180.65	1,819.35	1,096.51	2,915.86	1,000.00	4,429.08
Roof maintenance	3,500.00	12,500.00	-9,000.00	58,249.10	49,249.10	3,500.00	0.00
Manse fabric ^g	1,000.00	0.00	1,000.00	0.00	1,000.00	25,000.00	35,391.07
IT systems	2,523.98	188.50	2,335.48	1,310.00	3,645.48	6,926.73	9,503.48
Quinquennial survey 2015	300.00	0.00	300.00	4,225.00	4,525.00	300.00	0.00
Future Ministry ^h	0.00	25,000.00	-25,000.00	55,000.00	30,000.00	5,000.00	0.00
	<u>33,323.98</u>	<u>61,869.15</u>	<u>-28,545.17</u>	<u>139,880.61</u>	<u>111,335.44</u>	<u>41,726.73</u>	<u>49,323.63</u>

^f Lighting^g Refurbishment of manse for new minister(2023)^h Transfer from Future Ministry to Church & Hall Fabrics

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

<u>ASSETS</u>	2024	2023
	£	£
Bank and cash balances:		
Barclays Bank Current Account	10,551.07	29,740.65
CAF Saver	42,879.75	41,531.72
Cambridge & Counties	89,979.61	85,773.07
Petty Cash	43.99	110.13
Funds held locally by Church Organisations	4,501.19	3,926.87
	147,955.61	161,082.44

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2024	2023
	£	£
General Fund	29,014.00	15,208.74
Restricted fund:		
Outer Space Project (detail, on page 2)	0.00	0.00
Designated funds:		
Caring Fund (detail, page 2)	2,903.41	1,864.65
Church Organisations (detail, page 3) ⁱ	4,702.76	4,128.44
Other Designated Funds (detail, page 3)	111,335.44	139,880.61
Total: Designated funds	118,941.61	145,873.70
Funds total	147,955.61	161,082.44

ⁱ Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2024] Together at One, £201.57

	Note	2024	2023
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		9,285.32	11,171.86
(Not included in income)		9,285.32	11,171.86
Non-monetary assets held for Church's own use	9	6,662,271.00	6,461,390.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2024		2023	
	£		£	
2 Donations and other income:				
General donations	1,725.00		2,126.04	
Photocopier	73.65		77.95	
	<u>1,798.65</u>		<u>2,203.99</u>	
3 Other Causes:	2024		2023	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ^j	7,544.69	7,544.69	6,511.42	6,511.42
	<u>7,544.69</u>	<u>7,544.69</u>	<u>6,511.42</u>	<u>6,511.42</u>
BMS World Mission				
Donations	405.00	405.00	346.25	346.25
Assigned from General Fund ^j	7,544.69	7,544.69	6,511.42	6,511.42
Harvest Sunday offering, donated to BMS	1,059.85	1,059.85	1,227.90	1,227.90
Bangladesh Fund, donated to BMS	100.00	100.00	0.00	0.00
Syria Fund donated to BMS	0.00	0.00	355.00	355.00
	<u>9,109.54</u>	<u>9,109.54</u>	<u>8,440.57</u>	<u>8,440.57</u>
Others:				
Christian Aid - other	344.06	344.06	420.25	420.25
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	320.57	320.57	319.57	319.57
Lewisham Refugee and Migrant Network	0.00	0.00	150.00	150.00
Leprosy Mission (Thank Offering)	0.00	1,540.83	0.00	0.00
Open Doors (Thank Offering)	0.00	1,540.84	0.00	0.00
London City Mission (Thank Offering)	0.00	1,540.83	0.00	0.00
	<u>664.63</u>	<u>7,687.13</u>	<u>889.82</u>	<u>3,289.82</u>
Other Causes: total	<u>17,318.86</u>	<u>24,341.36</u>	<u>15,841.81</u>	<u>18,241.81</u>

^j 6% of General Fund income

	2024	2023
	£	£
4 Ministry:		
Minister's stipend	31,459.94	31,229.87
Minister's pension - church contribution	3,917.20	3,489.21
Minister's study support /CMD/books	51.18	509.99
Ministry Accommodation	0.00	13,265.07
Preaching fees and travel	455.72	675.41
Website fees	134.83	175.20
Church flowers	805.68	834.07
Resources for ministry - expendable items	2509.1	622.83
Other Personnel - Musician	4,600.00	0.00
Conferences & training	832.00	1,869.13
Manse: Council tax, water services, insurance	4534.58	4,925.67
Manse: telephone	427.86	240.21
Manse: routine repairs and maintenance	1,983.28	345.34
Manse (Intruder Alarm)	1,054.80	306.00
	<u>52,766.17</u>	<u>58,488.00</u>
	2024	2023
	£	£
5 Mission:		
Given to Other Causes (per note 3)	24,341.36	18,241.81
Junior Church (as per Page 3)	1,000.00	1,000.00
Mission activities	517.63	1,434.20
	<u>25,858.99</u>	<u>20,676.01</u>
	2024	2023
	£	£
6 Upkeep of church premises:		
Electricity	4,953.18	3,710.19
Gas	3,235.29	3,454.63
Water services	328.36	288.92
Supplies: kitchen, cleaning, toilet	311.48	551.59
Wages - cleaning staff	6,413.83	5,422.44
Insurance	4,600.24	4,479.99
Maintenance, fire equipment	0.00	175.00
Maintenance, security system	3,139.97	834.25
Maintenance, heating systems	2,520.00	0.00
Maintenance, fire alarm	277.20	0.00
Routine repairs and maintenance	297.98	384.94
Lettings charges payable to other parties ^k	335.00	1,835.00
	<u>26,412.53</u>	<u>21,136.95</u>

^k Fees to caretaker and sound technician

	2024	2023
	£	£
7 Administration:		
Telephone	954.78	876.98
Postage	10.40	51.80
Stationery	0.00	73.22
Photocopier costs	1,856.74	2,263.57
Offertory envelopes	139.29	147.72
Computing & other supplies	22.79	0.00
Copyright licences	871.67	204.24
Subscriptions	1,598.75	1,286.60
Refreshments	429.72	127.99
Admin Charges	962.75	725.92
	<u>6,846.89</u>	<u>5,758.04</u>
	2024	2023
	£	£
8 General Fund transfers to other funds:		
to Caring Fund	1,886.15	1,655.02
to Home Mission	7,544.69	6,511.42
to BMS World Mission	7,544.69	6,511.42
to Church & halls fabric	1,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	25,000.00
to IT systems	1,000.00	5,926.73
to Quinquennial survey	300.00	300.00
to Outerspace Project (Thank Offering)	0.00	4,522.50
to Future Ministry	0.00	5,000.00
to Outerspace balance	0.00	19,215.88
	<u>23,775.53</u>	<u>79,142.97</u>
	2024	2023
	£	£
9 Non-monetary assets		
Church premises	5,875,472.00	5,704,345.00
Church manse	609,827.00	585,227.00
Fixtures, furniture and equipment	176,972.00	171,818.00
	<u>6,662,271.00</u>	<u>6,461,390.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £176,972

10 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 Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions was immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2024 are as approved by the charity trustees.

Signed



9/9/25



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1131199

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

9 September 2025

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

Retired FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1131199

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD MM YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

9 September 2025

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

Retired FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF

PERRY RISE BAPTIST CHURCH

England & Wales - Charity number 1131199

Accounts

PRBC ANNUAL REPORT 2023

Perry Rise Baptist Church has as its Mission Statement – ‘We aim to be a place where Christ can be found and from which Christ can be taken into the community.’ This is worked out in practice through: activities within the church; involvement with and support provided to our local community; engagement with the wider Baptist family, nationally and internationally, and with other Christian and community bodies.

The Trustees (Leadership Team) - Minister, Church Secretary, Treasurer, Elders and Deacons, appointed by church members, are responsible as charity Trustees, and then have specific roles: Elders, whose primary responsibility is spiritual matters; and Deacons, who take the lead on practical and financial management of the church. Each group meets monthly, and the Leadership Team bi-monthly. Sub-groups take responsibility for service planning, pastoral care, outreach, finance, buildings, and administration. Newly appointed Elders and Deacons have an induction plan, with the provision of information on trustee roles and responsibilities, calendar of meetings/events, and the offer of a Mentor - a more experienced Trustee who can assist with the induction, and background information on ongoing matters.

The Leadership Team undertook both learning and social times together at study sessions and away-days, giving the opportunity to pray, discuss, learn, have fun and fellowship together. This assists the team in working together more effectively.

The chosen verse for 2023 was Colossians 3:16 – Let the message of Christ dwell with you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.

Having completed the discernment process, Rev Dan Boakye was appointed and commenced his ministry at Perry Rise BC with his Induction Service on 27 May 2023. He quickly settled in, and both joined and enhanced, the routine of life within the church. Our lead Minister, Rev Margaret Gibbs, who had reduced her working week to support her parents resigned as her caring responsibilities significantly increased and the long journey home and back was not sustainable. She left us in the autumn, rather sooner than anticipated or desired as we had hoped to get Dan more settled, but care needs overtook; the church understood, and Margaret left with our blessings and best wishes for her parents.

Whilst a decision had been made to sell the manse, there were no offers made which would enable the church to purchase a suitable alternative property, so the membership agreed to invest money into the property to bring it up to a good standard for our manse family and therefore to retain the existing manse.

Our kitchen redevelopment project (Outer Space) had snagging issues dealt with and the project signed off. Towards the end of the year, those who provided interest free loans were being refunded. We also made improvements to our disabled toilet facilities, and due to its non-use, being rather set back in the apse and creating something of a barrier between preacher and congregation, the pulpit was removed, with just one stone retained as a memorial of the structure; the staging was extended as part of this project into a much more usable space.

Sunday services are led by a team who plan a worship/teaching programme. Our Ministers and preaching team providing a variety of preaching styles and teaching, but working to the planned programme. One service included three people being baptised. Services are streamed and are available on the church YouTube channel. We have found that some people didn't return to worship services following Covid, and prefer to remain at home, or are no longer able to travel.

Summer services give Junior Church and regular service leaders a break and a wide range of our congregation are persuaded to lead part of a service, which again has an overall programme. We are one of the few churches in the area to hold a Watchnight Service (31 December) and this proves popular with the community and is a good opportunity for us to welcome those from other churches and those who don't normally attend church to a special service.

As our full time Minister, Dan re-established mid-week (Wednesday) Bible Study and Prayer Sessions on Friday mornings and evenings. Our other regular activities include Junior Church, Creche during the service, Painting for Pleasure, Baby Group and Aspire – for young people struggling with school, Carers Group and a new Monday 'Eat, Chat, Pray' session.

Our premises host Alcoholics Anonymous, Food Bank, Photographic Society, and are regularly hired for events, meetings, funerals and celebrations. We try to keep our premises rates reasonable to be available to the community, whilst covering our costs.

During the year, we were pleased to celebrate two years of service of Aspire and the Food Bank. For the latter, needs/demands continually increase and Thursdays see a steady flow of people needing food, advice and support, for which the church offers a listening ear and prayer.

All church services, prayer meetings, the Aspire group for young people, carers group, Food Bank, men's curry night and women's socials are all open to the congregation and the community around us, and so the church considers it meets the expectations of public benefit.

External activities included:

- Four members regularly visiting Pear Tree Care Home;
- Following a visit by Operation Mobilisation, two members undertook a voluntary work placement at a camp in Poland for Ukrainian refugees;
- A number joined the inter-faith Walk for Peace;
- Attendance at the Baptist Union Assembly;
- Some young people attended the 'Young, Black and Baptist' conference;
- Church members serve on Churches Together (Minute Secretary); Trustee of London Baptists, and Governor of Spurgeon's College. This has increased our knowledge and involvement in these groups.

A while back, we undertook a survey to consider our diversity issues, and actions continued from the findings. The church has maps, flags, audited the languages spoken at the church, produced an anti-racism statement, and continues to celebrate Black History Month with information, events and services focussed on this.

Prayer is central to our Christian life and in addition to our month of prayer in June, on-line prayer meetings were held; prayer and fasting 24 hours, and after every service, a team is available to pray with anyone. We have held healing communion services where as part of the service, people can have prayer and be anointed with oil.

We continue to support our link missionaries; gratefully receiving their regular news/prayer letters and to meet up with them on-line to hear latest news and to be able to ask them questions.

Our church calendar was a busy one and included:

- Days of prayer and fasting in January, July and September;
- A Ladies Social Evening;
- Church family lunches in March, June and September;
- Carers Group meetings in February, April and November;
- Outer Space fundraising events - Rev Margaret undertaking a sponsored swim; Concert; Garden Party and sponsored Songs of Praise;
- Two church walks;
- Whole Church Day – socialising and fun;
- Gospel Xplosion;
- In Memoriam Service;
- Hosting a Community Carol Service.

Our church premises continue to be an ongoing challenge with an aging building needing much upkeep, and expense. We are grateful to the volunteers who work on our garden, the rear area being a particular challenge as we undertake a programme of treatment for Japanese Knotweed. Our heating system has been fickle and we appointed a previously used company to get the system working to optimum capacity. New projectors were purchased for the sanctuary.

Administratively, purchasing approval levels were revised; a new Members' Directory was produced; our website has been updated and an Instagram account launched.

Apart from giving to support the work of our church, pay our Ministers and cleaning staff, the church financially supported Christian Aid, Royal British Legion (poppy sale) and Spurgeon's Childcare. Unfortunately, in order to balance our budget, a decision had to be taken to reduce our giving to Home Mission and Baptist Missionary Society from 7.5% each to 6% of giving. This was mainly due to greatly increased energy costs. However, we are grateful to God for the generous giving by His people to enable us to pay our way.

