

TILEHOUSE STREET BAPTIST CHURCH

England & Wales · Charity number 1135132

Details

Status Registered

Legal form Other

Registered 2010-03-23

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

Contact

Address Upper Tilehouse Street
Hitchin
Herts
SG5 2EE

Phone 01462456765

Email info@ths-baptist.org.uk

Website www.ths-baptist.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 Church engages in a range of activities for the purpose of the advancement of the Christian faith according to the principles of the Baptist demonination. The Church may also advance education and carry out other charitable purposes in the United Kingdon and/or other parts of the world.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£167,507	£137,129	-	-
2024-12-31	£123,660	£122,159	-	-
2023-12-31	£120,175	£105,273	-	-
2022-12-31	£121,983	£104,486	-	-
2021-12-31	£99,888	£111,568	-	-
2020-12-31	£96,295	£101,682	-	-

Trustees

Name	Role	Appointed
John Christopher Patrick Maguire		2020-01-01
Martin Stears-Handscomb		2023-01-01
Mrs MARGARET EDITH GRANGER		
Nicola Christa Jacqueline Woodbridge		2024-07-18
Paul Chamberlain		2021-01-01
SHEILA HALLAS		

TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2025
Charity Registration Number 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees

Rev. Jane Robson	(Minister)
Mrs Joyce Bleasby	
Mr Paul Chamberlain	(Designated Person for Safeguarding and Safeguarding Trustee from February)
Mrs Margaret Granger	(Joint Treasurer)
Mrs Sheila Hallas	(Secretary)
Mr John Maguire	
Miss Anne Moody	Safeguarding Trustee during January)
Mr Martin Stears Handscomb	
Mrs Nickie Woodbridge	(Joint Treasurer)

Motto Text Joshua 3 verse 5

Joshua told the people, "Consecrate yourselves, for tomorrow the Lord will do amazing things among you."

The year was a time for the congregation to consecrate themselves, individually and corporately, and to be receptive to God's word in preparation for the changes to come in 2026.

Aims

The Church's primary aim is to worship God, make known his love, share the good news of the gospel and to care for all people and His creation.

Governance

The diaconate has met regularly to consider spiritual, practical and financial matters relating to church life. Church business meetings took place bi-monthly. All members of the congregation are encouraged to attend these meetings and many do but only those whose names appear on the church membership roll have authority to make decisions, under the guidance of the Holy Spirit.

Membership

On January 1st there were 44 persons in membership at Tilehouse Street and 8 at Stondon Baptist Church. During the course of the year four members died and three others left the area. In February, a lady was received into membership and on Easter Sunday, it was a joy to witness the baptism of another lady and to welcome her into membership. Stondon's membership is unchanged, thus leaving a total of 47 at the year's end.

Safeguarding

Following her appointment by the church meeting Anne Moody became the safeguarding trustee on January 1st. Unfortunately, she was unable to continue in the role and Paul Chamberlain temporarily assumed the position alongside his duties as Designated Person for Safeguarding. The November church meeting appointed John Maguire to become the safeguarding trustee from January 1st 2026.

A Level 1 training video was shown to the congregation and in October Paul conducted a very helpful training session after a morning service. (The chocolates he provided were greatly enjoyed too.)

The safeguarding team has carried out an audit of its policies and procedures.

Worship and Bible Study

Rev. Jane has continued to lead the weekly services with enthusiasm, energy and imagination. During the early part of the year she took the word, 'consecrate' as her theme for a series of sermons. In the summer and early autumn, we watched and discussed Radical Roots, a series of videos looking at the lives of six influential Baptists of the past.

The two Bible Study groups have continued to meet, periodically, sometimes linking their chosen subjects to the theme of the previous Sunday's sermon.

At the times when the Minister was elsewhere on a Sunday, it was a pleasure to have others leading the services, usually by old friends but also three new ones who had not previously preached at Tilehouse Street.

It was good to see the size of the congregation rising a little and to see the church full on occasions such as Easter Sunday and Remembrance Sunday. This was an opportunity for the Beavers, Cubs and Air Scouts who meet on the premises to parade their colours and share in the service.

Pastoral Care

Sadly, our very hard working and much loved pastoral care co-ordinator died in April. Since then a 'buddy scheme' has been set up, whereby every member of the fellowship has a buddy to keep an eye on him or her. Many members are also buddies to do the caring. Naturally, pastoral care is not confined to this system and much care, help and support is given by many to those in need.

Outreach

Open Church continues to flourish. Its loyal supporters are not deterred by the heaviest of downpours and numbers are growing. It's been a joy to regularly welcome a number of ladies who live in the nearby apartments.

Coffee mornings at the start of Lent, harvest time and Advent are well attended and raise money for good causes.

A new venture this year was to sign up for 'Streets of Light'. The aim was to use Halloween to send a message of hope. Decorations showing Jesus as the light of the world were attached to the windows in the front doors and illuminated after dark.

This innovation was so well received that the idea was repeated and decorations on the nativity theme were displayed throughout Advent and Christmas.

Charitable Donations

The church supports a number of charities, both Christian and secular. This year all the offerings given during the extra Christmas activities and services were donated to the Garden House Hospice in Letchworth. Other charities which the church supports prayerfully and financially include Phase, Home Mission, BMS World Mission and Operation Agri.

Use of the Premises

Both the church building and the Memorial Halls are well used throughout the week. Three other churches meet for worship on Sundays.

The Pre-school and Nursery is open five days a week during term time. We were sorry to lose Hitchin School of Dance who had hired rooms in the Hall for very many years. A wide variety of other activities such as Pilates, drama classes, Tai Chi and more take place on the site.

The Buildings

Work to repair the roof and resolve the problem of damp is still awaited. It is hoped that this work will be done in the spring of 2026.

A generous, anonymous donor paid for a new cooker to be installed.

The floor in the main hall was sanded, sealed and varnished.

On the advice of the Fire Service, improvements have been made to the fire safety precautions in the Halls and a video doorbell has been fitted for increased security. At the onset of colder weather it was discovered that urgent repairs to the church boiler were needed. These were done and comfort regained.

The Future

Much of this year has been devoted to planning and preparation for the pastoral vacancy which will arise when Rev. Jane retires in April 2026. I have alluded to Jane's encouraging of us to consecrate ourselves, so that we would be alert to God's leading. A Ministry Working Group was set up to look into the varying styles of ministry available, investigate what is sustainable and right for Tilehouse Street. The group was grateful for help and advice from Rev. Mary Moody, one of the Central Baptist Association Regional Ministers.

On April 5th, we held a Church Day, facilitated by Kieran Murphy. This was an opportunity to listen, pray and discern God's guidance. The outcome of the day can be summarised in three points:

Courage – to move forward in faith

Capacity – it may be limited, but use what we have well

Cultivating – building on what we have.

We face an unknown future, but we travel on together trusting in our Lord to lead us.

I would like to thank everyone who has played a part in the church's life during the year. Thank you for your prayers and practical help, in whatever form that may have been. I especially want to thank Rev. Jane for her ten years of ministry, guidance, spiritual support and practical help. I wish her a long, happy and blessed retirement.

Sheila Hallas
January 2026

Minister's Reflection

As I look back over 2025 I am convinced that the church has been consecrating itself and is ready for the amazing things that God will do among them in 2026 and beyond. I have already seen signs of apprehension over the future and a grieving for what will be lost but in so many ways I see a church that has also been preparing itself for the new season.

The church secretary has, once more, clearly and succinctly given a snap shot of the church's ministry and mission in 2025. What has not been mentioned is the number of extra meetings the diaconate have held in the latter part of the year. These meetings have sought to put structures in place for the immediate future and given thought to new ministry in order to draw together a profile for when the search for a new minister begins.

Signs, in my opinion, of a healthy church that is able to celebrate the successes of the past year while also looking ahead with hope and purpose to all that God has in store. It has been a privilege and a joy to lead this part of the body of Christ for the last ten years. In particular I want to recognise the team work, commitment and integrity of all those who have served as deacons in that time. To God be the glory.

