

## **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
<b>Receipts</b>		£	£
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>
<b>Payments</b>			
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**

	<b>2021</b>	<b>2020</b>
	£	£
<b>Receipts</b>		
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>
<b>Payments</b>		
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**

	<b>2021</b>	<b>2020</b>
	£	£
<b>Receipts</b>		
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>
<b>Payments</b>		
Personal gifts & tributes	1,226.85	1,219.37
Payments to other causes <sup>a</sup>	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>

<sup>a</sup> 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 <sup>b</sup>	0.00	616.78	-616.78	616.78	0.00	51.00	89.94
Girls' Brigade <sup>c</sup>	0.00	783.92	-783.92	783.92	0.00	6.15	0.00
Junior Church/NG <sup>d</sup>	943.16	587.60	355.56	1,736.39	2,091.95	857.37	407.50
Painting for Pleasure <sup>e</sup>	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>

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

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

## OTHER DESIGNATED FUNDS

	2021				2020		
	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	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

<b><u>ASSETS</u></b>	<b>2021</b>	<b>2020</b>
	£	£
<b>Bank and cash balances:</b>		
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
	<b><u>222,952.17</u></b>	<b><u>246,577.67</u></b>

## REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

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

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

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

	<b>2021</b>		<b>2020</b>	
	£		£	
<b>2 Donations and other income:</b>				
General donations	2,362.77		2,073.00	
Photocopier	45.00		69.00	
	<u>2,407.77</u>		<u>2,142.00</u>	
<b>3 Other Causes:</b>	<b>2021</b>		<b>2020</b>	
	<b>Raised</b>	<b>Given</b>	<b>Raised</b>	<b>Given</b>
	£	£	£	£
Home Mission:				
Assigned from General Fund <sup>9</sup>	<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 <sup>9</sup>	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>

<sup>9</sup> 7.5% of General Fund income

	2021	2020
	£	£
<b>4 Ministry:</b>		
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
	£	£
<b>5 Mission:</b>		
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
	£	£
<b>6 Upkeep of church premises:</b>		
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 <sup>h</sup>	360.00	130.00
	<u>15,020.11</u>	<u>20,798.15</u>

<sup>h</sup> Fees to caretaker and sound technician

	2021	2020
	£	£
<b>7 Administration:</b>		
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>
	<b>2021</b>	<b>2020</b>
	£	£
<b>8 General Fund transfers to other funds:</b>		
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>
	<b>2021</b>	<b>2020</b>
	£	£
<b>9 Non-monetary assets</b>		
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 31<sup>st</sup> 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)

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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)

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basis of report

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examiner's statement

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- 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