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2023

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2023

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2023	2022
Receipts		£	£
Regular offerings		75,855.70	77,431.92
Thank Offering:			
donations		4,320.00	3,660.00
Gift Aid claimed		202.50	553.75
		<u>4,522.50</u>	<u>4,213.75</u>
Donations and other income	2	2,203.99	3,122.00
Gift Aid claimed for the General Fund		17,669.19	19,460.44
Bank interest		3,027.70	1,562.97
Contributions for use of premises:			
by Church Organisations		450.00	415.00
by others		<u>13,418.00</u>	<u>11,030.00</u>
		<u>13,868.00</u>	<u>11,445.00</u>
Raised for Other Causes:	3	15,841.81	20,205.47
		<u>132,988.89</u>	<u>137,441.55</u>
Payments			
Ministry	4	58,488.00	28,312.94
Mission	5	20,676.01	24,374.56
Upkeep of church premises	6	21,136.95	19,462.84
Administration	7	5,758.04	6,276.50
		<u>106,059.00</u>	<u>78,426.84</u>
Surplus for the year		26,929.89	59,014.71
deduct, Transfers to other funds	8	79,142.97	34,807.83
		<u>-52,213.08</u>	<u>24,206.88</u>
Balance brought forward		67,421.82	43,214.94
Balance carried forward		<u>15,208.74</u>	<u>67,421.82</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2023	2022
	£	£
Receipts		
Donations ^a	20,658.05	15,491.17
Gift Aid claimed	1,761.25	4,396.58
Transfers In (Thank Offering)	4,522.50	4,213.75
Transfers In (General Fund)	19,215.88	0.00
	<u>46,157.68</u>	<u>24,101.50</u>
Payments		
Professional fees	0.00	0.00
Buildings Works	6,893.66	0.00
Supplies	12.22	304.81
Loan Interest	0.00	730.07
London Property Board Loan Repayment	0.00	40,000.00
Personal Loans ^a	60,500.00	1,500.00
	<u>67,405.88</u>	<u>42,534.88</u>
Surplus (deficit) for the year	-21,248.20	-18,433.38
Balance brought forward	<u>21,248.20</u>	<u>39,681.58</u>
Balance carried forward	<u>0.00</u>	<u>21,248.20</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2023	2022
	£	£
Receipts		
Donations	200.00	199.00
Assigned from General Fund	1,655.02	1,708.54
	<u>1,855.02</u>	<u>1,907.54</u>
Payments		
Personal gifts & tributes	933.15	1,034.30
Payments to other causes	0.00	316.90
	<u>933.15</u>	<u>1,351.20</u>
Surplus (deficit) for the year	921.87	556.34
Balance brought forward	<u>942.78</u>	<u>386.44</u>
Balance carried forward	<u>1,864.65</u>	<u>942.78</u>

^a includes £10,000 donation and repayment of £10,000 outerspace personal loans

ACCOUNTS OF CHURCH ORGANISATIONS

	2023			2022		
	Receipts £	Payments £	Def/Splu £	Bal b/fwd £	Receipts £	Payments £
Girls' Brigade ^b	0.00	0.00	0.00	0.00	0.00	0.00
Junior Church ^c	1,139.34	430.99	708.35	3,308.93	1,136.87	628.24
Painting for Pleasure ^d	542.00	607.95	-65.95	617.94	618.00	537.74
The Fellowship ^e	0.00	0.00	0.00	0.00	52.20	126.04
Together at One	0.00	0.00	0.00	201.57	0.00	0.00
	<u>1,681.34</u>	<u>1,038.94</u>	<u>642.40</u>	<u>3,486.04</u>	<u>1,807.07</u>	<u>1,292.02</u>

^b 2023: monies held for The Brigade £1283^c 2023: receipts include £1000 as per Note 5^d 2023: payments include contributions for Use of Premises^e 2023: monies held for The Fellowship £126.04

Use of Premises

Painting
450.00

Total
450.00

OTHER DESIGNATED FUNDS

	2023			2022		
	Receipts £	Payments £	Def/Splu £	Bal b/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	0.00	0.00
Church & halls fabric	1,000.00	4,429.08	-3,429.08	1,096.51	1,000.00	118.80
Roof maintenance	3,500.00	0.00	3,500.00	54,749.10	3,500.00	0.00
Manse fabric	25,000.00	35,391.07	-10,391.07	10,391.07	1,000.00	0.00
IT systems	6,926.73	9,503.48	-2,576.75	3,886.75	1,200.00	1,101.91
Quinquennial survey 2015	300.00	0.00	300.00	3,925.00	300.00	0.00
Future Ministry	5,000.00	0.00	5,000.00	50,000.00	5,000.00	0.00
	<u>41,726.73</u>	<u>49,323.63</u>	<u>-7,596.90</u>	<u>147,477.51</u>	<u>12,000.00</u>	<u>1,220.71</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

<u>ASSETS</u>	2023	2022
	£	£
Bank and cash balances:		
Barclays Bank Current Account	29,740.65	77,837.12
CAF Saver	41,531.72	76,455.21
Cambridge & Counties	85,773.07	82,946.70
Petty Cash	110.13	52.85
Funds held locally by Church Organisations	3,926.87	3,284.47
	<u>161,082.44</u>	<u>240,576.35</u>

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2023	2022
	£	£
General Fund	<u>15,208.74</u>	<u>67,421.82</u>
Restricted fund:		
Outer Space Project (detail, on page 2)	<u>0.00</u>	<u>21,248.20</u>
Designated funds:		
Caring Fund (detail, page 2)	1,864.65	942.78
Church Organisations (detail, page 3) ^f	4,128.44	3,486.04
Other Designated Funds (detail, page 3)	139,880.61	147,477.51
Total: Designated funds	<u>145,873.70</u>	<u>151,906.33</u>
Funds total	161,082.44	240,576.35

^f Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2023] Together at One, £201.57

	Note	2023	2022
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		11,171.86	9,702.70
(Not included in income)		<u>11,171.86</u>	<u>9,702.70</u>
Non-monetary assets held for Church's own use	9	6,461,390.00	5,640,236.00
<u>Liabilities</u>			
Interest-free loans from church members		0.00	60,500.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2023		2022	
	£		£	
2 Donations and other income:				
General donations	2,126.04		3,010.00	
Photocopier	77.95		112.00	
	<u>2,203.99</u>		<u>3,122.00</u>	
3 Other Causes:	2023		2022	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ⁹	6,511.42	6,511.42	8,542.77	8,542.77
	<u>6,511.42</u>	<u>6,511.42</u>	<u>8,542.77</u>	<u>8,542.77</u>
BMS World Mission				
Donations	346.25	346.25	346.75	346.75
Assigned from General Fund ⁹	6,511.42	6,511.42	8,542.77	8,542.77
Harvest Sunday offering, donated to BMS	1,227.90	1,227.90	1,366.97	1,366.97
Ukraine Fund, donated to BMS	0.00	0.00	540.40	540.40
Syria Fund donated to BMS	355.00	355.00	0.00	0.00
	<u>8,440.57</u>	<u>8,440.57</u>	<u>10,796.89</u>	<u>10,796.89</u>
Others:				
British Heart Foundation	0.00	0.00	72.60	72.60
Christian Aid - other	420.25	420.25	335.00	335.00
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	319.57	319.57	319.11	319.11
Lewisham Refugee and Migrant Network	150.00	150.00	139.10	139.10
	<u>889.82</u>	<u>3,289.82</u>	<u>865.81</u>	<u>3,265.81</u>
Other Causes: total	<u>15,841.81</u>	<u>18,241.81</u>	<u>20,205.47</u>	<u>22,605.47</u>

⁹ 6% of General Fund income; 7.5% (2022)

	2023	2022
	£	£
4 Ministry:		
Minister's stipend	31,229.87	14,746.93
Minister's pension - church contribution	3,489.21	4,058.63
Minister's study support /CMD/books	509.99	426.00
Ministry Accommodation	13,265.07	870.00
Preaching fees and travel	675.41	1,041.00
Website fees	175.20	134.83
Church flowers	834.07	712.10
Resources for ministry - expendable items	622.83	1,362.66
Conferences & training	1,869.13	120.00
Manse: Council tax, water services, insurance	4,925.67	2,805.35
Manse: telephone	240.21	632.81
Manse: routine repairs and maintenance	345.34	1,107.60
Manse (Fire Alarm)	306.00	295.03
	<u>58,488.00</u>	<u>28,312.94</u>
	2023	2022
	£	£
5 Mission:		
Given to Other Causes (per note 3)	18,241.81	22,605.47
Junior Church (as per Page 3)	1,000.00	1,000.00
Mission activities	1,434.20	769.09
	<u>20,676.01</u>	<u>24,374.56</u>
	2023	2022
	£	£
6 Upkeep of church premises:		
Electricity	3,710.19	1,848.10
Gas	3,454.63	3,931.95
Water services	288.92	136.00
Supplies: kitchen, cleaning, toilet	551.59	507.94
Wages - cleaning staff	5,422.44	5,380.41
Insurance	4,479.99	4,771.27
Maintenance, fire equipment	175.00	205.00
Maintenance, security system	834.25	858.17
Maintenance, heating systems	0.00	270.00
Maintenance, fire alarm	0.00	238.14
Routine repairs and maintenance	384.94	457.12
Lettings charges payable to other parties ^h	1,835.00	495.00
Furniture & Equipment	0.00	363.74
	<u>21,136.95</u>	<u>19,462.84</u>

^h Fees to caretaker and sound technician

	2023	2022
	£	£
7 Administration:		
Telephone	876.98	790.03
Postage	51.80	59.76
Stationery	73.22	44.49
Photocopier costs	2,263.57	1,998.84
Offertory envelopes	147.72	140.78
Computing & other supplies	0.00	31.98
Copyright licences	204.24	828.79
Subscriptions	1,286.60	1,312.90
Refreshments	127.99	105.72
Admin Charges	725.92	963.21
	<u>5,758.04</u>	<u>6,276.50</u>
	2023	2022
	£	£
8 General Fund transfers to other funds:		
to Caring Fund	1,655.02	1,708.54
to Home Mission	6,511.42	8,542.77
to BMS World Mission	6,511.42	8,542.77
to Church & halls fabric	1,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	25,000.00	1,000.00
to IT systems	5,926.73	1,000.00
to Quinquennial survey	300.00	300.00
to Outerspace Project (Thank Offering)	4,522.50	4,213.75
to Future Ministry	5,000.00	5,000.00
to Outerspace balance	19,215.88	0.00
	<u>79,142.97</u>	<u>34,807.83</u>
	2023	2022
	£	£
9 Non-monetary assets		
Church premises	5,704,345.00	4,995,087.00
Church manse	585,227.00	494,694.00
Fixtures, furniture and equipment	171,818.00	150,455.00
	<u>6,461,390.00</u>	<u>5,640,236.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £171,818

10 Pension Scheme Liabilities:

The Church is a participating employer with 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 was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

On the 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. These contributions are payable under the recovery plan until June 2026. The outstanding deficiency contributions due under the Recovery Plan are not considered material and therefore have not been included in the Statement of Assets and Liabilities.

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2023 are as approved by the charity trustees.

Signed





CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 December 2023

Charity no
(if any)

1131199

Set out on pages

1-8

remember to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD MM YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25 September 2024

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

RETIRED FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 December 2023

Charity no
(if any)

1131199

Set out on pages

1-8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25 September 2024

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

RETIRED FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF

PERRY RISE BAPTIST CHURCH

England & Wales - Charity number 1131199

Accounts

PRBC ANNUAL REPORT 2022

Perry Rise Baptist Church has as its Mission Statement – ‘We aim to be a place where Christ can be found and from which Christ can be taken into the community.’ This is worked out in practice through: activities within the church; involvement with and support provided to our local community; engagement with the wider Baptist family, and with other Christian and community bodies.

The Trustees, referred to as the Leadership Team - Minister, Church Secretary, Treasurer, Elders and Deacons, appointed by church members, are responsible both as charity Trustees, and have specific roles as Elders (primary responsibility for spiritual matters), and Deacons (who take the lead on practical and financial management) of the church. Each group meets monthly, and Leadership Team bi-monthly. Sub-groups take responsibility for service planning, pastoral care, outreach, finance, buildings, and administration. Newly appointed Elders and Deacons have an induction plan, with the provision of information on trustee roles and responsibilities, and the offer of a Mentor - a more experienced Trustee who can assist with the induction and background information on ongoing matters.

The Leadership Team enjoyed both a learning and social time together at an away-day, giving the opportunity to pray, discuss, learn, have fun and fellowship together. This assisted the team in working together more effectively.

The chosen verse for 2022 was Isaiah 43v19 – See, I am doing a new thing! Now it springs up; do you not perceive it?

During Covid lockdown, services were recorded and subsequently broadcast by a small group of people. Once allowed to re-meet in person, safeguards were put in place to encourage and ensure social distancing. Despite great efforts, the congregation members were so pleased to see one another, not all distancing guidance was followed. However, as a church, we were blessed in that none of our congregation died from Covid. We were so pleased when able to recommence ‘normal’ communion with shared elements.

Our previously (pre-Covid) vibrant midweek meetings – prayer and bible study, and social activities – did not get back on their feet once able to meet again, apart from the art group which has continued to flourish. Church attendance was affected as a number of people had either aged to a point where they struggled to get out or were reluctant to participate in face-to-face meetings.