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year
1st January to 31st December 2025

Tilehouse Street Baptist Church

Trustees

Rev J Robson
Mrs S Hallas
Mrs M Granger
Mrs N Woodbridge
Mrs J Bleasby
Mr J Maguire
Mr P Chamberlain
Miss A Moody
Mr M Stears-Handscomb

Minister
Secretary
Joint Treasurer
Joint Treasurer
Deacon
Deacon
Deacon
Deacon
Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Pic
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

Statement of Financial Activities for the year ending 31st December 2025

	2025	2024
	Unrestricted Funds	Unrestricted Funds
	£	£
INCOME		
Voluntary income	131,322.72	75,869.32
Fundraising activities	-	-
Interest	2,864.47	4,258.92
Charitable activities	33,319.88	43,532.39
Total Receipts	<u>167,507.07</u>	<u>123,660.63</u>
EXPENDITURE		
Charitable expenses	13,489.95	13,784.22
Governance costs	123,639.84	108,374.39
Total Payments	<u>137,129.79</u>	<u>122,158.61</u>
Deficit/Surplus of income over expenditure	<u>30,377.28</u>	<u>1,502.02</u>
Total funds brought forward	211,874.12	210,372.10
Total funds carried forward	<u>242,251.40</u>	<u>211,874.12</u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2025

GENERAL FUND	2025	2024
Income	£	£
Offerings	41,446.71	42,003.12
Donations and fees	2,499.71	2,221.72
Donations from church groups (appeals)	75.00	1,965.33
Parking Income	309.00	315.40
Gift Aid - Income tax recovered	10,211.31	10,390.18
Lettings	32,411.88	41,720.26
Outlook contributions	140.00	240.00
Interest received	2,340.16	718.48
	<u>89,433.77</u>	<u>99,574.49</u>
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	42,664.04	38,582.81
BU pension deficit payment	-	10.00
Manse expenses	3,310.00	3,467.32
Standing charges -		
Electricity	6,816.16	3,126.55
Gas	7,199.07	5,938.89
Water	811.74	708.61
Insurance	6,054.01	5,974.87
	<u>20,880.98</u>	<u>15,748.92</u>
Domestic -		
Cleaning	11,865.40	11,321.60
Grounds	8,209.01	6,840.00
Refreshments	385.07	208.19
	<u>20,459.48</u>	<u>18,369.79</u>
Organist, licences & piano tuning	1,231.86	1,432.72
Outreach & Publicity		
General	40.50	54.28
Events	-	135.01
	<u>40.50</u>	<u>189.29</u>
Office -		
Administrator	9,048.00	8,591.60
Bookkeeping	850.00	562.50
Stationery & stamps	72.10	102.89
Computer supplies	557.84	697.60
Telephone & broadband	600.24	590.51
Photocopier	1,522.98	641.44
	<u>12,651.16</u>	<u>11,186.54</u>
Equipment	-	368.87
Fees, Subscriptions & gifts	476.80	577.79
Bank Charges	60.00	60.00
Conferences & Training	335.00	104.00
Donations	3,000.00	2,500.00
Sundries	-	1,640.00
	<u>105,109.82</u>	<u>94,238.05</u>
Less transfer to Pastoral Care fund	50.00	100.00
Less transfer to Building maintenance fund	10,000.00	10,000.00
	-	-
SURPLUS/(DEFICIT) FOR YEAR	<u>(25,726.05)</u>	<u>(4,763.56)</u>
BALANCE 1st JANUARY	31,180.05	35,943.61
Reserve policy transfer (from Legacies fund)	25,000.00	-
BALANCE 31st DECEMBER	<u>30,454.00</u>	<u>31,180.05</u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2025

	2025 £	2024 £
PASTORAL CARE FUND		
Balance 1st January	1,000.00	1,000.00
Income	-	-
Transfer from General fund	50.00	100.00
Interest	-	-
	1,050.00	1,100.00
Gifts & Loans	50.00	100.00
Balance 31st December	1,000.00	1,000.00
 BUILDING MAINTENANCE FUND		
Balance 1st January	11,976.14	8,671.78
Transfer from General fund	10,000.00	10,000.00
Transfer from Legacies fund	-	-
Interest	-	-
	21,976.14	18,671.78
Expenditure - General	1,744.53	758.80
Church & Halls boiler maintenanc	4,133.00	450.00
Fire extinguisher service	522.33	516.84
Hall floor resurfacing	3,240.00	-
Hall lights & smoke detectors	2,698.81	-
Church roof drone photos	1,080.00	-
Church roof damp proofing	1,250.00	4,970.00
Balance 31st December	7,307.47	11,976.14
 ORGAN FUND		
Balance 1st January	11,977.12	11,923.67
Interest	-	282.41
	11,977.12	12,206.08
Expenditure - tuning	-	-
blower maintenance	266.40	228.96
Balance 31st December	11,710.72	11,977.12
 LEGACIES FUND		
Balance 1st January	75,600.34	73,834.62
Estate of Gill Mayes	58,130.86	-
Interest	-	1,765.72
	133,731.20	75,600.34
Expenditure (transfer to Building Maintenance)	-	-
Reserves (transfer to General fund)	25,000.00	-
Balance 31st December	108,731.20	75,600.34

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2025

	2025 £	2024 £
BADMINTON CLUB		
Balance 1st January	660.48	605.76
Income - Subscriptions	525.50	599.00
	1,185.98	1,204.76
Expenditure - shuttles & sundries	29.90	44.28
Donation to General fund	500.00	500.00
	656.08	660.48
	656.08	660.48
 DONATIONS FUND (see notes on page 8)		
Balance 1st January	-	-
Donations received	6,039.00	6,416.40
Gift Aid claimed	1,194.25	983.25
General fund donations	3,000.00	2,500.00
spare	-	-
	10,233.25	9,899.65
Donations Paid	6,404.87	7,399.65
General fund donations	3,000.00	2,500.00
Donations outstanding (GHH)	828.38	-
	-	-
	-	-
 OUTREACH & MINISTRY FUND		
Balance 1st January	15,134.20	14,780.73
Interest	-	353.47
	15,134.20	15,134.20
Transfer to General fund	-	-
	15,134.20	15,134.20
	15,134.20	15,134.20
 FLOWER FUND		
Balance 1st January	94.04	349.93
Contributions	951.48	695.00
Other bequests	13.40	-
	1,058.92	1,044.93
Expenditure	560.11	950.89
	498.81	94.04
	498.81	94.04

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2025

STONDON CHAPEL FUND	2025	2024
	£	£
Income		
Offerings	9,182.00	8,919.04
Income tax recovered	1,060.00	1,217.50
Donations	-	389.88
Grants	-	-
Coffee mornings & fund raising	-	-
Lettings	382.50	1,213.13
Other income (bank error)	70.00	112.50
Interest	524.31	1,138.84
	11,218.81	12,990.89
Expenditure		
Preaching fees	2,393.50	2,135.00
Standing charges - Electricity	295.66	346.62
Gas	853.97	824.88
Water	283.72	195.79
	1,433.35	1,367.29
Building - Maintenance	96.00	2,682.00
Cleaning	942.60	896.04
Projects	-	-
Insurance, fire extinguishers	1,185.25	1,232.79
	2,223.85	4,810.83
Music licence	253.91	240.24
Outreach & publicity	-	-
Training	-	32.40
Equipment	207.03	752.88
Donations -		
Home Mission	600.00	600.00
BMS	600.00	600.00
Baptist Twinning israel	1,000.00	1,350.00
MAF	-	-
Appeals	-	112.50
	2,200.00	2,662.50
Sundries	-	-
	8,711.64	12,001.14
DEFICIT/SURPLUS FOR YEAR	2,507.17	989.75
BALANCE 1st JANUARY	64,251.75	63,262.00
BALANCE 31st DECEMBER	66,758.92	64,251.75

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2025

DONATIONS FUND	2025	2024	Notes (for 2025)
	£	£	
Home Mission	2,045.62	1,814.60	see note 1
BMS	1,745.63	1,514.60	see note 2
Birthday Scheme	146.50	298.25	
Operation Agri	1,847.40	1,396.70	Harvest offerings
CTH PHASE	1,800.00	1,800.00	donation from General Fund
Regents Park Baptist College	400.00	400.00	donation from General Fund
Baptist union	500.00	-	donation for Spurgeons College
Christian Aid	82.22	-	
DEC appeals	95.00	45.00	
Garden House Hospice	742.50	-	Anniversary appeal
Garden House Hospice	828.38	-	Christmas charity
	-	-	
Daisy Chains	-	765.00	
Mercy Ships	-	428.00	
Herts Young Homeless	-	1,437.50	Christmas charity
	-	-	
Total:	10,233.25	9,899.65	Note 4

Notes (for 2025):

1. includes £300.00 Church Donation; £1,462.50 Gift Day; £283.13 gift aid
2. includes £1,462.51 Gift Day; £283.12 gift aid
3. gift aid is claimed wherever possible; total claimed on donations £1194.25
4. the total donations are equivalent to approximately 11.4% of the church income

Other notes:

- i) 2025 Mission Gift Day total was £3,628.74 (including £566.25 gift aid)
- i) 2024 Mission Gift Day total was £3,029.20 (including £585 gift aid)
- ii) 2023 Mission Gift Day total was £4,262.50 (including £822.50 gift aid)
- iii) 2022 Mission Gift Day total was £4,408.75 (including £858.75 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2025

