

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	<u>702.50</u>		<u>202.50</u>
		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	<u>18,187.20</u>	<u>18,687.20</u>	<u>13,418.00</u>
			<u>13,868.00</u>
Raised for Other Causes:	3	17,318.86	15,841.81
		<u>149,465.37</u>	<u>132,988.89</u>
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
		<u>111,884.58</u>	<u>106,059.00</u>
Surplus for the year		37,580.79	26,929.89
deduct, Transfers to other funds	8	<u>23,775.53</u>	<u>79,142.97</u>
		13,805.26	-52,213.08
Balance brought forward		15,208.74	67,421.82
Balance carried forward		<u>29,014.00</u>	<u>15,208.74</u>

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/Spl £	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
	<u>147,955.61</u>	<u>161,082.44</u>

REPRESENTING BALANCES ON THE FOLLOWING FUNDS:

	2024	2023
	£	£
<i>General Fund</i>	<u>29,014.00</u>	<u>15,208.74</u>
<i>Restricted fund:</i>		
Outer Space Project (detail, on page 2)	<u>0.00</u>	<u>0.00</u>
<i>Designated funds:</i>		
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
<i>Total: Designated funds</i>	<u>118,941.61</u>	<u>145,873.70</u>
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		<u>9,285.32</u>	<u>11,171.86</u>
(Not included in income)		<u>9,285.32</u>	<u>11,171.86</u>
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