The Leadership Team met for prayer on Zoom, and on-line prayer meetings took place, enabling the congregation to gather for prayer. Care triplets were encouraged.

Our Minister requested, and it was agreed that she would reduce to half hours in order to allow her time to care for and support her aging parents. The Leadership Team, particularly Elders took on more responsibilities, primarily around preaching and pastoral care. However, it was still a struggle for our Minister to juggle the responsibilities she had in the time available to her.

After many years of indecision, trying to discern the way forward on additional ministry, and then putting funds aside to afford additional ministerial leadership our Minister going part time provided additional funds which enabled the church to seek

a new full-time minister to work alongside our current Minister. The process of discernment/selection was initiated with church and minister profiles being produced, and after due processes and much prayer were undertaken, Rev Dan Boakye was appointed and commenced his appointment with Perry Rise in May 2023. Dan was well known to us as he had spent time as a student placement with us over a decade ago. We give thanks to God for bringing us together; we are delighted to have Dan and his family with us.

Discussions over the image and wording were finalised and a new banner was installed outside the church, with various congregation hands and 'Made in the image of God' message showing to our community.

To increase our profile in this digital age, a church Instagram account was set up and occasional postings are made.

The preaching team continue to be developed and utilised, but our music has struggled with our Minister/keyboard lead a bit less in attendance, and a very significant musician and worship leader having moved away.

The church designed and ran a survey into our equality, diversity and inclusion practices, specifically considering a reality check on race and inclusion. A summary of responses was produced and considered by a task group, the Leadership Team and a Church Meeting. Work continues on this initiative.

Junior church faced a number of challenges with volunteer staffing, numbers and consistency of children attending.

Aspire, the Saturday morning for children who struggle with regular school celebrated its first year of service to the community and was asked to lead worship on 9 October to update the church progress and achievement over the year. It was good to celebrate with Aspire leaders, children, parents and volunteers all of whom participated in the service.

The church has been without Brigades for a few years now. There have been a number of enthusiastic volunteers happy to assist, but no leader as yet. The two possibilities we had, for very different reasons, didn't come to fruition, and so we return to prayer for guidance in this situation.

Our kitchen redevelopment project (Outer Space) was finally completed, having been delayed by Covid and shortages of building materials. Training on our new industrial type ovens took place with our catering team and use of this space commenced. Giving towards the project continued throughout lockdown and both regular giving and fundraising efforts meant that by the end of 2022, the church had been able to pay off the loan from London Baptist Property Board, and to work towards refunding the interest free loans given by friends of the church.

Outer Space fundraising initiatives included: our Minister recorded a worship music CD; bottles with lights for sale; concert on 2 April; quiz sheets; 'Patties and Praise'; plus 15 October dinner dance – very successfully raising £3,000.

Inevitably with an older building, there are constant maintenance and repair issues. A small team oversee care of the premises and another small, and enthusiastic group look after the garden/outside areas, with a big effort to clear the rear garden area. Following the kitchen there are a number of other updating needs required on the

church premises, such as upgrading the sanctuary lighting; guttering all round the premises; external doors not weathering well; technology updates for recording and streaming services, amongst other priorities.

The manse, being in a conservation area, has its own challenges. Generally, the building is in good order, but for years the conservatory has been a maintenance headache with leaks and water damage, and the building is cold and difficult to heat in the winter. However, doing building works generally requires architects drawings, planning permission and particular local authority conservation requirements to be met. This adds to cost and timescales considerably. A decision was taken to sell the manse, our Minister already having plans to move out, and to purchase a newer home for our new Minister. A Manse Trust was set up, under the guidance of the London Baptist Property Board. Unfortunately, once advertised, house prices began to tumble, and interest in the manse was slow. At time of writing, the manse is still available for sale. Meanwhile, having appointed a new minister, the church is paying rent on his current property, pending Perry Rise having funds to purchase a new manse.

All church services, prayer meetings, the Aspire group for young people, carers group, food bank, men's curry night and women's social are all open to the congregation and community, and so the church considers it meets the expectations of public benefit.

Food Bank, which we host as a distribution centre, celebrated its ten years of service in our locality, and an event to mark this occasion was held at the church. Church folk volunteer on a weekly basis at our centre, and many of the congregation bring food and other goods to the church to support this work.

Anna Chaplaincy has four church members regularly involved in visiting a local care home for the elderly where around 90% of residents have forms of dementia. Our team visits are welcomed.

A number of special events took place during the year, including:

- We celebrated a baptism on 16 January with two candidates
- 21 January and 5 March – Church days of prayer and fasting
- 13 March, 12 June and 18 September – Church Family lunches
- 2 April – concert in aid of Outer Space
- 8-9 April - Easter Bible Club for children
- 24 April – church day trip to Bournemouth
- 30 April – Messenger Choir concert
- Our usual month of prayer in June took place, but with increased on-line rather than gathering in person meetings. A daily prayer diary was made available covering a wide range of topics.
- 3 July – A 'seniors' service to value the giftings of the older members of our congregation
- 30 July – Fundraising Garden Tea Party

- Summer services are different as our Minister is away and a range of different people lead, following a theme, but both delivered and focussed differently.
- Black History Month was once again marked with exhibition, features in services and celebration. Actions were taken to encourage the teaching of black history as a regular feature in school curriculums; not just as a 'special' topic. Black history is a central feature of Aspire teaching.
- 19 October – Annual Sam Sharpe lecture
- We also held a Christmas outreach – singing at our entrance and handing out invitations to Christmas services.

Apart from giving to support the work of our church, pay our Ministers, contribute to home and overseas mission funds, the church financially supported Christian Aid, Royal British Legion (poppy sale) and Spurgeon's Childcare.

One of our members has been appointed Minute Secretary of our local Churches Together; another member is a Trustee of London Baptists and Governor of Spurgeon's College; and this has increased our knowledge and involvement in these groups.

We have maintained contacts with our link missionaries, having Zoom updates, enabling people to ask them questions, as well as receiving their regular prayer newsletters.

Due to moving away, the church lost five significant members, who over the years have contributed greatly to the church in leadership, service, generosity of time and support, pastoral care, and involvement with many aspects of church life. Their contributions are greatly missed but their various skills will be welcomed by their new churches.

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2022

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2022

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2022	2021
		£	£
Receipts			
Regular offerings		77,431.92	75,237.79
Thank Offering:			
donations	3,660.00		7,090.00
Gift Aid claimed	<u>553.75</u>		<u>0.00</u>
		4,213.75	7,090.00
Donations and other income	2	3,122.00	2,407.77
Gift Aid claimed for the General Fund		19,460.44	15,832.07
HMRC CJRS Grant		0.00	950.35
Bank interest		1,562.97	1,465.15
Contributions for use of premises:			
by Church Organisations	415.00		125.00
by others	<u>11,030.00</u>	<u>11,445.00</u>	<u>5,555.00</u>
			5,680.00
Raised for Other Causes:	3	<u>20,205.47</u>	<u>16,599.48</u>
		<u>137,441.55</u>	<u>125,262.61</u>
Payments			
Ministry	4	28,312.94	39,246.02
Mission	5	24,374.56	20,251.73
Upkeep of church premises	6	19,462.84	15,020.11
Administration	7	<u>6,276.50</u>	<u>6,054.68</u>
		<u>78,426.84</u>	<u>80,572.54</u>
Surplus for the year		59,014.71	44,690.07
deduct, Transfers to other funds	8	<u>34,807.83</u>	<u>35,020.54</u>
		24,206.88	9,669.53
Balance brought forward		<u>43,214.94</u>	<u>33,545.41</u>
Balance carried forward		<u>67,421.82</u>	<u>43,214.94</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2022	2021
	£	£
Receipts		
Donations	15,491.17	30,011.98
Gift Aid claimed	4,396.58	6,190.28
Transfers In (Thank Offering)	4,213.75	7,090.00
	<u>24,101.50</u>	<u>43,292.26</u>
Payments		
Professional fees	0.00	6,069.36
Buildings Works	0.00	15,338.66
Supplies	304.81	167.09
Loan Interest	730.07	3,282.89
London Property Board Loan Repayment	40,000.00	80,000.00
Personal Loans	1,500.00	0.00
	<u>42,534.88</u>	<u>104,858.00</u>
Surplus (deficit) for the year	-18,433.38	-61,565.74
Balance brought forward	<u>39,681.58</u>	<u>101,247.32</u>
Balance carried forward	<u>21,248.20</u>	<u>39,681.58</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2022	2021
	£	£
Receipts		
Donations	199.00	0.00
Assigned from General Fund	1,708.54	1,466.14
Reclaimed Tax	0.00	0.00
	<u>1,907.54</u>	<u>1,466.14</u>
Payments		
Personal gifts & tributes	1,034.30	1,226.85
Payments to other causes	316.90	280.00
	<u>1,351.20</u>	<u>1,506.85</u>
Surplus (deficit) for the year	556.34	-40.71
Balance brought forward	<u>386.44</u>	<u>427.15</u>
Balance carried forward	<u>942.78</u>	<u>386.44</u>

ACCOUNTS OF CHURCH ORGANISATIONS

	2022			2021		
	Receipts £	Payments £	Def/Splus £	Bal b/fwd £	Receipts £	Payments £
Carer & Toddler Group	0.00	0.00	0.00	0.00	0.00	616.78
Girls' Brigade ^a	0.00	0.00	0.00	0.00	0.00	783.92
Junior Church/Ng ^b	1,136.87	628.24	508.63	2,600.58	943.16	587.60
Painting for Pleasure ^c	618.00	537.74	80.26	603.63	203.00	188.00
The Fellowship	52.20	126.04	-73.84	73.84	18.00	22.84
Together at One	0.00	0.00	0.00	201.57	0.00	0.00
	<u>1,807.07</u>	<u>1,292.02</u>	<u>515.05</u>	<u>2,970.99</u>	<u>1,164.16</u>	<u>2,199.14</u>

^a 2022: monies held for The Brigade £1283^b 2022: receipts include £1000 as per Note 5^c 2022: payments include contributions for Use of Premises

Painting
415.00

Total
415.00

Use of Premises

OTHER DESIGNATED FUNDS

	2022			2021		
	Receipts £	Payments £	Surplus £	Bal b/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	0.00	0.00
Church & halls fabric	1,000.00	118.80	881.20	4,525.59	1,000.00	1,660.95
Roof maintenance	3,500.00	0.00	3,500.00	54,749.10	3,500.00	0.00
Manse fabric	1,000.00	0.00	1,000.00	9,391.07	1,000.00	488.75
IT systems	1,200.00	1,101.91	98.09	3,886.75	1,000.00	303.90
Quinquennial survey 2015	300.00	0.00	300.00	3,925.00	300.00	0.00
Future Ministry	5,000.00	0.00	5,000.00	50,000.00	25,000.00	0.00
	<u>12,000.00</u>	<u>1,220.71</u>	<u>10,779.29</u>	<u>136,698.22</u>	<u>31,800.00</u>	<u>2,453.60</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

<u>ASSETS</u>	2022	2021
	£	£
Bank and cash balances:		
Barclays Bank Current Account	77,837.12	62,181.64
CAF Saver	76,455.21	76,338.63
Cambridge & Counties	82,946.70	81,610.92
Petty Cash	52.85	51.56
Funds held locally by Church Organisations	3,284.47	2,769.42
	240,576.35	222,952.17

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2022	2021
	£	£
General Fund	67,421.82	43,214.94
Restricted fund:		
Outer Space Project (detail, on page 2)	21,248.20	39,681.58
Designated funds:		
Caring Fund (detail, page 2)	942.78	386.44
Church Organisations (detail, page 3) ^d	3,486.04	2,970.99
Other Designated Funds (detail, page 3)	147,477.51	136,698.22
Total: Designated funds	151,906.33	140,055.65
Funds total	240,576.35	222,952.17

^d Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2022] Together at One, £201.57

	Note	2022	2021
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		9,702.70	12,751.04
(Not included in income)		9,702.70	12,751.04
Non-monetary assets held for Church's own use	9	5,640,236.00	5,640,236.00
<u>Liabilities</u>			
Pension Scheme Liability	10	0.00	17,932.32
Interest-free loans from church members		60,500.00	62,000.00
Long Term Loan over 10 years			
London Baptist Property Board		0.00	40,000.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2022		2021	
	£		£	
2 Donations and other income:				
General donations	3,010.00		2,362.77	
Photocopier	112.00		45.00	
	<u>3,122.00</u>		<u>2,407.77</u>	
3 Other Causes:	2022		2021	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ^e	8,542.77	8,542.77	7,332.20	7,332.20
	<u>8,542.77</u>	<u>8,542.77</u>	<u>7,332.20</u>	<u>7,332.20</u>
BMS World Mission				
Donations	346.75	346.75	1,122.49	1,122.49
Assigned from General Fund ^e	8,542.77	8,542.77	7,332.20	7,332.20
Harvest Sunday offering, donated to BMS	1,366.97	1,366.97	0.00	0.00
Ukraine Fund, donated to BMS	540.40	540.40	0.00	0.00
	<u>10,796.89</u>	<u>10,796.89</u>	<u>8,454.69</u>	<u>8,454.69</u>
Others:				
British Heart Foundation	72.60	72.60	0.00	0.00
Christian Aid - other	335.00	335.00	414.95	414.95
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	319.11	319.11	397.64	397.64
Lewisham Refugee and Migrant Network	139.10	139.10	0.00	0.00
	<u>865.81</u>	<u>3,265.81</u>	<u>812.59</u>	<u>3,212.59</u>
Other Causes: total	<u>20,205.47</u>	<u>22,605.47</u>	<u>16,599.48</u>	<u>18,999.48</u>