	2025	2024
	£	£
Current assets		
CAF bank - Cash account	4,560.17	9,891.39
CAF bank - Gold account	44,690.44	25,670.20
Baptist Union - Deposit account	43,881.49	103,143.21
Baptist Union - High Interest account	90,684.04	-
Nat West bank - Badminton Club	656.08	660.48
Santander UK Plc - Stondon Chapel	15,119.06	13,136.20
Baptist Union - Deposit account	51,639.86	51,115.55
Total at bank and in hand	251,231.14	203,617.03
Sundry debtors		
Prepaid insurance	4,660.90	4,964.28
Lettings	2,258.00	3,069.50
Stondon (Gift Aid)	550.00	-
HMRC (Gift Aid)	1,853.63	-
Total assets	260,553.67	248,131.84
Current liabilities		
Payroll Liabilities (overpayment)	(1,059.01)	787.72
Sundry Creditors (donations fund)	681.38	1,470.00
Stondon 2025 gift aid balance	117.40	-
Sundry Creditors (offertory)	14,849.56	-
Sundry Creditors (gift aid received)	3,712.94	1,470.00
	18,302.27	2,257.72
Net assets over liabilities	242,251.40	211,874.12
Unrestricted Funds		
General fund	30,454.00	31,180.05
Pastoral care fund	1,000.00	1,000.00
Flower fund	498.81	94.04
Building maintenance fund	7,307.47	11,976.14
Organ maintenance fund	11,710.72	11,977.12
Badminton Club	656.08	660.48
Donations fund	-	-
Legacies fund	108,731.20	75,600.34
Outreach & Ministry fund	15,134.20	15,134.20
Stondon chapel fund	66758.92	64,251.75
Total funds	242,251.40	211,874.12

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011


Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

Church premises	5,806,438
Manse	421,864
Stondon premises	607,952
	<u>6,836,254</u>
Other - Organ, Pianos, Fixtures, Fittings and Equipment	169,686
Manse fixtures & fittings	31,167
Stondon, Pianos, etc.	101,327
	<u>7,138,434</u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 10 relating to the year ending 31 December 2024 are as approved by the Trustees

Treasurer



Date

10.03.2026

Independent examiner's report to the trustees of Tilehouse Street Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2025, which are set out on pages 1 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: James Weist

Address: 17 Bearton Avenue, Hitchin Herts SG5 1NZ

Date: 24th March 2026

Signed



TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2024
Charity Registration Number 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees (Deacons)

Rev. Jane Robson (Minister)

Mrs Joyce Bleasby

Mr Paul Chamberlain (Designated Person for Safeguarding)

Mrs Margaret Granger (Safeguarding Trustee)

Mrs Sheila Hallas (Secretary)

Mr John Maguire

Miss Anne Moody

Mr Martin Stears Handscomb (Treasurer)

Motto Text Matthew 13 verse 33

Jesus told them still another parable:

“The kingdom of heaven is like yeast that a woman took and mixed into about sixty pounds of flour until it worked all through the dough.”

Aims

The Church’s primary aim is to worship God, make known his love, share the good news of the gospel and to care for all people, locally and globally, regardless of ethnicity, gender or beliefs.

Governance

Under the leadership and guidance of the minister, Jane, the diaconate has met monthly to prayerfully consider the spiritual life and routine business of the Church.

The Deacons Day in April was facilitated by the Rev. Maureen Hider, moderator of the Central Baptist Association. The time was spent looking at various means to find a positive way forward for the church.

At a Special Church Meeting held on July 18th the members voted to amend the church’s constitution. The amendment states that,

“ In this church it shall be the minister(s) if any and deacons, secretary and treasurer who together are the Charity Trustees of the church.”

This change means that the secretary and treasurer may be chosen from amongst the membership and it is not a requirement that they also be deacons.

For a trial period of a year, the formal church meetings had been held bi-monthly. At the Ordinary Church Meeting in July, it was decided to make this a permanent arrangement and the meetings would be held on Sunday mornings, after a shortened service.

Safeguarding

The team has worked vigilantly to ensure that policies and procedures are in line with current guidelines. The Level 1 training video was shown during a service in April.

Meg Granger stepped down as the Safeguarding Trustee at the end of the year. Anne Moody will step into this role in January.

Personnel Changes

Martin Stears Handscomb will relinquish his role as treasurer in December. Meg Granger and Nickie Woodbridge were appointed as joint treasurers. They have been learning what the job entails and will formally commence on January 1st 2025.

Brenda Mallett has taken on a part time position as the church's bookkeeper. Following the retirement of Janet Ireson as the administrator in the summer Will Henton Pusey was appointed to succeed her.

Membership

On January 1st there were 46 members on the church roll and on Easter Sunday, it was a pleasure to receive a lady into membership. Sadly, three ladies, one of whom had been in membership since 1950, died during the course of the year leaving a total of 44. The membership at Stondon Baptist Church remains unchanged at 8, making a total of 52.

Worship

Rev. Jane has continued to lead worship with variety, creativity and, usually, some 'audience participation'. The congregation has wrestled with Romans, observed some Old Testament heroes, tried to fathom the depths of the fruit of the Spirit and studied the Star of Bethlehem. A number of friends continue to share in worship via the live streaming facility, including some of the residents of two local care homes.

The monthly services at Foxholes Care Home and the afternoon communion services in the Church have continued.

We have been ably served by a number of other preachers throughout the year. It was a particular joy and privilege to welcome the Rev. Mary Moody on the church's 355th anniversary.

Prayer Meetings

A small but loyal group has continued to meet for prayer on the first Saturday of the month. A larger group meets on Zoom each Wednesday evening.

Bible Study Groups

Both groups have met on Tuesday afternoons, sometimes linking their studies to the current theme of the weekly sermon.

Open Church

The church opens its doors every Thursday morning, welcoming all and offering free refreshments. This remains a thriving event which provides an opportunity to make new friends and strengthen existing friendships.

Pastoral Care

The Minister, the Pastoral Care Co-ordinator and others work tirelessly to offer support and help to members of the congregation and others.

Project Violet

An initiative has been running throughout the Baptist denomination looking at the problems encountered by women ministers. Individual churches were asked to consider the resolutions put forward by the Project Violet team and Rev. Jane with a group of six or seven others held eight discussion sessions to look at them. The group produced a number of commitments to action which were accepted by the church meeting. The diaconate and church meeting are now looking at these in more depth.

Use of the Premises

Will has maintained the management of the lettings to both secular and Church groups so that they are in almost constant use, particularly during school term times.

The church fellowship also uses its own premises for other events besides services, some for fund raising purposes and others simply for pleasure. In January, the 1924 film, Safety Last was shown, whilst being accompanied on the organ by Clifton Hughes.

Tilehouse Street was pleased to host the World Day of Prayer in early March.

In July, the Choral Nova Choir put on a concert as part of the Hitchin Festival and to raise funds for the local Daisy Chains charity.

Coffee Mornings / Fairs have been held in springtime, harvest time and Advent.

Buildings

Damage to the north – east corner of the church roof has allowed water to leak in and cause severe damp in the wall below. Plans to get this repaired are ongoing.

A thanksgiving offering around the time of the church anniversary raised more than enough money to pay for a long overdue new carpet in the Bunyan Room.

The Future

As we head into the new year, as part of the family of God in Hitchin, we are starting to prepare for the future after Rev. Jane's retirement in 2026. At the Deacons Day Maureen Hider used the words of Joshua 3 verse 5, "Consecrate yourselves, for tomorrow the Lord will do amazing things among you." 2025 will be a year of consecration and prayer. This is the motto text for the year.

A small working party has been set up to look at the type of ministry that God wants us to have so that we can continue to serve and worship Him at Tilehouse Street Baptist Church. As ever, we thank God for his faithfulness and blessings through good times and difficult ones. We know that He will continue to guide us as His people in this part of Hitchin.

Sheila Hallas
January 2025

Minister's Reflection

One of the joys of preparing an annual report is the opportunity to lift one's head from the daily demands of church life and appreciate all that has been achieved over the previous twelve months. The challenges of maintaining paid ministry and wise stewardship of the buildings have continued but have been met with resilience and resourcefulness. There have been many occasions when I have rejoiced over the faithfulness and commitment of God's people in this place: a willingness to move to Sunday morning church meetings, generosity in financial support for a variety of charities, the appointment of new treasurers, a welcoming spirit at Open Church, churchwide engagement with Project Violet, and many others. Signs of a church community that is hopeful, that has been like the yeast in the dough of our text for the year and which continues to trust that God will do amazing things among us in 2025 and beyond.

It is also appropriate that I note here my continued appreciation for all those who have worked tirelessly through another year in many different roles to ensure that the church continues to share the good news of the gospel in word and deed. For which I give thanks to God.

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year

1st January to 31st December 2024

Tilehouse Street Baptist Church

Trustees

Rev J Robson	Minister
Mrs S Hallas	Secretary
Mr M Stears-Handscomb	Treasurer
Mrs M Granger	Deacon
Mrs J Bleasby	Deacon
Mr J Maguire	Deacon
Mr P Chamberlain	Deacon
Miss A Moody	Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Plc
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

Statement of Financial Activities for the year ending 31st December 2024

	2024	<i>2023</i>
	Unrestricted Funds	<i>Unrestricted Funds</i>
INCOME	£	£
Voluntary income	75,869.32	<i>78,968.56</i>
Fundraising activities	-	-
Interest	4,258.92	<i>4,624.85</i>
Charitable activities	43,532.39	<i>36,581.32</i>
Total Receipts	<u>123,660.63</u>	<u><i>120,174.73</i></u>
EXPENDITURE		
Charitable expenses	13,784.22	<i>17,281.82</i>
Governance costs	108,374.39	<i>87,990.98</i>
Total Payments	<u>122,158.61</u>	<u><i>105,272.80</i></u>
Deficit/Surplus of income over expenditure	<u>1,502.02</u>	<u><i>14,901.93</i></u>
Total funds brought forward	210,372.10	<i>195,470.17</i>
Total funds carried forward	<u>211,874.12</u>	<u><i>210,372.10</i></u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2024

GENERAL FUND	2024	2023
Income	£	£
Offerings	42,003.12	40,640.80
Donations and fees	2,221.72	2,807.50
Donations from church groups	-	-
Parking Income	315.40	370.00
Appeals	1,965.33	
Gift Aid - Income tax recovered	10,390.18	11,438.07
Lettings	41,720.26	34,247.95
Outlook contributions	240.00	165.00
Photocopying	-	14.15
Interest received	718.48	889.55
	<u>99,574.49</u>	<u>90,573.02</u>
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	38,582.81	34,818.18
BU pension deficit payment	10.00	12.00
Manse expenses	3,467.32	3,374.91
Standing charges - Electricity	3,126.55	6,949.34
Gas	5,938.89	
Water	708.61	757.14
Insurance	5,974.87	5,611.93
	<u>15,748.92</u>	<u>13,318.41</u>
Domestic - Cleaning	11,321.60	10,103.39
Grounds	6,840.00	6,253.80
Refreshments	208.19	97.88
	<u>18,369.79</u>	<u>16,455.07</u>
Organist, licences & piano tuning	1,432.72	1,064.30
Outreach & Publicity - General	54.28	147.80
Events	135.01	320.45
	<u>189.29</u>	<u>468.25</u>
Office - Administrator	8,591.60	6,500.04
Bookkeeping	562.50	-
Stationery & stamps	102.89	181.34
Computer supplies	697.60	433.92
Telephone & broadband	590.51	521.57
Photocopier	641.44	626.64
	<u>11,186.54</u>	<u>8,263.51</u>
Equipment	368.87	339.00
Fees, Subscriptions & gifts	577.79	508.55
Bank Charges	60.00	66.00
Conferences & Training	104.00	101.06
Donations	2,500.00	2,500.00
Sundries (Bunyan Room Carpet)	1,640.00	70.75
	<u>94,238.05</u>	<u>81,359.99</u>
Less transfer to Pastoral Care fund	100.00	127.07
Less transfer to Building maintenance fund	10,000.00	10,000.00
	-	
SURPLUS/(DEFICIT) FOR YEAR	<u>(4,763.56)</u>	<u>(914.04)</u>
BALANCE 1st JANUARY	35,943.61	36,857.65
Reserve policy transfer (from Legacies fund)	-	-
BALANCE 31st DECEMBER	<u><u>31,180.05</u></u>	<u><u>35,943.61</u></u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2024

	2024 £	2023 £
PASTORAL CARE FUND		
Balance 1st January	1,000.00	898.80
Transfer from General fund	100.00	127.07
Interest	-	24.13
	1,100.00	1,050.00
Gifts & Loans	100.00	50.00
Balance 31st December	1,000.00	1,000.00
 BUILDING MAINTENANCE FUND		
Balance 1st January	8,671.78	123.63
Transfer from General fund	10,000.00	10,000.00
Insurance claim - wall repairs	-	28,208.80
Interest	-	-
	18,671.78	38,332.43
Expenditure - General	758.80	790.18
Church & Halls boiler maintenance	450.00	805.00
Fire safety inspection	516.84	416.50
Roofing repairs	-	820.58
Electrical reports & repairs	-	2,869.39
Quinquennial inspection	-	-
Wall collapse repairs	-	21,921.00
Damp investigations & scaffolding	4,970.00	
Manse front door & gate	-	2,038.00
Balance 31st December	11,976.14	8,671.78
 ORGAN FUND		
Balance 1st January	11,923.67	12,183.58
Donations	-	-
Interest	282.41	294.05
	12,206.08	12,477.63
Expenditure - tuning	-	325.00
blower maintenance	228.96	228.96
Balance 31st December	11,977.12	11,923.67
 LEGACIES FUND		
Balance 1st January	73,834.62	69,165.40
Legacies	-	3,000.00
Interest	1,765.72	1,669.22
	75,600.34	73,834.62
Reserves (transfer to General fund)	-	-
Balance 31st December	75,600.34	73,834.62

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2024

	2024 £	2023 £
BADMINTON CLUB		
Balance 1st January	605.76	597.73
Income - Subscriptions	599.00	558.10
	1,204.76	1,155.83
Expenditure - shuttles & sundries	44.28	50.07
Donation to General fund	500.00	500.00
Balance 31st December	660.48	605.76
DONATIONS FUND (see notes on page 8)		
Donations received	6,416.40	8,106.80
Gift Aid claimed	983.25	1,485.96
General fund donations	2,500.00	2,500.00
	9,899.65	12,092.76
 Donations Paid 2024	 9,899.65	 12,092.76
OUTREACH & MINISTRY FUND		
Balance 1st January	14,780.73	14,436.56
Interest	353.47	344.17
	15,134.20	14,780.73
Transfer to General fund	-	-
Balance 31st December	15,134.20	14,780.73
FLOWER FUND		
Balance 1st January	349.93	467.07
Contributions	695.00	768.09
Interest	-	-
	1,044.93	1,235.16
Expenditure	950.89	885.23
Balance 31st December	94.04	349.93

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2024

	2024		2023
STONDON CHAPEL FUND	£		£
Income			
Offerings	8,919.04		8,616.10
Income tax recovered	1,217.50		955.00
Donations	389.88		-
Grants	-		-
Coffee mornings & fund raising	-		-
Lettings	1,213.13		1,775.27
Other income (Harvest appeals, water bill refund)	112.50		601.09
Interest	1,138.84		1,403.73
	<u>12,990.89</u>		<u>13,351.19</u>
Expenditure			
Preaching fees	2,135.00		2,074.40
Standing charges - Electricity	346.62	1,107.02	
Gas	824.88		
Water	195.79	<u>153.66</u>	
	1,367.29		1,260.68
Building - Maintenance	2,682.00	845.20	
Cleaning	896.04	800.04	
Projects	-	-	
Insurance, fire extinguishers	1,232.79	<u>1,062.91</u>	
	4,810.83		2,708.15
Music licence	240.24		223.44
Outreach & publicity	-		10.00
Training	32.40		-
Equipment	752.88		471.83
Donations -			
Home Mission	600.00	500.00	
BMS	600.00	500.00	
Baptist Twinning israel	1,350.00	800.00	
MAF	-	650.00	
Appeals	112.50	<u>173.00</u>	
	2,662.50		2,623.00
Sundries	-		-
	<u>12,001.14</u>		<u>9,371.50</u>
DEFICIT/SURPLUS FOR YEAR	<u>989.75</u>		<u>3,979.69</u>
BALANCE 1st JANUARY	63,262.00		59,282.31
BALANCE 31st DECEMBER	<u>64,251.75</u>		<u>63,262.00</u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2024

DONATIONS	2024	2023	Notes (for 2023)
	£	£	
Home Mission	1,814.60	2,431.25	includes £300 Church donation
BMS World Mission	1,514.60	2,146.22	
Birthday Scheme	298.25	225.00	
Operation Agri	1,396.70	1,236.07	Harvest offerings
 CTH PHASE	 1,800.00	 1,800.00	 Church donation
Regents Park Baptist College	400.00	400.00	Church donation
Dec Appeal:	45.00	-	
Medical Aid for Palestine	-	454.70	Advent Fair
Spurgeon's Child Care	-	570.00	Advent Service
Garden House Hospice	-	236.45	Carol Service
versus Arthritis	-	219.65	Card Sorting
Christian Aid	-	141.31	Christmas Day Service
Other charities	-	2,232.11	
Daisy Chain	765.00	-	
Mercy Ships	428.00	-	In memory of Gill Mayes
Herts Young Homeless	1,437.50	-	Christmas Charity
Total:	9,899.65	12,092.76	

Notes (for 2024):