^e 6% of General Fund income

	2022	2021
	£	£
4 Ministry:		
Minister's stipend	14,746.93	26,949.84
Minister's pension - church contribution	4,058.63	7,307.76
Minister's study support /CMD/books	426.00	55.47
Ministry Accommodation	870.00	0.00
Preaching fees and travel	1,041.00	700.00
Website fees	134.83	134.83
Church flowers	712.10	533.82
Resources for ministry - expendable items	1,362.66	1,008.59
Conferences & training	120.00	857.40
Manse: Council tax, water services, insurance	2,805.35	848.05
Manse: telephone	632.81	474.28
Manse: routine repairs and maintenance	1,107.60	95.00
Manse (Fire Alarm)	295.03	280.98
	<u>28,312.94</u>	<u>39,246.02</u>
	2022	2021
	£	£
5 Mission:		
Given to Other Causes (per note 3)	22,605.47	18,999.48
Junior Church (as per Page 3)	1,000.00	750.00
Mission activities	769.09	502.25
	<u>24,374.56</u>	<u>20,251.73</u>
	2022	2021
	£	£
6 Upkeep of church premises:		
Electricity	1,848.10	1,458.53
Gas	3,931.95	4,097.34
Water services	136.00	42.81
Supplies: kitchen, cleaning, toilet	507.94	120.12
Wages - cleaning staff	5,380.41	5,520.67
Insurance	4,771.27	85.43
Maintenance, fire equipment	205.00	199.00
Maintenance, security system	858.17	1,362.89
Maintenance, heating systems	270.00	1,020.00
Maintenance, fire alarm	238.14	226.80
Routine repairs and maintenance	457.12	326.52
Maintenance Piano	0.00	200.00
Lettings charges payable to other parties ^f	495.00	360.00
Furniture & Equipment	363.74	0.00
	<u>19,462.84</u>	<u>15,020.11</u>

^f Fees to caretaker and sound technician

	2022	2021
	£	£
7 Administration:		
Telephone	790.03	588.40
Postage	59.76	173.34
Stationery	44.49	76.72
Photocopier costs	1,998.84	1,922.04
Offertory envelopes	140.78	145.48
Computing & other supplies	31.98	81.78
Copyright licences	828.79	725.98
Subscriptions	1,312.90	1,529.00
Refreshments	105.72	26.63
Admin Charges	963.21	785.31
	<u>6,276.50</u>	<u>6,054.68</u>
8 General Fund transfers to other funds:		
	£	£
to Caring Fund	1,708.54	1,466.14
to Home Mission	8,542.77	7,332.20
to BMS World Mission	8,542.77	7,332.20
to Church & halls fabric	1,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	1,000.00
to IT systems	1,000.00	1,000.00
to Quinquennial survey	300.00	300.00
to Outerspace Project (Thank Offering)	4,213.75	7,090.00
to Future Ministry	5,000.00	5,000.00
	<u>34,807.83</u>	<u>35,020.54</u>
9 Non-monetary assets		
	£	£
Church premises ⁹	4,995,087.00	4,654,085.00
Church manse ⁹	494,694.00	455,934.00
Fixtures, furniture and equipment ⁹	150,455.00	140,184.00
	<u>5,640,236.00</u>	<u>5,250,203.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £150,455

⁹ Insurance valuation for 2021 restated

10 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 the 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.

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2022 are as approved by the charity trustees.

Signed

 12/8/23



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

1131199

Set out on pages

1-8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

12 August 2023

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

RETIRED FCCA

Address:

12 PRINKETHORPE ROAD
LONDON SE26 4PF

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2022

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2022

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2022	2021
		£	£
Receipts			
Regular offerings		77,431.92	75,237.79
Thank Offering:			
donations	3,660.00		7,090.00
Gift Aid claimed	<u>553.75</u>		<u>0.00</u>
		4,213.75	7,090.00
Donations and other income	2	3,122.00	2,407.77
Gift Aid claimed for the General Fund		19,460.44	15,832.07
HMRC CJRS Grant		0.00	950.35
Bank interest		1,562.97	1,465.15
Contributions for use of premises:			
by Church Organisations	415.00		125.00
by others	<u>11,030.00</u>	<u>11,445.00</u>	<u>5,555.00</u>
			5,680.00
Raised for Other Causes:	3	<u>20,205.47</u>	<u>16,599.48</u>
		<u>137,441.55</u>	<u>125,262.61</u>
Payments			
Ministry	4	28,312.94	39,246.02
Mission	5	24,374.56	20,251.73
Upkeep of church premises	6	19,462.84	15,020.11
Administration	7	<u>6,276.50</u>	<u>6,054.68</u>
		<u>78,426.84</u>	<u>80,572.54</u>
Surplus for the year		59,014.71	44,690.07
deduct, Transfers to other funds	8	<u>34,807.83</u>	<u>35,020.54</u>
		24,206.88	9,669.53
Balance brought forward		<u>43,214.94</u>	<u>33,545.41</u>
Balance carried forward		<u>67,421.82</u>	<u>43,214.94</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2022	2021
	£	£
Receipts		
Donations	15,491.17	30,011.98
Gift Aid claimed	4,396.58	6,190.28
Transfers In (Thank Offering)	4,213.75	7,090.00
	<u>24,101.50</u>	<u>43,292.26</u>
Payments		
Professional fees	0.00	6,069.36
Buildings Works	0.00	15,338.66
Supplies	304.81	167.09
Loan Interest	730.07	3,282.89
London Property Board Loan Repayment	40,000.00	80,000.00
Personal Loans	1,500.00	0.00
	<u>42,534.88</u>	<u>104,858.00</u>
Surplus (deficit) for the year	-18,433.38	-61,565.74
Balance brought forward	<u>39,681.58</u>	<u>101,247.32</u>
Balance carried forward	<u>21,248.20</u>	<u>39,681.58</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2022	2021
	£	£
Receipts		
Donations	199.00	0.00
Assigned from General Fund	1,708.54	1,466.14
Reclaimed Tax	0.00	0.00
	<u>1,907.54</u>	<u>1,466.14</u>
Payments		
Personal gifts & tributes	1,034.30	1,226.85
Payments to other causes	316.90	280.00
	<u>1,351.20</u>	<u>1,506.85</u>
Surplus (deficit) for the year	556.34	-40.71
Balance brought forward	<u>386.44</u>	<u>427.15</u>
Balance carried forward	<u>942.78</u>	<u>386.44</u>

ACCOUNTS OF CHURCH ORGANISATIONS

	2022			2021		
	Receipts £	Payments £	Def/Splus £	Bal b/fwd £	Receipts £	Payments £
Carer & Toddler Group	0.00	0.00	0.00	0.00	0.00	616.78
Girls' Brigade ^a	0.00	0.00	0.00	0.00	0.00	783.92
Junior Church/Ng ^b	1,136.87	628.24	508.63	2,600.58	943.16	587.60
Painting for Pleasure ^c	618.00	537.74	80.26	603.63	203.00	188.00
The Fellowship	52.20	126.04	-73.84	73.84	18.00	22.84
Together at One	0.00	0.00	0.00	201.57	0.00	0.00
	<u>1,807.07</u>	<u>1,292.02</u>	<u>515.05</u>	<u>2,970.99</u>	<u>1,164.16</u>	<u>2,199.14</u>

^a 2022: monies held for The Brigade £1283^b 2022: receipts include £1000 as per Note 5^c 2022: payments include contributions for Use of Premises

Painting
415.00

Total
415.00

Use of Premises

OTHER DESIGNATED FUNDS

	2022			2021		
	Receipts £	Payments £	Surplus £	Bal b/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	0.00	0.00
Church & halls fabric	1,000.00	118.80	881.20	4,525.59	1,000.00	1,660.95
Roof maintenance	3,500.00	0.00	3,500.00	54,749.10	3,500.00	0.00
Manse fabric	1,000.00	0.00	1,000.00	10,391.07	1,000.00	488.75
IT systems	1,200.00	1,101.91	98.09	3,886.75	1,000.00	303.90
Quinquennial survey 2015	300.00	0.00	300.00	3,925.00	300.00	0.00
Future Ministry	5,000.00	0.00	5,000.00	50,000.00	25,000.00	0.00
	<u>12,000.00</u>	<u>1,220.71</u>	<u>10,779.29</u>	<u>136,698.22</u>	<u>31,800.00</u>	<u>2,453.60</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

<u>ASSETS</u>	2022	2021
	£	£
Bank and cash balances:		
Barclays Bank Current Account	77,837.12	62,181.64
CAF Saver	76,455.21	76,338.63
Cambridge & Counties	82,946.70	81,610.92
Petty Cash	52.85	51.56
Funds held locally by Church Organisations	3,284.47	2,769.42
	240,576.35	222,952.17

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2022	2021
	£	£
General Fund	67,421.82	43,214.94
Restricted fund:		
Outer Space Project (detail, on page 2)	21,248.20	39,681.58
Designated funds:		
Caring Fund (detail, page 2)	942.78	386.44
Church Organisations (detail, page 3) ^d	3,486.04	2,970.99
Other Designated Funds (detail, page 3)	147,477.51	136,698.22
Total: Designated funds	151,906.33	140,055.65
Funds total	240,576.35	222,952.17

^d Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2022] Together at One, £201.57

	Note	2022	2021
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		9,702.70	12,751.04
(Not included in income)		9,702.70	12,751.04
Non-monetary assets held for Church's own use	9	5,640,236.00	5,640,236.00
<u>Liabilities</u>			
Pension Scheme Liability	10	0.00	17,932.32
Interest-free loans from church members		60,500.00	62,000.00
Long Term Loan over 10 years			
London Baptist Property Board		0.00	40,000.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2022		2021	
	£		£	
2 Donations and other income:				
General donations	3,010.00		2,362.77	
Photocopier	112.00		45.00	
	<u>3,122.00</u>		<u>2,407.77</u>	
3 Other Causes:	2022		2021	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ^e	8,542.77	8,542.77	7,332.20	7,332.20
	<u>8,542.77</u>	<u>8,542.77</u>	<u>7,332.20</u>	<u>7,332.20</u>
BMS World Mission				
Donations	346.75	346.75	1,122.49	1,122.49
Assigned from General Fund ^e	8,542.77	8,542.77	7,332.20	7,332.20
Harvest Sunday offering, donated to BMS	1,366.97	1,366.97	0.00	0.00
Ukraine Fund, donated to BMS	540.40	540.40	0.00	0.00
	<u>10,796.89</u>	<u>10,796.89</u>	<u>8,454.69</u>	<u>8,454.69</u>
Others:				
British Heart Foundation	72.60	72.60	0.00	0.00
Christian Aid - other	335.00	335.00	414.95	414.95
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	319.11	319.11	397.64	397.64
Lewisham Refugee and Migrant Network	139.10	139.10	0.00	0.00
	<u>865.81</u>	<u>3,265.81</u>	<u>812.59</u>	<u>3,212.59</u>
Other Causes: total	<u>20,205.47</u>	<u>22,605.47</u>	<u>16,599.48</u>	<u>18,999.48</u>

^e 6% of General Fund income

	2022	2021
	£	£
4 Ministry:		
Minister's stipend	14,746.93	26,949.84
Minister's pension - church contribution	4,058.63	7,307.76
Minister's study support /CMD/books	426.00	55.47
Ministry Accommodation	870.00	0.00
Preaching fees and travel	1,041.00	700.00
Website fees	134.83	134.83
Church flowers	712.10	533.82
Resources for ministry - expendable items	1,362.66	1,008.59
Conferences & training	120.00	857.40
Manse: Council tax, water services, insurance	2,805.35	848.05
Manse: telephone	632.81	474.28
Manse: routine repairs and maintenance	1,107.60	95.00
Manse (Fire Alarm)	295.03	280.98
	<u>28,312.94</u>	<u>39,246.02</u>
	2022	2021
	£	£
5 Mission:		
Given to Other Causes (per note 3)	22,605.47	18,999.48
Junior Church (as per Page 3)	1,000.00	750.00
Mission activities	769.09	502.25
	<u>24,374.56</u>	<u>20,251.73</u>
	2022	2021
	£	£
6 Upkeep of church premises:		
Electricity	1,848.10	1,458.53
Gas	3,931.95	4,097.34
Water services	136.00	42.81
Supplies: kitchen, cleaning, toilet	507.94	120.12
Wages - cleaning staff	5,380.41	5,520.67
Insurance	4,771.27	85.43
Maintenance, fire equipment	205.00	199.00
Maintenance, security system	858.17	1,362.89
Maintenance, heating systems	270.00	1,020.00
Maintenance, fire alarm	238.14	226.80
Routine repairs and maintenance	457.12	326.52
Maintenance Piano	0.00	200.00
Lettings charges payable to other parties ^f	495.00	360.00
Furniture & Equipment	363.74	0.00
	<u>19,462.84</u>	<u>15,020.11</u>

^f Fees to caretaker and sound technician

	2022	2021
	£	£
7 Administration:		
Telephone	790.03	588.40
Postage	59.76	173.34
Stationery	44.49	76.72
Photocopier costs	1,998.84	1,922.04
Offertory envelopes	140.78	145.48
Computing & other supplies	31.98	81.78
Copyright licences	828.79	725.98
Subscriptions	1,312.90	1,529.00
Refreshments	105.72	26.63
Admin Charges	963.21	785.31
	<u>6,276.50</u>	<u>6,054.68</u>
8 General Fund transfers to other funds:	2022	2021
	£	£
to Caring Fund	1,708.54	1,466.14
to Home Mission	8,542.77	7,332.20
to BMS World Mission	8,542.77	7,332.20
to Church & halls fabric	1,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	1,000.00
to IT systems	1,000.00	1,000.00
to Quinquennial survey	300.00	300.00
to Outerspace Project (Thank Offering)	4,213.75	7,090.00
to Future Ministry	5,000.00	5,000.00
	<u>34,807.83</u>	<u>35,020.54</u>
9 Non-monetary assets	2022	2021
	£	£
Church premises ⁹	4,995,087.00	4,654,085.00
Church manse ⁹	494,694.00	455,934.00
Fixtures, furniture and equipment ⁹	150,455.00	140,184.00
	<u>5,640,236.00</u>	<u>5,250,203.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £150,455

⁹ Insurance valuation for 2021 restated

10 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 the 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.