Gift aid is claimed wherever possible; Total claimed on donations £983.25

2024 Mission Gift Day total was £3,029.20 (including £585.00 gift aid)

2023 Mission Gift Day total was £4,262.50 (including £822.50 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2024

	2024 £	2023 £
Current assets		
CAF bank - Cash account	9,891.39	<i>14,364.29</i>
CAF bank - Gold account	25,670.20	<i>27,870.86</i>
Baptist Union - Deposit account	103,143.21	<i>100,845.21</i>
Nat West bank - Badminton Club	660.48	<i>605.76</i>
Santander UK Plc - Stondon Chapel	13,136.20	<i>13,285.29</i>
Baptist Union - Deposit account	51,115.55	<i>49,976.71</i>
Total at bank and in hand	203,617.03	<i>206,948.12</i>
Sundry debtors		
Prepaid insurance	4,964.28	<i>4,794.00</i>
Lettings	3,069.50	
HMRC	2,481.03	<i>250.00</i>
Total assets	214,131.84	<i>211,992.12</i>
Current liabilities		
Payroll Liabilities	787.72	<i>1,587.52</i>
Sundry Creditors	1,470.00	<i>32.50</i>
	2,257.72	<i>1,620.02</i>
Net assets over liabilities	211,874.12	<i>210,372.10</i>
 Unrestricted Funds		
General fund	31,180.05	<i>35,943.61</i>
Pastoral care fund	1,000.00	<i>1,000.00</i>
Flower fund	94.04	<i>349.93</i>
Building maintenance fund	11,976.14	<i>8,671.78</i>
Organ maintenance fund	11,977.12	<i>11,923.67</i>
Badminton Club	660.48	<i>605.76</i>
Donations fund	-	<i>-</i>
Legacies fund	75,600.34	<i>73,834.62</i>
Outreach & Ministry fund	15,134.20	<i>14,780.73</i>
Stondon chapel fund	64,251.75	<i>63,262.00</i>
Total funds	211,874.12	<i>210,372.10</i>

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

	Church premises	5,610,000
	Manse	403,310
	Stondon premises	585,694
		<u>6,599,004</u>
Other -	Organ, Pianos, Fixtures, Fittings and Equipment	163,945
	Manse fixtures & fittings	31,167
	Stondon, Pianos, etc.	97,617
		<u><u>6,891,733</u></u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 10 relating to the year ending 31 December 2024 are as approved by the Trustees

Treasurer *And Handscomb*

Date *25 March 2025*

Tilehouse Street Baptist Church (TSBC) Independent Examination of Accounts for the Year 1st January 2024 to 31st December 2024

The examination followed the directions as per the Charity Commission's recommendations for accounts maintained on a "receipt and payment" basis.

Direction 1 – Eligibility for Independent examination.

I checked the www.gov.uk website section on charity accounts independent examination to ensure that I am eligible to carry out an examination.

Accounts show total receipts for the year of £123,661, and net assets of £211874. This puts TSBC above the £25,000 threshold where examination is required, but below the £250,000 income/ £3,260,000 assets threshold where an examination by a professionally qualified person, or full audit is required.

Receipt amount includes Stondon Chapel receipts, a subsidiary of TSBC.

Direction 2 – Documentation

I have a letter of appointment from Janet Impey (former treasurer) dated 17th September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 21st March 2024 show that it was agreed that I be appointed for year 2024.

I have copied the financial statement and will keep for 6 years. I will keep a copy of both this working report and the summary report.

Direction 3 – Understanding TSBC

I have a copy of the Constitution for TSBC dated November 2009. I have looked through this and in particular section 26 which related to Record Keeping and Accounting. I have not seen anything that goes against the directions in the constitution.

I have talked generally with the current and former treasurer and one of the Church Deacons. This is now the fifteenth year I have been doing the independent examination, and I feel I have an understanding of the organisation and finances of TSBC.

Direction 4 – Accounting Records

The accounts are kept in a clear, organised and detailed manner. The financial statement is presented in summary form with supporting documentation showing individual transaction details. Procedures in Direction 5 will verify whether or not the accounts are reasonably complete.

Direction 5 – Comparison of Accounts with Accounting Records

I looked for independent supporting documentation of the major assets in the statement of assets and liabilities. End of year bank statements show these figures to be accurate. The smaller funds (Friday club, badminton club and sunshine committee) were accepted without detailed verification.

I checked that the opening balances for all accounts are the same as the closing balances of the same accounts in the copy for the 2023 financial report that I retained for my records.

I checked the movement of funds during the year, and that the asset statement value for the end of 2023 plus receipts for 2024 less payments and current liabilities for 2024 equalled the statement value for end of 2024.

Direction 6 – Analytical Procedures

Examination of the income shows a similar level of income between 2024 and 2023 with the exception of lettings that was significantly higher. Expenditure was more than 2022 made up of differences in several of the expenditure headings.

I also checked random payments to ensure there were invoices to support them.

Direction 10 – Examiner's Report

I have signed a copy of the summary examiner's report as I believe the accounting requirements have been met. Dated 21st February 2024.

Matters of Material Significance

I have not found any matters of material significance that need to have attention drawn to them.

Independent examiner's report to the trustees of Tilehouse Street Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2024, which are set out on pages 1 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: JIM WEIST

Address: 17, BEARTON AVENUE HITCHIN SG5 1NZ

Date: 21/02/25

Signed: 

TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2023

Charity Registration Number 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees (Deacons)

Rev. Jane Robson (Minister)

Mrs Joyce Bleasby

Mr Paul Chamberlain (Designated Person for Safeguarding)

Mrs Margaret Granger (Safeguarding Trustee)

Mrs Sheila Hallas (Secretary)

Mr John Maguire

Miss Anne Moody

Rev. Ian Stears Handscomb

Mr Martin Stears Handscomb (Treasurer)

Motto Text Isaiah 30 verse 21

And when you turn to the right or when you turn to the left, your ears shall hear a word behind you, saying, 'This is the way, walk in it'.

Aims

The Church's primary aim is to worship God, make known his love, share the good news of the gospel and to care for all people, locally and globally regardless of ethnicity, gender or religious beliefs.

Governance

The diaconate has met regularly to prayerfully consider both practical and spiritual matters relating to church life. In addition to the monthly meetings, on a beautiful spring day in March, the deacons gathered in the lovely surroundings of Barton – le- Clay to consider the future for THS and other matters. The morning was graciously and skilfully facilitated by Mary Moody, one of the Regional Ministers.

From September, the church meetings, to which all regular members of the congregation, as well as those whose names appear on the church roll, are invited were reduced to bi-monthly. During the winter months they were held after the Sunday morning service and in the summer months they will revert to Thursday evenings. This change was instituted for a trial period of a year and will be reviewed in July 2024.

The Baptist Union of Great Britain has undertaken a consultation process across all the member churches. In brief, Baptist ministers who enter a same-sex marriage would lose his or her accreditation. The churches were asked to consider whether this regulation should be removed and same sex marriages be permitted. Much time was spent at both deacons and church meetings discussing this sensitive issue. The majority, but by no means all, felt that the regulation should be changed to allow ministers to marry a partner of the same sex. This was communicated to the Baptist Union.

Safeguarding

The Baptist Union has updated its policies and procedures. The safeguarding team is in the process of amending the church's policies and procedures to be in line with these. The team has also ensured that all necessary Disclosure and Barring Service checks have been done and that volunteers have undertaken the correct training.

Membership

There were 49 persons named on the Tilehouse Street roll in January. Sadly, a much loved married couple who had been members since 1967 died within seven weeks of each other in the late summer. Another lady who will be fondly remembered for her wonderful character passed away in October. Our daughter church in Stondon has a membership of eight so there was a total membership of 54 at the end of the year.

Worship

Rev. Jane has led our worship on Sunday mornings. Themes for the sermons have included the Minor Prophets and John's Letters. In October, she introduced the congregation to the Lectio Divina – a different way of studying the Bible for many but well received. Naturally, the Christian festivals were also celebrated and during Advent and Christmas we looked at the roles of angels in the nativity story.

Communion is a central part of our worship and the service on the first Sunday of every month includes the sharing of bread and wine. At 4.30pm on the third Sunday, we again share in Communion. This is a quiet, reflective service with a small congregation but a treasured time of worship.

When Jane has been absent, the church has been ably served by a number of visiting preachers. It was a particular joy to have the Rev. Geoff Colmer, former B.U. President and Regional Minister, preach at the Church Anniversary in March.

For a while practical problems hindered the monthly services at Foxholes Care Home but with a change of day from Tuesdays to Wednesdays they are running regularly and are appreciated by the residents and the faithful friends from Tilehouse Street who go to help.

Prayer Meetings

Both the monthly Saturday morning meeting in the church and the weekly Wednesday evening one held via Zoom have continued. On Wednesdays, a book of Daily Celtic Prayer is used to help lead folk into a calm frame of mind at the end of the day.

Bible Study

Two groups have met throughout the year, one in a home and the other on the church premises. Although small in number both have loyal and regular attendees.

Open Church

Open Church has flourished this year. The decision was taken to offer the church as a 'Warm Space' on Thursday mornings during the winter months and a small number of people attended regularly. More members of the fellowship began to come most weeks and it was good to welcome occasional visitors who either go to other churches or none.

Pastoral Care

Rev. Jane, Val the pastoral care co-ordinator and others have demonstrated their faith in many practical ways, offering spiritual comfort and practical assistance to those in need.

Outlook Magazine

In-house production of the church's bi-monthly magazine has continued thanks to the hard work of Anne Moody and others. This small, but informative, publication is valued by the fellowship and many around the world either as a hard copy or online.

Use of the Buildings

Janet Ireson, the Church Administrator, has worked tirelessly arranging the letting of the premises which continue to be used almost to their full capacity. Some tenants such as Scouts, Pre-school and Nursery and The Hitchin School of Dance have met there for many years. Others are newer arrivals.