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2022 are as approved by the charity trustees.

Signed

 12/8/23



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

1131199

Set out on pages

1-8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 DECEMBER 2022.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

12 August 2023

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

RETIRED FCCA

Address:

12 PRINKETHORPE ROAD
LONDON SE26 4PF

PERRY RISE BAPTIST CHURCH

England & Wales - Charity number 1131199

Accounts

PRBC ANNUAL REPORT 2021

Perry Rise Baptist Church has as its Mission Statement – ‘We aim to be a place where Christ can be found and from which Christ can be taken into the community.’ This is worked out in practice through: activities within the church; involvement with and support provided to our local community; engagement with the wider Baptist family, and with other Christian bodies.

The Trustees, referred to as the Leadership Team - Minister, Church Secretary, Treasurer, Elders and Deacons, appointed by church members, are responsible both as charity Trustees, and have specific roles as Elders (primary responsibility for spiritual matters), and Deacons (who take the lead on practical and financial management) of the church. Each group meets monthly, and Leadership Team bi-monthly. Sub-groups take responsibility for service planning, pastoral care, outreach, finance, buildings, and administration. Newly appointed Elders and Deacons have an induction plan, with the provision of information on trustee roles and responsibilities, and the offer of a Mentor - a more experienced Trustee who can assist with the induction and background information on ongoing matters.

2021 started with being in lockdown 2, with all the Covid restrictions that applied, and so many church activities ceased or needed to be significantly amended. Our church services were produced by a small faithful group who recorded services for broadcast on our YouTube channel (PRBC2020). We were so pleased when restrictions were eased and we were able to meet once again in person (from May) – socially distanced, doors and windows open, communion from individual ‘capsules’ containing a wafer and juice. A number of our congregation either chose not to return or to continue with broadcasts as they were concerned about their safety or had simply aged to a point where getting out to church was too much. We give thanks to God that we lost no one to Covid.

Other impacts of Covid included our cleaners being furloughed until we reopened; the spring half term holiday club couldn’t take place, so activity packs were prepared and distributed to children; social and quiz nights were held via Zoom; and a Zoom Saturday retreat delivered. Our two families of link missionaries were in the UK during lockdown and we were able to catch up with them via Zoom.

Our Minister was able to prepare several people for baptism, but we couldn’t actually hold a baptismal service until the autumn, when it was more safe to do so.

We continued to prepare for a combined Brigades group to be launched. We had an enthusiastic group of volunteers, and the Leadership Team interviewed a potential leader, who for personal reasons subsequently withdrew; a restart was therefore further postponed.

Activities with Anna Chaplaincy were also curtailed as our visits to old people’s homes had to cease.

However, new initiatives to serve our community did commence. We were approached to be a distribution centre for Food Bank. Very quickly a decision was

made to proceed with this; volunteers were found; space was made for a new storage shed and the service opened in mid 2020. It has been busy ever since.

Also a Saturday 'school' for children to improve their basic skills, develop confidence and have fun with crafts and sports whilst learning was launched. 'Aspire' is open to the community, particularly targeting children who struggle with mainstream school and who develop better with smaller numbers and a less structured environment. The results for children and their families has been tangible.

Some events continued, only differently, such as our month of prayer in June which had more Zoom than face to face sessions. We were pleased to hold our Christmas 'outreach' – singing outside our church and handing out invitations to Christmas services to those passing on the way to the local shops, or standing at bus stops. Midweek activities, all of which are open to the community, also recommenced in the autumn.

We were unable to meet for Church Meetings during the year, so members were kept updated by e-mails and letters. As we couldn't readily hold 'elections', the Deacons and Elders who were due to stand down continued for an additional year until the usual discernment process could be held in 2022.

Towards the end of the year, our Minister requested to go part time so she could provide regular care to her parents. This was agreed and some arrangements were made to pick up a number of her duties and responsibilities. Also work commenced to seek another Minister on a full-time basis, which will overall increase our ministry team.

The Leadership Team worked on continuing support and contact to those unable to attend church in person; upgraded equipment for service recordings, editing and broadcast; reviewed and updated the Roles and Responsibilities of Elders and Deacons; developed an Anti-Racist Covenant, subsequently approved by the membership and launched to the congregation; prepared a questionnaire on anti-racism, diversity and inclusion as part of our equal opportunities reality check; and planned for a new banner for display outside the church. The Leadership Team also spent time on support for each other – particularly our Minister, Church Secretary and Treasurer – making time to share and care for each other. An away-day, facilitated by Winston Bygrave, one of the London Baptists Regional Ministers, looked at the roles and responsibilities of leaders/trustees – a very useful session.

In terms of our premises, the kitchen was eventually completed and a fellowship lunch in September saw its first main use. Those who undertake most of the catering received briefings on kitchen use (gas safety) and on use of the industrial ovens. Snagging elements continued for some time on.

A bench was purchased and sited in our church garden in memory of Alan and Mary Woodfield who served the church so faithfully for many decades.

Our manse continued to provide challenges, repairs to water damage in the conservatory are needing to be addressed.

We are constantly grateful to God for the faithful and regular giving by so many. As with many churches, we lost significant income during and since the lockdowns through lack of premises bookings, but we have managed to pay our way, particularly paying off the £120,000 loan for the kitchen. The church continues to give away 15% of offerings to support home and overseas mission. We were also able to support the Jamaican Baptist Union following severe flooding in the country.

Looking forward, our priorities are to find a full time Minister; to sell our current manse and purchase a property not in a conservation area and with better insulation; to continue to work towards launching our Brigades; to update our sanctuary lighting; refurbish/renew the original cast iron guttering around the church, amongst many other priorities. We seek God's guidance to prioritise the work and to encourage the continued giving so that we have both premises and ministry which serves, encourages and develops our congregation and the wider community.

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2021

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2021

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2021	2020
Receipts		£	£
Regular offerings		75,237.79	64,652.64
Thank Offering:			
donations		7,090.00	0.00
Gift Aid claimed		0.00	0.00
		<u>7,090.00</u>	<u>0.00</u>
Donations and other income	2	2,407.77	2,142.00
Gift Aid claimed for the General Fund		15,832.07	13,735.67
HMRC CJRS Grant		950.35	2,964.42
Bank interest		1,465.15	3,311.66
Contributions for use of premises:			
by Church Organisations		125.00	177.50
by others		<u>5,555.00</u>	<u>3,275.00</u>
		5,680.00	3,452.50
Raised for Other Causes:	3	16,599.48	14,760.63
		<u>125,262.61</u>	<u>105,019.52</u>
Payments			
Ministry	4	39,246.02	39,669.26
Mission	5	20,251.73	18,057.47
Upkeep of church premises	6	15,020.11	20,798.15
Administration	7	6,054.68	6,160.42
		<u>80,572.54</u>	<u>84,685.30</u>
Surplus for the year		44,690.07	20,334.22
deduct, Transfers to other funds	8	35,020.54	28,496.11
		<u>9,669.53</u>	<u>-8,161.89</u>
Balance brought forward		33,545.41	41,707.30
Balance carried forward		<u>43,214.94</u>	<u>33,545.41</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2021	2020
	£	£
Receipts		
Donations	30,011.98	33,090.54
Gift Aid claimed	6,190.28	3,179.63
Transfers In (Thank Offering)	7,090.00	0.00
London Property Board Loan	0.00	120,000.00
Legacies	0.00	71,339.21
	<u>43,292.26</u>	<u>227,609.38</u>
Payments		
Professional fees	6,069.36	13,888.72
Buildings Works	15,338.66	242,249.99
Supplies	167.09	0.00
Loan Interest	3,282.89	649.43
London Property Board Loan Repayment	80,000.00	0.00
Personal Loans	0.00	12,000.00
	<u>104,858.00</u>	<u>268,788.14</u>
Surplus (deficit) for the year	-61,565.74	-41,178.76
Balance brought forward	<u>101,247.32</u>	<u>142,426.08</u>
Balance carried forward	<u>39,681.58</u>	<u>101,247.32</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2021	2020
	£	£
Receipts		
Donations	0.00	450.00
Assigned from General Fund	1,466.14	1,313.27
Reclaimed Tax	0.00	25.00
	<u>1,466.14</u>	<u>1,788.27</u>
Payments		
Personal gifts & tributes	1,226.85	1,219.37
Payments to other causes ^a	280.00	500.00
	<u>1,506.85</u>	<u>1,719.37</u>
Surplus (deficit) for the year	-40.71	68.90
Balance brought forward	<u>427.15</u>	<u>358.25</u>
Balance carried forward	<u>386.44</u>	<u>427.15</u>

^a 2021: Includes Voluntary Services Lewisham, £250

ACCOUNTS OF CHURCH ORGANISATIONS

	2021			2020			
	Receipts £	Payments £	Def/Splur £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Carer & Toddler Group ^b	0.00	616.78	-616.78	616.78	0.00	51.00	89.94
Girls' Brigade ^c	0.00	783.92	-783.92	783.92	0.00	6.15	0.00
Junior Church/NG ^d	943.16	587.60	355.56	1,736.39	2,091.95	857.37	407.50
Painting for Pleasure ^e	203.00	188.00	15.00	588.63	603.63	152.00	91.58
The Fellowship	18.00	22.84	-4.84	78.68	73.84	0.00	153.50
Together at One	0.00	0.00	0.00	201.57	201.57	0.00	0.00
	<u>1,164.16</u>	<u>2,199.14</u>	<u>-1,034.98</u>	<u>4,005.97</u>	<u>2,970.99</u>	<u>1,066.52</u>	<u>742.52</u>

^b 2021: Carer & Toddler Group closed monies used for thank you gifts for volunteers^c 2021: £777.77 was transferred to General Fund when GB closed their accounts^d 2021: receipts include £750 as per Note 5^e 2021: payments include contributions for Use of Premises

Use of Premises								<u>Total</u>
								125.00

OTHER DESIGNATED FUNDS

	2021				2020		
	Receipts £	Payments £	Def/Splu £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	20,000.00	0.00	0.00
Church & halls fabric	1,000.00	1,660.95	-660.95	4,305.34	3,644.39	3,000.00	4,707.14
Roof maintenance	3,500.00	0.00	3,500.00	47,749.10	51,249.10	3,500.00	0.00
Manse fabric	1,000.00	488.75	511.25	8,879.82	9,391.07	1,000.00	0.00
IT systems	1,000.00	303.90	696.10	3,092.56	3,788.66	1,250.00	964.41
Photocopier renewal	0.00	0.00	0.00	0.00	0.00	250.00	250.00
Quinquennial survey 2015	300.00	0.00	300.00	3,325.00	3,625.00	300.00	0.00
Pulpit Removal	0.00	0.00	0.00	0.00	0.00	2,000.00	2,000.00
Future Ministry	25,000.00	0.00	25,000.00	20,000.00	45,000.00	5,000.00	0.00
Legacy: Dorothy Worley	0.00	0.00	0.00	0.00	0.00	0.00	71,339.21
	<u>31,800.00</u>	<u>2,453.60</u>	<u>29,346.40</u>	<u>107,351.82</u>	<u>136,698.22</u>	<u>16,300.00</u>	<u>79,260.76</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

<u>ASSETS</u>	2021	2020
	£	£
Bank and cash balances:		
Barclays Bank Current Account	62,181.64	86,734.00
CAF Saver	76,338.63	76,029.83
Cambridge & Counties	81,610.92	80,574.46
Petty Cash	51.56	51.76
Funds held locally by Church Organisations	2,769.42	3,187.62
	<u>222,952.17</u>	<u>246,577.67</u>

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2021	2020
	£	£
General Fund	<u>43,214.94</u>	<u>33,545.41</u>
Restricted fund:		
Outer Space Project (detail, on page 2)	<u>39,681.58</u>	<u>101,247.32</u>
Designated funds:		
Caring Fund (detail, page 2)	386.44	427.15
Church Organisations (detail, page 3) ^f	2,970.99	4,005.97
Other Designated Funds (detail, page 3)	136,698.22	107,351.82
Total: Designated funds	<u>140,055.65</u>	<u>111,784.94</u>
Funds total	222,952.17	246,577.67

^f Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2021] Together at One, £201.57

	Note	2021	2020
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		12,751.04	9,939.18
(Not included in income)		<u>12,751.04</u>	<u>9,939.18</u>
Non-monetary assets held for Church's own use	9	5,640,236.00	5,254,997.00
<u>Liabilities</u>			
Pension Scheme Liability	10	17,932.32	10,769.00
Interest-free loans from church members		62,000.00	62,000.00
Long Term Loan over 10 years			
London Baptist Property Board		40,000.00	120,000.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2021		2020	
	£		£	
2 Donations and other income:				
General donations	2,362.77		2,073.00	
Photocopier	45.00		69.00	
	<u>2,407.77</u>		<u>2,142.00</u>	
3 Other Causes:	2021		2020	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ⁹	<u>7,332.20</u>	<u>7,332.20</u>	<u>6,566.42</u>	<u>6,566.42</u>
	<u>7,332.20</u>	<u>7,332.20</u>	<u>6,566.42</u>	<u>6,566.42</u>
BMS World Mission				
Donations	1,122.49	1,122.49	328.00	328.00
Assigned from General Fund ⁹	7,332.20	7,332.20	6,566.42	6,566.42
Harvest Sunday offering, donated to BMS	0.00	0.00	883.24	883.24
	<u>8,454.69</u>	<u>8,454.69</u>	<u>7,777.66</u>	<u>7,777.66</u>
Others:				
Epilepsy Action	0.00	0.00	171.55	171.55
Christian Aid - other	414.95	414.95	0.00	0.00
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	397.64	397.64	245.00	245.00
	<u>812.59</u>	<u>3,212.59</u>	<u>416.55</u>	<u>2,816.55</u>
Other Causes: total	<u>16,599.48</u>	<u>18,999.48</u>	<u>14,760.63</u>	<u>17,160.63</u>

⁹ 7.5% of General Fund income

	2021	2020
	£	£
4 Ministry:		
Minister's stipend	26,949.84	26,400.00
Minister's pension - church contribution	7,307.76	6,201.90
Minister's study support - books	55.47	119.00
Ministry Other Personnel	0.00	2,463.16
Preaching fees and travel	700.00	200.00
Website fees	134.83	127.20
Church flowers	533.82	203.85
Resources for ministry - expendable items	1,008.59	294.66
Conferences & training	857.40	100.00
Manse: Council tax, water services, insurance	848.05	2,643.52
Manse: telephone	474.28	634.99
Manse: routine repairs and maintenance	95.00	280.98
Manse (Fire Alarm)	280.98	0.00
	<u>39,246.02</u>	<u>39,669.26</u>
	2021	2020
	£	£
5 Mission:		
Given to Other Causes (per note 3)	18,999.48	17,160.63
Junior Church (as per Page 3)	750.00	750.00
Mission activities	502.25	84.00
Publicity	0.00	62.84
	<u>20,251.73</u>	<u>18,057.47</u>
	2021	2020
	£	£
6 Upkeep of church premises:		
Electricity	1,458.53	1,564.75
Gas	4,097.34	4,229.98
Water services	42.81	172.20
Supplies: kitchen, cleaning, toilet	120.12	317.75
Wages - cleaning staff	5,520.67	4,744.98
Insurance	85.43	5,864.48
Maintenance, automatic doors	0.00	417.17
Maintenance, fire equipment	199.00	174.00
Maintenance, security system	1,362.89	2,012.48
Maintenance, heating systems	1,020.00	685.99
Maintenance, fire alarm	226.80	320.40
Routine repairs and maintenance	326.52	163.97
Maintenance Piano	200.00	0.00
Lettings charges payable to other parties ^h	360.00	130.00
	<u>15,020.11</u>	<u>20,798.15</u>

^h Fees to caretaker and sound technician

	2021	2020
	£	£
7 Administration:		
Telephone	588.40	597.82
Postage	173.34	317.79
Stationery	76.72	17.92
Photocopier servicing	1,922.04	2,141.64
Offertory envelopes	145.48	0.00
Computing & other supplies	81.78	221.99
Copyright licences	725.98	597.89
Subscriptions	1,529.00	1,520.95
Refreshments	26.63	48.00
Admin Charges	785.31	696.42
	<u>6,054.68</u>	<u>6,160.42</u>
	2021	2020
	£	£
8 General Fund transfers to other funds:		
to Caring Fund	1,466.14	1,313.27
to Home Mission	7,332.20	6,566.42
to BMS World Mission	7,332.20	6,566.42
to Church & halls fabric	1,000.00	3,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	1,000.00
to IT systems	1,000.00	1,250.00
to Quinquennial survey	300.00	300.00
to Outerspace Project (Thank Offering)	7,090.00	0.00
to Future Ministry	5,000.00	5,000.00
	<u>35,020.54</u>	<u>28,496.11</u>
	2021	2020
	£	£
9 Non-monetary assets		
Church premises	4,995,087.00	4,658,739.00
Church manse	494,694.00	455,934.00
Fixtures, furniture and equipment	150,455.00	140,324.00
	<u>5,640,236.00</u>	<u>5,254,997.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £150,455

10 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.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £332.08, 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 £17,932.32 as at 31st December 2021 (2020 £10,769).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £358,000 (2020 £363,000)

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2021 are as approved by the charity trustees.

Signed



26/7/22



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2021

Charity no
(if any)

1131199

Set out on pages

1-8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

26/7/22

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

Formerly member of FCCA

Address:

12 PRINCETON ROAD
LONDON SE26 4PF



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2021

Charity no
(if any)

1131199

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

26/7/22

Name:

JANET Brooks

Relevant professional
qualification(s) or body
(if any):

Formerly member of FCCA

Address:

12 PRINCETON ROAD
LONDON SE26 4PF

PERRY RISE BAPTIST CHURCH

England & Wales - Charity number 1131199

Accounts

PRBC ANNUAL REPORT 2020

Perry Rise Baptist Church has as its Mission Statement – ‘We aim to be a place where Christ can be found and from which Christ can be taken into the community.’ This is worked out in practice through: activities within the church; involvement with and support provided to our local community; engagement with the wider Baptist family, and with other Christian bodies.

The Trustees, referred to as the Leadership Team - Minister, Church Secretary, Treasurer, Elders and Deacons, appointed by church members, are responsible both as charity Trustees, and have specific roles as Elders (primary responsibility for spiritual matters), and Deacons (who take the lead on practical and financial management) of the church. Each group meets monthly, and Leadership Team bi-monthly. Sub-groups take responsibility for service planning, pastoral care, outreach, finance, buildings, and administration. Newly appointed Elders and Deacons have an induction plan, with the provision of information on trustee roles and responsibilities, and the offer of a Mentor - a more experienced Trustee who can assist with the induction and background information on ongoing matters.

The year started well with plans and preparation to open a combined Brigades group, with a leader appointed and volunteer helpers recruited. The preaching team had been expanded with training and feedback some young people having mentors appointed. Our regular service and midweek activities – Painting for Pleasure; Together at One; Lunch Club; 3rd Monday Group; Bible Study; Carers & Toddlers; Baby & Carer Group; Friday Youth; Carers Group; House Groups; Prayer Meetings; and The Fellowship met as usual for a couple of months. All are open groups and welcome new participants. The half term Holiday Club for children ran in February. There were a couple of meetings of ‘Dementia Friends’ held to support those with caring responsibilities or who are affected by dementia in any way. A Men’s Curry Night was one of the last special events to be held before the world changed. Our first casualty of the pandemic was that having prepared and gained interest from children and parents, the Brigades started up, and had to cease after only three sessions.

We were saddened by news of the death of Rev Douglas Sparkes, who ministered at Perry Rise BC, in the 1960s and 70’s. He went on to be the Area Superintendent of the Metropolitan Region, and then Deputy General Secretary of the Baptist Union before retiring. Another significant death was that of Alan Woodfield, and a few months later his wife, Mary. They had both made a considerable contribution to the life and work of our church over many years.

After much planning, preparation and delays, our ‘Outer Space’ project to rebuild our kitchen commenced in March. This was delayed quite quickly as initially it was unclear whether the contractors could work at all; then there were shortages of building materials. Overall the project was significantly delayed, but it was not particularly an issue for the church as we were physically closed and no catering took place. The work was finally completed in May 2021, but the facilities did not realistically get used until autumn 2021. The works were undertaken by an excellent lead contractor and many sub-contractors – delightful and helpful people all round.

Although not for the benefit of the church, another generous donation was from a deceased member who left her home to Spurgeon's College – a considerable asset for the College to utilise or sell as they undertake significant development plans.

People were deeply affected by Coronavirus and lockdowns with a disruptive and disorientating impact on individuals, and on us as a Christian community, although whilst there were a number directly afflicted or affected by Coronavirus, thankfully through the grace of God we experienced no deaths within our congregation due to Covid-19.

Pastoral groups, care triplets, house-groups, and much work by our Minister and Elders kept people connected, supported and informed. Work was undertaken to keep in touch with Junior Church and Youth Club young people. Meetings for those caring for people with dementia were held.

Our Minister and Leadership Team made great adjustments – particularly upskilling in technology to keep connected. Although physically closed, we continued to serve our congregation through Zoom, audio recordings, You Tube, and pastoral care.

The Leadership Team meetings and study sessions all took place on-line. This certainly improved attendance, and in some ways was more efficient, although more tiring and the nuances of face-to-face meetings was missed. Zoom meetings became the norm, although were far from ideal for many people.

During lockdown, it became evident that the young men who had been attending Youth Club were unlikely to return as they were in 'A' level year and would be moving on to university or work. A difficult decision was therefore made to formally close the Youth Club and regrettably the paid workers were made redundant, having spent several months furloughed (as were our Cleaners whilst the church premises were closed).

Whilst the church premises closed physically, as a church, we are the people rather than the premises and we soon began meeting. This initially took place by our Minister recording items for broadcast on the new church YouTube site – PRBC2020, and subsequently via Zoom. When 'stay at home' restrictions eased slightly, a small group started meeting mid-weekly to record services for broadcast on Sunday – like many churches, this was a steep learning curve in technology use. Some housebound folk were then able to join services. On-line socials, as with services, had ex-members and friends from around the country and even overseas joining in or viewing our activities.

It was not possible or practical to hold church meetings, and the AGM was not held, but mailshots kept members and our wider congregation informed as many don't have technology for on-line meetings. Those whose terms of office would have concluded agreed to continue in post until such time as elections could be held, and this was affirmed by the membership.

Thanks to the faithfulness of our congregation, our giving was maintained fairly well whilst we were unable to meet. Many more people set up Standing Orders, and so we were still able to pay our way and to give 15% overall to home and overseas

mission. Regrettably, we missed out on Thank Offering, Christian Aid Week, Harvest and Christmas special offerings. Outer Space was supported by generous giving, donations and interest free loans. Apart from congregational giving, funds for Outer Space were raised through decorated/lit bottles (Pat Marley); quizzes and a book of meditations (our Minister); production of a church calendar (Paula Tatum and Communications Team); foreign currency and loose change donations. We have been able to continue to pay our way; topping up to full pay furloughed Cleaning and Youth Work staff; meeting the significant invoices received in relation to the Outer Space Project; paying our Minister; and premises costs. We give thanks to God for his provision.

In June, our annual month of prayer took place with a programme of prayer and personal study following the 'Thy Kingdom Come' Churches Together initiative, but no events/gatherings could take place, although a couple of Zoom meetings and night of prayer were well supported.

Whilst fewer activities were able to take place, our Minister took the remaining part of her sabbatical from the previous year to study and recharge.

The church is grateful to the Baptist Union and London Baptist Association for the guidance and updates received to inform and advise the church as we had to close down, and then as we worked towards reopening.

In preparation for when we were opening up again – September for a short time only, until lockdown 2 occurred, a congregation survey was prepared to learn of expectations, anxieties and hopes for meeting again. Much work, undertaken by a re-opening team, went into planning and organising church attendance safely, with thanks to the detailed advice from the Baptist Union and London Baptists. Unfortunately, re-opening didn't last long, but a fair number of people did return to our services before Lockdown 2.

There was already impetus behind racial justice and taking things further with Black Lives Matter listening day planned; a review of our policies and procedures commenced; and again Black History Month was celebrated.

Whilst the church wasn't meeting as a congregation of believers, and the Leadership Team only met remotely, a number of initiatives were progressed during lockdown.

Work with Anna Chaplaincy progressed and goodie bags were delivered to local care homes.

Having not been reviewed for a few years, the church purchasing schedule (level of spending authority) was reviewed and updated.

Whilst opening was significantly delayed due to the pandemic, significant work was undertaken for a new initiative – Aspire Preparatory Centre, a term-time Saturday learning centre for children aged 7-14 (Key Stage 2 and 3). The aim of Aspire is to offer additional holistic educational support to children/young people in our community to enable them to grow and reach their full potential. As well as English,

Maths and Black History, the Centre offers a range of enrichment activities run by volunteers from our congregation and local citizens who have an interest in Aspire.

Apart from the Outer Space project, work on the church premises included sorting out a damp problem in the sanctuary, replacing some broken leaded light windows and getting our hall and corridor floors sanded and varnished. The Small Hall was redecorated by the contractors as this became their base during the kitchen works.

As individual groups, the Leadership Team, Elders and Deacons commenced completing evaluations of each meeting, the co-ordinated responses being considered at the outset of the following meeting, so that lessons could be learned, effectiveness and performance improved. One of the benefits of Zoom meeting was that attendance improved.

Work was also commenced to review the roles and responsibilities of Elders and Deacons, both as individual roles and as Trustees of the church to inform, and hopefully encourage those who may be considering letting their names go forward for the church discernment process to have a clearer understanding of the role and time commitment.

The year ended during lockdown 2, so we were unable to meet together to celebrate Christmas, although services continued to be recorded and published on line.