The Redeemed Christian Church of God and The Church of God of Prophecy meet for worship in the Memorial Hall on Sunday mornings. The Father's House gather in the sanctuary on Sunday afternoons.

Several events have been held to raise funds for various good causes. The Rock Choir Concert and the Canada Evening were particularly memorable.

Three fairs have been held, in springtime, harvest and Advent. These have proved to be popular opportunities to share refreshments with friends, enjoy music and inspect the various stalls.

Although it wasn't a fund raising event, in May, we shared in the national celebrations of the King's coronation with a Big Lunch.

Building Maintenance

The brick wall on the eastern boundary has been rebuilt. Investigations into the cause of a damp area on the north eastern corner of the Church have commenced and are ongoing.

An electrical survey has been conducted and the necessary remedial work done.

Security at the manse has been improved by replacing the front door and the side gate.

We thank God for his provision and trust him for his continuing guidance as we step into our 356th year of worship and witness at Tilehouse Street.

Sheila Hallas
February 2024

Minister's Reflection

Without doubt, the text for the year has been very timely. Few would disagree that we are in sight of a significant turning point in the life of the church. And it is my belief that over the past two years we have already been turning both 'right' and 'left' but that we have not yet heard that word behind us, saying, 'This is the way, walk in it.' But that has not meant that we have lost hope or given up. The annual accounts show that despite all the challenges of maintaining our premises and sustaining paid ministry we are still able financially to carry out our aim. The annual report also shows that the smaller and ageing fellowship continues to resource gatherings for both worship and outreach.

And so we will continue to turn 'right' and 'left' and listen for the word of God as we move on into 2024. We will continue to listen for God's voice. We will continue to listen for the voice that says, 'This is the way, walk in it.' And I am confident not only that those words will be heard in God's good time but at that time we will then have all that we need to respond in obedience. Thanks be to God.

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year

1st January to 31st December 2023

Tilehouse Street Baptist Church

Trustees

Rev J Robson	Minister
Mrs S Hallas	Secretary
Mr M Stears-Handscomb	Treasurer
Mrs M Granger	Deacon
Mrs J Bleasby	Deacon
Rev I Stears-Handscomb	Deacon
Mr J Maguire	Deacon
Mr P Chamberlain	Deacon
Mrs A Moody	Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Plc
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

Statement of Financial Activities for the year ending 31st December 2023

	2023	<i>2022</i>
	Unrestricted Funds	<i>Unrestricted Funds</i>
INCOME	£	£
Voluntary income	78,968.56	<i>89,148.19</i>
Fundraising activities	-	-
Interest	4,624.85	<i>2,152.97</i>
Charitable activities	36,581.32	<i>30,681.51</i>
Total Receipts	<u>120,174.73</u>	<u><i>121,982.67</i></u>
EXPENDITURE		
Charitable expenses	17,281.82	<i>14,625.95</i>
Governance costs	87,990.98	<i>89,859.73</i>
Total Payments	<u>105,272.80</u>	<u><i>104,485.68</i></u>
Deficit/Surplus of income over expenditure	<u>14,901.93</u>	<u><i>17,496.99</i></u>
Total funds brought forward	195,470.17	<i>177,973.18</i>
Total funds carried forward	<u>210,372.10</u>	<u><i>195,470.17</i></u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2023

GENERAL FUND	2023	2022
Income	£	£
Offerings	40,640.80	38,931.10
Donations and fees	2,807.50	14,847.40
Parking Income	370.00	-
Gift Aid - Income tax recovered	11,438.07	12,085.67
Lettings	34,247.95	28,879.51
Outlook contributions	165.00	55.00
Photocopying	14.15	-
Interest received	889.55	378.73
	<u>90,573.02</u>	<u>95,177.41</u>
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	34,818.18	31,336.27
BU pension deficit payment	12.00	2,828.52
Manse expenses	3,374.91	3,012.67
Standing charges -		
Heat & light	6,949.34	5,306.79
Water	757.14	658.24
Insurance	<u>5,611.93</u>	<u>5,067.48</u>
	13,318.41	11,032.51
Domestic -		
Cleaning	10,103.39	9,170.50
Grounds	6,253.80	5,982.60
Refreshments	<u>97.88</u>	<u>123.35</u>
	16,455.07	15,276.45
Organist, licences & piano tuning	1,064.30	793.89
Outreach & Publicity -		
General	147.80	179.40
Events	<u>320.45</u>	-
	468.25	179.40
Office -		
Administrator	6,500.04	5,980.08
Stationery & stamps	181.34	84.79
Computer supplies	433.92	573.97
Telephone & broadband	521.57	412.20
Photocopier	<u>626.64</u>	<u>511.70</u>
	8,263.51	7,562.74
Equipment	339.00	366.92
Subscriptions & gifts	508.55	1,119.40
Bank Charges	66.00	-
Conferences & Training	101.06	50.00
Donations	2,500.00	2,000.00
Sundries	70.75	63.38
	<u>81,359.99</u>	<u>75,622.15</u>
Less transfer to Pastoral Care fund	127.07	-
Less transfer to Building maintenance fund	10,000.00	8,000.00
SURPLUS/(DEFICIT) FOR YEAR	<u>(914.04)</u>	<u>11,555.26</u>
BALANCE 1st JANUARY	36,857.65	25,302.39
BALANCE 31st DECEMBER	<u><u>35,943.61</u></u>	<u><u>36,857.65</u></u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2023

	2023 £	2022 £
PASTORAL CARE FUND		
Balance 1st January	898.80	1,035.93
Transfer from General fund	127.07	-
Interest	24.13	11.87
	1,050.00	1,047.80
Gifts & Loans	50.00	149.00
Balance 31st December	1,000.00	898.80
 BUILDING MAINTENANCE FUND		
Balance 1st January	123.63	754.17
Transfer from General fund	10,000.00	8,000.00
Insurance claim - wall repairs	28,208.80	2,280.00
Interest	-	-
	38,332.43	11,034.17
Expenditure - General	790.18	1,368.14
Church & Halls boiler maintenance	805.00	1,447.60
Fire safety inspection	416.50	-
Roofing repairs	820.58	-
Electrical reports & repairs	2,869.39	-
Quinquennial inspection	-	1,440.00
Wall collapse repairs	21,921.00	6,654.80
Manse front door & gate	2,038.00	-
Balance 31st December	8,671.78	123.63
 ORGAN FUND		
Balance 1st January	12,183.58	13,062.87
Donations	-	-
Interest	294.05	154.87
	12,477.63	13,217.74
Expenditure - tuning	325.00	-
blower maintenance	228.96	1,034.16
Balance 31st December	11,923.67	12,183.58
 LEGACIES FUND		
Balance 1st January	69,165.40	68,322.01
Legacies	3,000.00	-
Interest	1,669.22	843.39
	73,834.62	69,165.40
Reserves (transfer to General fund)	-	-
Balance 31st December	73,834.62	69,165.40

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2023

	2023 £	2022 £
BADMINTON CLUB		
Balance 1st January	597.73	258.06
Income - Subscriptions	558.10	552.00
	1,155.83	810.06
Expenditure - shuttles & sundries	50.07	12.33
Donation to General fund	500.00	200.00
Balance 31st December	605.76	597.73
DONATIONS FUND (see notes on page 8)		
Balance 1st January (2022 donations)	1,457.44	1,818.42
Donations received	8,106.80	8,423.26
Gift Aid claimed	1,485.96	1,588.48
Pension deficit donation	-	420.00
General fund donations	2,500.00	2,000.00
	13,550.20	14,250.16
Donations 2022 (Paid in 2023)	1,457.44	1,818.42
Donations Paid 2023	12,092.76	8,694.30
Anniversary Offering (windows & painting)	-	2,280.00
Balance 31st December	-	1,457.44
OUTREACH & MINISTRY FUND		
Balance 1st January	14,436.56	14,260.52
Interest	344.17	176.04
	14,780.73	14,436.56
Transfer to General fund	-	-
Balance 31st December	14,780.73	14,436.56
FLOWER FUND		
Balance 1st January	467.07	339.87
Contributions	768.09	590.00
Interest	-	-
	1,235.16	929.87
Expenditure	885.23	462.80
Balance 31st December	349.93	467.07