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2020

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2020

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2020	2019
Receipts		£	£
Regular offerings		64,652.64	72,648.81
Thank Offering:			
donations		0.00	4,692.00
Gift Aid claimed		0.00	921.25
		0.00	5,613.25
Donations and other income	2	2,142.00	2,169.26
Gift Aid claimed for the General Fund		13,735.67	16,345.61
HMRC CJRS Grant		2,964.42	0.00
Bank interest		3,311.66	3,519.45
Contributions for use of premises:			
by Church Organisations		177.50	1,307.50
by others		3,275.00	9,735.00
		3,452.50	11,042.50
Raised for Other Causes:	3	14,760.63	19,371.45
		<u>105,019.52</u>	<u>130,710.33</u>
Payments			
Ministry	4	39,669.26	44,933.76
Mission	5	18,057.47	23,099.09
Upkeep of church premises	6	20,798.15	22,305.92
Administration	7	6,160.42	4,408.54
		<u>84,685.30</u>	<u>94,747.31</u>
Surplus for the year		20,334.22	35,963.02
deduct, Transfers to other funds	8	28,496.11	34,044.93
		<u>-8,161.89</u>	<u>1,918.09</u>
Balance brought forward		41,707.30	39,789.21
Balance carried forward		<u>33,545.41</u>	<u>41,707.30</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2020	2019
	£	£
Receipts		
Donations	33,090.54	15,488.35
Gift Aid claimed	3,179.63	2,685.85
London Property Board Loan	120,000.00	0.00
Legacies	71,339.21	0.00
	<u>227,609.38</u>	<u>18,174.20</u>
Payments		
Professional fees	13,888.72	16,691.11
Buildings Works	242,249.99	0.00
Supplies	0.00	33.00
Loan Interest	649.43	0.00
Personal Loans	12,000.00	0.00
	<u>268,788.14</u>	<u>16,724.11</u>
Surplus (deficit) for the year	-41,178.76	1,450.09
Balance brought forward	<u>142,426.08</u>	<u>140,975.99</u>
Balance carried forward	<u>101,247.32</u>	<u>142,426.08</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2020	2019
	£	£
Receipts		
Donations	450.00	0.00
Assigned from General Fund	1,313.27	1,579.42
Reclaimed Tax	25.00	0.00
	<u>1,788.27</u>	<u>1,579.42</u>
Payments		
Personal gifts & tributes	1,219.37	1,337.86
Payments to other causes ^a	500.00	1,200.00
	<u>1,719.37</u>	<u>2,537.86</u>
Surplus (deficit) for the year	68.90	-958.44
Balance brought forward	<u>358.25</u>	<u>1,316.69</u>
Balance carried forward	<u>427.15</u>	<u>358.25</u>

^a 2020: Includes Voluntary Services Lewisham, £250

ACCOUNTS OF CHURCH ORGANISATIONS

	2020				2019			
	Receipts £	Payments £	Def/Splur £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £	
Carer & Toddler Group ^b	51.00	89.94	-38.94	655.72	616.78	1,817.50	1,856.23	
Girls' Brigade	6.15	0.00	6.15	777.77	783.92	402.62	1,089.83	
Junior Church/NG	857.37	407.50	449.87	1,286.52	1,736.39	1,060.25	1,678.83	
Lunch Club	0.00	0.00	0.00	0.00	0.00	201.20	247.90	
Painting for Pleasure ^b	152.00	91.58	60.42	528.21	588.63	816.00	635.78	
The Fellowship	0.00	153.50	-153.50	232.18	78.68	202.10	118.35	
Together at One	0.00	0.00	0.00	201.57	201.57	84.86	38.47	
	<u>1,066.52</u>	<u>742.52</u>	<u>324.00</u>	<u>3,681.97</u>	<u>4,005.97</u>	<u>4,584.53</u>	<u>5,665.39</u>	

b 2020: payments include contributions for Use of Premises

Carer & T.
87.50

Painting
90.00

Total
177.50

Use of Premises

OTHER DESIGNATED FUNDS

	2020			2019			
	Receipts £	Payments £	Def/Splur £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	20,000.00	0.00	0.00
Church & halls fabric	3,000.00	4,707.14	-1,707.14	6,012.48	4,305.34	6,500.00	869.20
Roof maintenance	3,500.00	0.00	3,500.00	44,249.10	47,749.10	3,500.00	0.00
Manse fabric	1,000.00	0.00	1,000.00	7,879.82	8,879.82	1,000.00	2,696.99
IT systems	1,250.00	964.41	285.59	2,806.97	3,092.56	2,465.55	698.97
Photocopier renewal ^c	250.00	250.00	0.00	0.00	0.00	1,000.00	8,171.59
Quinquennial survey 2015	300.00	0.00	300.00	3,025.00	3,325.00	300.00	0.00
Pulpit Removal ^d	2,000.00	2,000.00	0.00	0.00	0.00	2,000.00	2,000.00
Future Ministry	5,000.00	0.00	5,000.00	15,000.00	20,000.00	5,000.00	0.00
Youth Club	0.00	0.00	0.00	0.00	0.00	0.00	1,612.52
Legacy: Dorothy Worley	0.00	71,339.21	-71,339.21	71,339.21	0.00	0.00	630.00
Legacy: Fred Collins	0.00	0.00	0.00	0.00	0.00	0.00	4,153.00
	<u>16,300.00</u>	<u>79,260.76</u>	<u>-62,960.76</u>	<u>170,312.58</u>	<u>107,351.82</u>	<u>21,765.55</u>	<u>20,832.27</u>

^c 2020: £250 transferred from Photocopier Renewal to IT Systems

^d 2020: £2000 transferred from Pulpit Removal to Church Hall Fabrics

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

<u>ASSETS</u>	2020	2019
	£	£
Bank and cash balances:		
Barclays Bank Deposit Account	0.00	15,596.31
Barclays Bank Current Account	86,734.00	106,224.47
CAF Saver ^e	76,029.83	153,876.32
Cambridge & Counties	80,574.46	79,520.41
Petty Cash	51.76	81.05
Funds held locally by Church Organisations	3,187.62	3,187.62
	<u>246,577.67</u>	<u>358,486.18</u>

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2020	2019
	£	£
General Fund	<u>33,545.41</u>	<u>41,707.30</u>
Restricted fund:		
Outer Space Project (detail, on page 2) ^e	<u>101,247.32</u>	<u>142,426.08</u>
Designated funds:		
Caring Fund (detail, page 2)	427.15	358.25
Church Organisations (detail, page 3) ^f	4,005.97	3,681.97
Other Designated Funds (detail, page 3)	107,351.82	170,312.58
Total: Designated funds	<u>111,784.94</u>	<u>174,352.80</u>
Funds total	246,577.67	358,486.18

^e includes £62,000 interest free loans from church members

^f Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2020] Carer & Toddler, £616.78; Together at One, £201.57

	Note	2020	2019
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		9,939.18	8,679.38
(Not included in income)		<u>9,939.18</u>	<u>8,679.38</u>
Non-monetary assets held for Church's own use	9	5,254,997.00	5,228,496.00
<u>Liabilities</u>			
Pension Scheme Liability	10	10,769.00	34,482.24
Interest-free loans from church members ^e		62,000.00	74,000.00
Long Term Loan over 10 years			
London Baptist Property Board		120,000.00	0.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2020		2019	
	£		£	
2 Donations and other income:				
General donations	2,073.00		2,113.06	
Photocopier	69.00		56.20	
	<u>2,142.00</u>		<u>2,169.26</u>	
3 Other Causes:	2020		2019	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ⁹	<u>6,566.42</u>	<u>6,566.42</u>	<u>7,897.13</u>	<u>7,897.13</u>
	<u>6,566.42</u>	<u>6,566.42</u>	<u>7,897.13</u>	<u>7,897.13</u>
BMS World Mission				
Donations	328.00	328.00	1,178.04	1,178.04
Assigned from General Fund ⁹	6,566.42	6,566.42	7,897.13	7,897.13
Harvest Sunday offering, donated to BMS	883.24	883.24	1,284.22	1,284.22
	<u>7,777.66</u>	<u>7,777.66</u>	<u>10,359.39</u>	<u>10,359.39</u>
Others:				
Epilepsy Action	171.55	171.55	0.00	0.00
Christian Aid - other	0.00	0.00	322.25	322.25
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	245.00	245.00	370.85	370.85
Jews for Jesus	0.00	0.00	170.33	170.33
Leprosy Mission	0.00	0.00	151.50	151.50
Junior Church	0.00	0.00	100.00	100.00
	<u>416.55</u>	<u>2,816.55</u>	<u>1,114.93</u>	<u>3,514.93</u>
Other Causes: total	<u>14,760.63</u>	<u>17,160.63</u>	<u>19,371.45</u>	<u>21,771.45</u>

⁹ 7.5% of General Fund income

	2020	2019
	£	£
4 Ministry:		
Minister's stipend	26,400.00	25,795.92
Minister's pension - church contribution	6,201.90	7,010.16
Minister's National Insurance - employer's contribution	0.00	141.15
Minister's study support - books	119.00	0.00
Ministry Other Personnel	2,463.16	1,327.50
Preaching fees and travel	200.00	675.00
Ascension Trust	0.00	1,871.00
Leprosy Mission	0.00	1,871.00
Website fees	127.20	115.00
Church flowers	203.85	439.58
Resources for ministry - expendable items	294.66	292.56
Conferences & training	100.00	1,069.00
Manse: Council tax, water services, insurance	2,643.52	3,160.44
Manse: telephone	634.99	564.26
Manse: routine repairs and maintenance	280.98	478.99
Other (Trustees Retreat)	0.00	122.20
	<u>39,669.26</u>	<u>44,933.76</u>
	2020	2019
	£	£
5 Mission:		
Given to Other Causes (per note 3)	17,160.63	21,771.45
Junior Church	750.00	750.00
Mission activities	84.00	483.74
Social events	0.00	93.90
Publicity	62.84	0.00
	<u>18,057.47</u>	<u>23,099.09</u>
	2020	2019
	£	£
6 Upkeep of church premises:		
Electricity	1,564.75	1,913.10
Gas	4,229.98	4,833.12
Water services	172.20	176.60
Supplies: kitchen, cleaning, toilet	317.75	620.22
Wages - cleaning staff	4,744.98	5,434.07
Insurance	5,864.48	4,449.61
Maintenance, automatic doors	417.17	397.31
Maintenance, fire equipment	174.00	351.59
Maintenance, security system	2,012.48	1,984.88
Maintenance, heating systems	685.99	804.00
Maintenance, fire alarm	320.40	554.58
Routine repairs and maintenance	163.97	326.84
Garden maintenance	0.00	80.00
Minor furniture & equipment	0.00	20.00
Maintenance Piano	0.00	200.00
Lettings charges payable to other parties ^h	130.00	160.00
	<u>20,798.15</u>	<u>22,305.92</u>

^h Fees to caretaker and sound technician

	2020	2019
	£	£
7 Administration:		
Telephone	597.82	790.19
Postage	317.79	69.96
Stationery	17.92	79.63
Photocopier servicing	2,141.64	0.00
Offertory envelopes	0.00	154.53
Computing & other supplies	221.99	109.98
Copyright licences	597.89	727.24
Subscriptions	1,520.95	1,555.30
Refreshments	48.00	33.65
Admin Charges	696.42	888.06
	<u>6,160.42</u>	<u>4,408.54</u>
	2020	2019
	£	£
8 General Fund transfers to other funds:		
to Caring Fund	1,313.27	1,579.42
to Home Mission	6,566.42	7,897.13
to BMS World Mission	6,566.42	7,897.13
to Church & halls fabric	3,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	1,000.00
to IT systems	1,250.00	1,000.00
to Photocopier renewal	0.00	1,000.00
to Quinquennial survey	300.00	300.00
to Outerspace Project	0.00	1,871.25
to Pulpit Removal	0.00	2,000.00
to Future Ministry	5,000.00	5,000.00
	<u>28,496.11</u>	<u>34,044.93</u>
	2020	2019
	£	£
9 Non-monetary assets		
Church premises	4,658,739.00	4,654,085.00
Church manse	455,934.00	434,227.00
Fixtures, furniture and equipment	140,324.00	140,184.00
	<u>5,254,997.00</u>	<u>5,228,496.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £140,324

10 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.

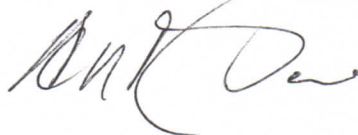
A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent 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.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £163.17, 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 £10,769 as at 31st December 2020 (2019 £34,482.24).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £363,000 (2019 £376,000)

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2020 are as approved by the charity trustees.