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2023

	2023	2022
	£	£
STONDON CHAPEL FUND		
Income		
Offerings	8,616.10	9,120.53
Income tax recovered	955.00	1,603.75
Donations	-	738.00
Grants	-	-
Coffee mornings & fund raising	-	-
Lettings	1,775.27	1,250.00
Other income (Harvest & Christmas appeals)	601.09	745.00
Interest	1,403.73	588.07
	<u>13,351.19</u>	<u>14,045.35</u>
Expenditure		
Preaching fees	2,074.40	1,208.50
Standing charges - Heat & light	1,107.02	304.79
Water	<u>153.66</u>	<u>868.63</u>
	1,260.68	1,173.42
Building - Maintenance	845.20	411.00
Cleaning	800.04	736.08
Projects	-	-
Insurance, fire extinguishers	<u>1,062.91</u>	<u>1,017.55</u>
	2,708.15	2,164.63
Music licence	223.44	209.05
Outreach & publicity	10.00	-
Training	-	-
Equipment	471.83	143.88
Donations -		
Home Mission	500.00	500.00
BMS	500.00	500.00
Baptist Twinning Israel	800.00	800.00
MAF	650.00	-
Appeals	<u>173.00</u>	<u>832.50</u>
	2,623.00	2,632.50
Sundries	<u>-</u>	<u>50.00</u>
	9,371.50	7,581.98
DEFICIT/SURPLUS FOR YEAR	<u>3,979.69</u>	<u>6,463.37</u>
BALANCE 1st JANUARY	59,282.31	52,818.94
BALANCE 31st DECEMBER	<u>63,262.00</u>	<u>59,282.31</u>

Tilehouse Street Baptist Church

DONATIONS FUND	2023	2022	Notes (for 2023)
	£	£	
Home Mission	2,431.25	2,624.38	see note 1
BMS	2,146.22	2,284.63	see note 2
Birthday Scheme	225.00	217.50	
Operation Agri	1,236.07	1,148.56	Harvest offerings
CTH PHASE	1,800.00	1,700.00	donation from General Fund
Regents Park Baptist College	400.00	300.00	donation from General Fund
European Baptist Fed - Ukraine	1,130.00	-	Church Anniversary
Stand-by-me	512.11	-	Rock Choir Concert
CTH PHASE	110.00	-	Canada Evening
Christian Aid Gaza Appeal	480.00	-	Orpheus Choir Concert
Medical Aid for Palestine	454.70	-	Advent Fair
Spurgeons Child Care	570.00	619.41	Appeal (and Card sorting 2022)
Garden House Hospice	236.45	86.40	Carol service
versus Arthritis	219.65	-	Christmas Card sorting
Christian Aid	141.31	138.25	Christmas Day Service
Other Donations 2022		734.86	No Direct Comparisons
Total:	12,092.76	9,853.99	Note 4

Notes (for 2023):

1. includes £300.00 Church Donation; £1,720.00 Gift Day; £411.25 gift aid
2. includes £14.97 BMS Globes £1,720.00 Gift Day; £411.25 gift aid
3. gift aid is claimed wherever possible; Total claimed on donations £1,485.96
4. the total donations are equivalent to approximately 13% of the church income

Other notes:

- i) 2023 Mission Gift Day total was £4,262.50 (including £822.50 gift aid)
- ii) 2022 Mission Gift Day total was £4,408.75 (including £858.75 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2023

	2023 £	2022 £
Current assets		
CAF bank - Cash account	14,364.29	<i>19,705.44</i>
CAF bank - Gold account	27,870.86	<i>12,604.46</i>
Baptist Union - Deposit account	100,845.21	<i>97,933.73</i>
Nat West bank - Badminton Club	605.76	<i>597.73</i>
Santander UK Plc - Stondon Chapel	13,285.29	<i>20,709.33</i>
Baptist Union - Deposit account	49,976.71	<i>38,572.98</i>
Total at bank and in hand	<u>206,948.12</u>	<u><i>190,123.67</i></u>
Sundry debtors		
Prepaid insurance	4,794.00	<i>4,463.50</i>
Lettings	250.00	<i>883.00</i>
Total assets	<u>211,992.12</u>	<u><i>195,470.17</i></u>
Current liabilities		
Payroll Liabilities	1,587.52	
Sundry Creditors	32.50	
	<u>1,620.02</u>	-
Net assets over liabilities	<u><u>210,372.10</u></u>	<u><u><i>195,470.17</i></u></u>
Unrestricted Funds		
General fund	35,943.61	<i>36,857.65</i>
Pastoral care fund	1,000.00	<i>898.80</i>
Flower fund	349.93	<i>467.07</i>
Building maintenance fund	8,671.78	<i>123.63</i>
Organ maintenance fund	11,923.67	<i>12,183.58</i>
Badminton Club	605.76	<i>597.73</i>
Donations fund	-	<i>1,457.44</i>
Legacies fund	73,834.62	<i>69,165.40</i>
Outreach & Ministry fund	14,780.73	<i>14,436.56</i>
Stondon chapel fund	63,262.00	<i>59,282.31</i>
Total funds	<u><u>210,372.10</u></u>	<u><u><i>195,470.17</i></u></u>

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

	Church premises	5,130,560
	Manse	291,841
	Stondon premises	550,471
		<u>5,972,872</u>
Other -	Organ, Pianos, Fixtures, Fittings and Equipment	151,440
	Manse fixtures & fittings	28,256
	Stondon, Pianos, etc.	91,746
		<u>6,244,314</u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 10 relating to the year ending 31 December 2023 are as approved by the Trustees

Treasurer

M. Handscomb

Date

21 March 2024

Independent examiner's report to the trustees of Tilehouse Street Baptist Church

I report on the accounts of the Charity for the year ended 31st December 2023, which are set out on pages 1 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: JAMES WEST TREASURER ST. MARK'S CHURCH HITCHIN

Address: 17 BEADON AVENUE, HITCHIN, SG5 1NZ

Date: 4/3/24

Signed: 

Tilehouse Street Baptist Church (TSBC) Independent Examination of Accounts for the Year 1st January 2023 to 31st December 2023

The examination followed the directions as per the Charity Commission's recommendations for accounts maintained on a "receipt and payment" basis.

Direction 1 – Eligibility for Independent examination.

I checked the www.gov.uk website section on charity accounts independent examination to ensure that I am eligible to carry out an examination.

Accounts show total receipts for the year of £120,175, and net assets of £210,372. This puts TSBC above the £25,000 threshold where examination is required, but below the £250,000 income/ £3,260,000 assets threshold where an examination by a professionally qualified person, or full audit is required.

Receipt amount includes Stondon Chapel receipts, a subsidiary of TSBC.

Direction 2 – Documentation

I have a letter of appointment from Janet Impey (former treasurer) dated 17th September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 16th March 2023 show that it was agreed that I be appointed for year 2023.

I have copied and will keep for 6 years the financial statement, balance sheet and general account P&L. I will keep a copy of both this working report and the summary report.

Direction 3 – Understanding TSBC

I have a copy of the Constitution for TSBC dated November 2009. I have looked through this and in particular section 26 which related to Record Keeping and Accounting. I have not seen anything that goes against the directions in the constitution.

I have talked generally with the current and former treasurer and one of the Church Deacons. This is now the fourteenth year I have been doing the independent examination, and I feel I have an understanding of the organisation and finances of TSBC.

Direction 4 – Accounting Records

The accounts are kept in a clear, organised and detailed manner. The financial statement is presented in summary form with supporting documentation showing

individual transaction details. Procedures in Direction 5 will verify whether or not the accounts are reasonably complete.

Direction 5 – Comparison of Accounts with Accounting Records

I first checked the statement of assets and liabilities in the financial report with the 31st December balance sheet, these are in agreement.

I looked for independent supporting documentation of the major assets in the balance sheet. End of year bank statements show these figures to be accurate. The smaller funds (Friday club, badminton club and sunshine committee) were accepted without detailed verification.

I checked that the opening balances for all accounts are the same as the closing balances of the same accounts in the copy for the 2022 financial report that I retained for my records.

I checked the movement of funds during the year, and that the balance sheet value for the end of 2022 plus receipts for 2023 less payments and current liabilities for 2023 equalled the balance sheet value for end of 2023.

Direction 6 – Analytical Procedures

Examination of the income shows a very similar level of income between 2023 and 2022. There were some variations in lettings income (up) and donations income (down). Expenditure was slightly more than 2022 made up of small differences in most of the expenditure headings.

I also checked random payments to ensure there were invoices to support them.

Direction 10 – Examiner's Report

I have signed a copy of the summary examiner's report as I believe the accounting requirements have been met. Dated 4th March 2024.

Matters of Material Significance

I have not found any matters of material significance that need to have attention drawn to them.

Independent examiner's report to the trustees of Tilehouse Street Baptist Church

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TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2022

Charity Registration Number: 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees (Deacons)

Revd. Jane Robson (Minister)

Mrs Joyce Bleasby

Mr Paul Chamberlain (Designated Person for Safeguarding)

Mrs Margaret Granger (Safeguarding Trustee)

Mrs Sheila Hallas (Secretary)

Mr John Maguire

Revd. Ian Stears-Handscorn

Mr Andrew Turner (Treasurer)

Motto Text Isaiah 43 verses 18 – 19

The Lord says, "Forget the former things; do not dwell on the past.

See, I am doing a new thing!

Do you not perceive it?"

Aims

The Church's primary aim is to worship God, make known his love, share the good news of the gospel and to care for all people, locally and across the world.

Governance

The deacons have met regularly to consider and discuss both the life of the Church and issues of wider importance. Meetings have been held face to face and always begin and end with prayer.