Signed

 24/8/21



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2020

Charity no
(if any)

1131199

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 DECEMBER 2020.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

J Brooks

Date:

24 August 2021

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

Retired FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF

Perry Rise Baptist Church
Forest Hill, SE23 2QL

Accounts for the Year 2020

Charity Registration Number 1131199

PERRY RISE BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2020

GENERAL FUND: RECEIPTS & PAYMENTS

	Note	2020	2019
Receipts		£	£
Regular offerings		64,652.64	72,648.81
Thank Offering:			
donations		0.00	4,692.00
Gift Aid claimed		0.00	921.25
		0.00	5,613.25
Donations and other income	2	2,142.00	2,169.26
Gift Aid claimed for the General Fund		13,735.67	16,345.61
HMRC CJRS Grant		2,964.42	0.00
Bank interest		3,311.66	3,519.45
Contributions for use of premises:			
by Church Organisations		177.50	1,307.50
by others		3,275.00	9,735.00
		3,452.50	11,042.50
Raised for Other Causes:	3	14,760.63	19,371.45
		<u>105,019.52</u>	<u>130,710.33</u>
Payments			
Ministry	4	39,669.26	44,933.76
Mission	5	18,057.47	23,099.09
Upkeep of church premises	6	20,798.15	22,305.92
Administration	7	6,160.42	4,408.54
		<u>84,685.30</u>	<u>94,747.31</u>
Surplus for the year		20,334.22	35,963.02
deduct, Transfers to other funds	8	28,496.11	34,044.93
		<u>-8,161.89</u>	<u>1,918.09</u>
Balance brought forward		41,707.30	39,789.21
Balance carried forward		<u>33,545.41</u>	<u>41,707.30</u>

RESTRICTED FUNDS: RECEIPTS & PAYMENTS**OUTER SPACE PROJECT**

	2020	2019
	£	£
Receipts		
Donations	33,090.54	15,488.35
Gift Aid claimed	3,179.63	2,685.85
London Property Board Loan	120,000.00	0.00
Legacies	71,339.21	0.00
	<u>227,609.38</u>	<u>18,174.20</u>
Payments		
Professional fees	13,888.72	16,691.11
Buildings Works	242,249.99	0.00
Supplies	0.00	33.00
Loan Interest	649.43	0.00
Personal Loans	12,000.00	0.00
	<u>268,788.14</u>	<u>16,724.11</u>
Surplus (deficit) for the year	-41,178.76	1,450.09
Balance brought forward	<u>142,426.08</u>	<u>140,975.99</u>
Balance carried forward	<u>101,247.32</u>	<u>142,426.08</u>

DESIGNATED FUNDS: RECEIPTS & PAYMENTS**CARING FUND**

	2020	2019
	£	£
Receipts		
Donations	450.00	0.00
Assigned from General Fund	1,313.27	1,579.42
Reclaimed Tax	25.00	0.00
	<u>1,788.27</u>	<u>1,579.42</u>
Payments		
Personal gifts & tributes	1,219.37	1,337.86
Payments to other causes ^a	500.00	1,200.00
	<u>1,719.37</u>	<u>2,537.86</u>
Surplus (deficit) for the year	68.90	-958.44
Balance brought forward	<u>358.25</u>	<u>1,316.69</u>
Balance carried forward	<u>427.15</u>	<u>358.25</u>

^a 2020: Includes Voluntary Services Lewisham, £250

ACCOUNTS OF CHURCH ORGANISATIONS

	2020			2019			
	Receipts £	Payments £	Def/Splur £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Carer & Toddler Group ^b	51.00	89.94	-38.94	655.72	616.78	1,817.50	1,856.23
Girls' Brigade	6.15	0.00	6.15	777.77	783.92	402.62	1,089.83
Junior Church/NG	857.37	407.50	449.87	1,286.52	1,736.39	1,060.25	1,678.83
Lunch Club	0.00	0.00	0.00	0.00	0.00	201.20	247.90
Painting for Pleasure ^b	152.00	91.58	60.42	528.21	588.63	816.00	635.78
The Fellowship	0.00	153.50	-153.50	232.18	78.68	202.10	118.35
Together at One	0.00	0.00	0.00	201.57	201.57	84.86	38.47
	<u>1,066.52</u>	<u>742.52</u>	<u>324.00</u>	<u>3,681.97</u>	<u>4,005.97</u>	<u>4,584.53</u>	<u>5,665.39</u>

b 2020: payments include contributions for Use of Premises

Carer & T.
87.50

Painting
90.00

Total
177.50

Use of Premises

OTHER DESIGNATED FUNDS

	2020			2019			
	Receipts £	Payments £	Def/Splur £	Bal b/fwd £	Bal c/fwd £	Receipts £	Payments £
Emergency reserve	0.00	0.00	0.00	20,000.00	20,000.00	0.00	0.00
Church & halls fabric	3,000.00	4,707.14	-1,707.14	6,012.48	4,305.34	6,500.00	869.20
Roof maintenance	3,500.00	0.00	3,500.00	44,249.10	47,749.10	3,500.00	0.00
Manse fabric	1,000.00	0.00	1,000.00	7,879.82	8,879.82	1,000.00	2,696.99
IT systems	1,250.00	964.41	285.59	2,806.97	3,092.56	2,465.55	698.97
Photocopier renewal ^c	250.00	250.00	0.00	0.00	0.00	1,000.00	8,171.59
Quinquennial survey 2015	300.00	0.00	300.00	3,025.00	3,325.00	300.00	0.00
Pulpit Removal ^d	2,000.00	2,000.00	0.00	0.00	0.00	2,000.00	2,000.00
Future Ministry	5,000.00	0.00	5,000.00	15,000.00	20,000.00	5,000.00	0.00
Youth Club	0.00	0.00	0.00	0.00	0.00	0.00	1,612.52
Legacy: Dorothy Worley	0.00	71,339.21	-71,339.21	71,339.21	0.00	0.00	630.00
Legacy: Fred Collins	0.00	0.00	0.00	0.00	0.00	0.00	4,153.00
	<u>16,300.00</u>	<u>79,260.76</u>	<u>-62,960.76</u>	<u>170,312.58</u>	<u>107,351.82</u>	<u>21,765.55</u>	<u>20,832.27</u>

^c 2020: £250 transferred from Photocopier Renewal to IT Systems

^d 2020: £2000 transferred from Pulpit Removal to Church Hall Fabrics

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

<u>ASSETS</u>	2020	2019
	£	£
Bank and cash balances:		
Barclays Bank Deposit Account	0.00	15,596.31
Barclays Bank Current Account	86,734.00	106,224.47
CAF Saver ^e	76,029.83	153,876.32
Cambridge & Counties	80,574.46	79,520.41
Petty Cash	51.76	81.05
Funds held locally by Church Organisations	3,187.62	3,187.62
	<u>246,577.67</u>	<u>358,486.18</u>

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2020	2019
	£	£
General Fund	<u>33,545.41</u>	<u>41,707.30</u>
Restricted fund:		
Outer Space Project (detail, on page 2) ^e	<u>101,247.32</u>	<u>142,426.08</u>
Designated funds:		
Caring Fund (detail, page 2)	427.15	358.25
Church Organisations (detail, page 3) ^f	4,005.97	3,681.97
Other Designated Funds (detail, page 3)	107,351.82	170,312.58
Total: Designated funds	<u>111,784.94</u>	<u>174,352.80</u>
Funds total	246,577.67	358,486.18

^e includes £62,000 interest free loans from church members

^f Included in these totals are amounts 'banked' with the Church Treasurer,
i.e. [2020] Carer & Toddler, £616.78; Together at One, £201.57

	Note	2020	2019
		£	£
Monies due			
HMRC Charities - Gift Aid payable to the church		9,939.18	8,679.38
(Not included in income)		<u>9,939.18</u>	<u>8,679.38</u>
Non-monetary assets held for Church's own use	9	5,254,997.00	5,228,496.00
<u>Liabilities</u>			
Pension Scheme Liability	10	10,769.00	34,482.24
Interest-free loans from church members ^e		62,000.00	74,000.00
Long Term Loan over 10 years			
London Baptist Property Board		120,000.00	0.00

NOTES TO THE ACCOUNTS**1 Basis of accounts:**

These accounts have been prepared on a 'Receipts and Payments' basis and accord with section 133 of the Charity Act 2011

	2020		2019	
	£		£	
2 Donations and other income:				
General donations	2,073.00		2,113.06	
Photocopier	69.00		56.20	
	<u>2,142.00</u>		<u>2,169.26</u>	
3 Other Causes:	2020		2019	
	Raised	Given	Raised	Given
	£	£	£	£
Home Mission:				
Assigned from General Fund ⁹	<u>6,566.42</u>	<u>6,566.42</u>	<u>7,897.13</u>	<u>7,897.13</u>
	<u>6,566.42</u>	<u>6,566.42</u>	<u>7,897.13</u>	<u>7,897.13</u>
BMS World Mission				
Donations	328.00	328.00	1,178.04	1,178.04
Assigned from General Fund ⁹	6,566.42	6,566.42	7,897.13	7,897.13
Harvest Sunday offering, donated to BMS	883.24	883.24	1,284.22	1,284.22
	<u>7,777.66</u>	<u>7,777.66</u>	<u>10,359.39</u>	<u>10,359.39</u>
Others:				
Epilepsy Action	171.55	171.55	0.00	0.00
Christian Aid - other	0.00	0.00	322.25	322.25
Lewisham Food Bank	0.00	2,400.00	0.00	2,400.00
Spurgeon's Children	245.00	245.00	370.85	370.85
Jews for Jesus	0.00	0.00	170.33	170.33
Leprosy Mission	0.00	0.00	151.50	151.50
Junior Church	0.00	0.00	100.00	100.00
	<u>416.55</u>	<u>2,816.55</u>	<u>1,114.93</u>	<u>3,514.93</u>
Other Causes: total	<u>14,760.63</u>	<u>17,160.63</u>	<u>19,371.45</u>	<u>21,771.45</u>

⁹ 7.5% of General Fund income

	2020	2019
	£	£
4 Ministry:		
Minister's stipend	26,400.00	25,795.92
Minister's pension - church contribution	6,201.90	7,010.16
Minister's National Insurance - employer's contribution	0.00	141.15
Minister's study support - books	119.00	0.00
Ministry Other Personnel	2,463.16	1,327.50
Preaching fees and travel	200.00	675.00
Ascension Trust	0.00	1,871.00
Leprosy Mission	0.00	1,871.00
Website fees	127.20	115.00
Church flowers	203.85	439.58
Resources for ministry - expendable items	294.66	292.56
Conferences & training	100.00	1,069.00
Manse: Council tax, water services, insurance	2,643.52	3,160.44
Manse: telephone	634.99	564.26
Manse: routine repairs and maintenance	280.98	478.99
Other (Trustees Retreat)	0.00	122.20
	<u>39,669.26</u>	<u>44,933.76</u>
	2020	2019
	£	£
5 Mission:		
Given to Other Causes (per note 3)	17,160.63	21,771.45
Junior Church	750.00	750.00
Mission activities	84.00	483.74
Social events	0.00	93.90
Publicity	62.84	0.00
	<u>18,057.47</u>	<u>23,099.09</u>
	2020	2019
	£	£
6 Upkeep of church premises:		
Electricity	1,564.75	1,913.10
Gas	4,229.98	4,833.12
Water services	172.20	176.60
Supplies: kitchen, cleaning, toilet	317.75	620.22
Wages - cleaning staff	4,744.98	5,434.07
Insurance	5,864.48	4,449.61
Maintenance, automatic doors	417.17	397.31
Maintenance, fire equipment	174.00	351.59
Maintenance, security system	2,012.48	1,984.88
Maintenance, heating systems	685.99	804.00
Maintenance, fire alarm	320.40	554.58
Routine repairs and maintenance	163.97	326.84
Garden maintenance	0.00	80.00
Minor furniture & equipment	0.00	20.00
Maintenance Piano	0.00	200.00
Lettings charges payable to other parties ^h	130.00	160.00
	<u>20,798.15</u>	<u>22,305.92</u>

^h Fees to caretaker and sound technician

	2020	2019
	£	£
7 Administration:		
Telephone	597.82	790.19
Postage	317.79	69.96
Stationery	17.92	79.63
Photocopier servicing	2,141.64	0.00
Offertory envelopes	0.00	154.53
Computing & other supplies	221.99	109.98
Copyright licences	597.89	727.24
Subscriptions	1,520.95	1,555.30
Refreshments	48.00	33.65
Admin Charges	696.42	888.06
	<u>6,160.42</u>	<u>4,408.54</u>
	2020	2019
	£	£
8 General Fund transfers to other funds:		
to Caring Fund	1,313.27	1,579.42
to Home Mission	6,566.42	7,897.13
to BMS World Mission	6,566.42	7,897.13
to Church & halls fabric	3,000.00	1,000.00
to Roof maintenance	3,500.00	3,500.00
to Manse fabric	1,000.00	1,000.00
to IT systems	1,250.00	1,000.00
to Photocopier renewal	0.00	1,000.00
to Quinquennial survey	300.00	300.00
to Outerspace Project	0.00	1,871.25
to Pulpit Removal	0.00	2,000.00
to Future Ministry	5,000.00	5,000.00
	<u>28,496.11</u>	<u>34,044.93</u>
	2020	2019
	£	£
9 Non-monetary assets		
Church premises	4,658,739.00	4,654,085.00
Church manse	455,934.00	434,227.00
Fixtures, furniture and equipment	140,324.00	140,184.00
	<u>5,254,997.00</u>	<u>5,228,496.00</u>

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 trustees, the London Baptist Property Board:

Church premises at Perry Rise SE23 2QL - shown at insured value;

Church manse at 44 Bishopsthorpe Road SE26 4PA - shown at insured value.

The church also owns fixtures, furniture and equipment with an insured value of £140,324

10 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.

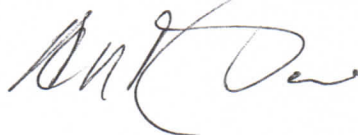
A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent 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.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £163.17, 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 £10,769 as at 31st December 2020 (2019 £34,482.24).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £363,000 (2019 £376,000)

The accounts and Statement of Assets and Liabilities set out on pages 1 to 8 relating to the year ending 31 December 2020 are as approved by the charity trustees.

Signed

 24/8/21



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

PERRY RISE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2020

Charity no
(if any)

1131199

Set out on pages

1 - 8

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31 DECEMBER 2020.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed 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 (other than that disclosed below *) in connection with
the examination which gives me cause to believe that in, any material
respect:

- accounting records were not kept in accordance with section 130 of
the Act or
- 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 order to enable a
proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

J BROOKS

Date:

24 August 2021

Name:

JANET BROOKS

Relevant professional
qualification(s) or body
(if any):

Retired FCCA

Address:

12 PRINCETHORPE ROAD
LONDON SE26 4PF