Church Meetings which, under God, have the ultimate authority over the Church's activities have continued in hybrid form. The average attendance is excellent with around 15 – 20 persons present and another 4 – 6 joining remotely.

Safeguarding

The Safeguarding team has conscientiously worked to ensure that correct policies and procedures are in place and followed. The records have been updated and the Baptist Union Level 1 training video was screened during a morning service.

Membership

On January 1st there were 50 members on the Tilehouse Street roll. One lady died in May, a few months short of her 100th birthday. There are 10 members at our daughter church in Stondon, thus bringing the total to 59 at the end of the year.

Worship

It is a joy to gather for worship every week. A number of people, including residents in a local care home, watch the live streamed services either as they happen or later in the week. The services are imaginative and creative and the sermons are both thoughtful and thought provoking. This year we have completed our meander through Mark, jogged through Judges and lingered with Luke. During Advent, we considered the various ways in which God speaks.

It was a pleasure to welcome visiting preachers from time to time and a delight to receive a visit from our link missionaries who were on home assignment from Nepal.

In October the monthly services at Foxholes Care Home which were suspended during the Covid pandemic resumed and are appreciated by the residents.

Prayer

Prayer, both private and communal, is an essential part of Church life. The monthly Saturday meetings in the church have continued. The weekly prayer meetings held on Zoom each Wednesday were moved to the evening and the number participating in them has increased.

Bible Study Groups

There are two small groups which meet regularly. One group took part in the Churches Together in Hitchin Lent Groups and welcomed five or six people from other churches. This year we looked at the prayers of Jesus.

Open Church

This chance to chat and relax is enjoyed by those who come and is an opportunity to get to know those who seldom attend a Sunday service.

In late autumn, the church meeting took the decision to open the church for longer on a Thursday morning and offer the facilities as a 'Warm Welcome Space' for those struggling with the current cost of living crisis. This began in December and will continue throughout the winter.

Pastoral Care

Jane, Val, the pastoral care co-ordinator, and others do their best to provide spiritual support and practical help to anyone in need.

The Buildings

These are used to almost their full capacity and a wide range of activities take place in them, from badminton to ballet and Pre-school to Pilates. Three other small churches also worship on the premises.

A Quinquennial Inspection was carried out in the late summer. The report identified some problems needing attention but none requiring immediate action.

Unfortunately, in February Storm Eunice blew down a section of the boundary wall on the east side of the car park and the rebuilding is still to be finished.

Other Events

In June, we shared in a lunch as part of the Queen's Platinum Jubilee celebrations and with the rest of the country mourned her passing in September.

As part of the Hitchin Festival in July, we held an open day entitled, 'Now thank we all our God' which gave many people the opportunity to display all sorts of creative talents such as photography, painting and floristry. One gentleman had spent much time lovingly hand crafting a violin which he cannot play but a young lady present played it for us.

This success inspired us to hold an Advent Fair which raised money for the local Food Pantry.

Another year has passed into history. We may not have the numbers and strength to be able to do all that we would like but we do not dwell in the past. We continue to look to the Holy Spirit for guidance and we care and pray for each other. With excitement and anticipation we look to see what new thing God is doing.

Sheila Hallas
February 2023

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year

1st January to 31st December 2022

Tilehouse Street Baptist Church

Trustees

Rev J Robson	Minister
Mrs S Hallas	Secretary
Mr A Turner	Treasurer
Mrs M Granger	Deacon
Mrs J Bleasby	Deacon
Rev I Stears-Handscomb	Deacon
Mr J Maguire	Deacon
Mr P Chamberlain	Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Plc
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

	2022	2021
	Unrestricted Funds	<i>Unrestricted Funds</i>
INCOME	£	£
Voluntary income	89,148.19	85,002.20
Fundraising activities	-	-
Interest	2,152.97	298.78
Charitable activities	30,681.51	14,586.86
Total Receipts	121,982.67	99,887.84
EXPENDITURE		
Charitable expenses	14,625.95	17,686.78
Governance costs	89,859.73	93,880.91
Total Payments	104,485.68	111,567.69
Deficit/Surplus of income over expenditure	17,496.99	<i>(11,679.85)</i>
Total funds brought forward	177,973.18	189,653.03
Total funds carried forward	195,470.17	177,973.18

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2022

GENERAL FUND	2022	2021
Income	£	£
Offerings	38,931.10	37,066.44
Donations and fees	14,847.40	10,326.69
Gift Aid - Income tax recovered	12,085.67	10,769.26
HMRC JRS payments	-	2,149.91
Lettings	28,879.51	14,114.86
Outlook contributions	55.00	140.00
Interest received	378.73	33.02
	95,177.41	74,600.18
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	31,336.27	31,139.53
Manse expenses	3,012.67	3,457.03
BU pension deficit payment	2,828.52	4,060.68
Standing charges - Heat & light	5,306.79	5,565.38
Water	658.24	313.98
Insurance	5,067.48	4,785.59
	11,032.51	10,664.95
Domestic - Cleaning	9,170.50	8,625.76
Grounds	5,982.60	5,258.63
Refreshments	123.35	-
	15,276.45	13,884.39
Organist, licences & piano tuning	793.89	428.33
Outreach & publicity - General	179.40	152.12
	179.40	152.12
Office - Administrator	5,980.08	5,720.04
Stationery & stamps	84.79	178.84
Computer supplies	573.97	444.56
Telephone & broadband	412.20	400.21
Photocopier	511.70	527.15
	7,562.74	7,270.80
Equipment	366.92	-
Subscriptions & gifts	1,119.40	954.20
Professional fees	-	1,506.00
Conferences & Training	50.00	95.00
Donations	2,000.00	2,200.00
Sundries	63.38	62.50
	75,622.15	75,875.53
Less transfer to Pastoral Care fund	-	100.00
Less transfer to Building maintenance fund	8,000.00	10,500.00
SURPLUS/(DEFICIT) FOR YEAR	11,555.26	(11,875.35)
BALANCE 1st JANUARY	25,302.39	25,177.74
Reserve policy transfer (from Legacies fund)	-	12,000.00
BALANCE 31st DECEMBER	36,857.65	25,302.39

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2022

	2022 £	2021 £
PASTORAL CARE FUND		
Balance 1st January	1,035.93	<i>1,004.18</i>
Transfer from General fund	-	<i>100.00</i>
Interest	11.87	<i>1.75</i>
	1,047.80	<i>1,105.93</i>
Gifts & Loans	149.00	<i>70.00</i>
Balance 31st December	898.80	<i>1,035.93</i>
 BUILDING MAINTENANCE FUND		
Balance 1st January	754.17	<i>1,534.39</i>
Transfer from General fund	8,000.00	<i>10,500.00</i>
Anniversary offering - windows/painting	2,280.00	-
Interest	-	-
	11,034.17	<i>12,034.39</i>
Expenditure - general	1,368.14	<i>873.28</i>
church & halls boiler maintenance	1,447.60	<i>2,965.60</i>
windows & painting (2021)	-	<i>7,441.34</i>
quinquennial inspection	1,440.00	-
wall collapse	6,654.80	-
Balance 31st December	123.63	<i>754.17</i>
 ORGAN FUND		
Balance 1st January	13,062.87	<i>13,651.80</i>
Donations	-	-
Interest	154.87	<i>22.92</i>
	13,217.74	<i>13,674.72</i>
Expenditure - tuning	-	<i>310.00</i>
blower maintenance	1,034.16	<i>301.85</i>
Balance 31st December	12,183.58	<i>13,062.87</i>
 LEGACIES FUND		
Balance 1st January	68,322.01	<i>80,184.28</i>
Legacies	-	-
Interest	843.39	<i>137.73</i>
	69,165.40	<i>80,322.01</i>
Reserves (transfer to General fund)	-	<i>12,000.00</i>
Balance 31st December	69,165.40	<i>68,322.01</i>

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2022

	2022 £	2021 £
BADMINTON CLUB		
Balance 1st January	258.06	<i>357.06</i>
Income - Subscriptions	552.00	<i>229.00</i>
	810.06	<i>586.06</i>
Expenditure - shuttles & sundries	12.33	<i>28.00</i>
Donation to General fund	200.00	<i>300.00</i>
Balance 31st December	597.73	<i>258.06</i>
DONATIONS FUND (see notes on page 8)		
Balance 1st January	1,818.42	<i>100.00</i>
Donations received	8,423.26	<i>9,456.00</i>
Gift Aid claimed	1,588.48	<i>1,791.25</i>
Pension deficit donation	420.00	-
General fund donations	2,000.00	<i>2,200.00</i>
	14,250.16	<i>13,547.25</i>
Church donations paid	10,512.72	<i>11,728.83</i>
Anniversary offering (windows/painting)	2,280.00	-
Balance 31st December	1,457.44	<i>1,818.42</i>
OUTREACH & MINISTRY FUND		
Balance 1st January	14,260.52	<i>14,236.07</i>
Interest	176.04	<i>24.45</i>
	14,436.56	<i>14,260.52</i>
Transfer to General fund	-	-
Balance 31st December	14,436.56	<i>14,260.52</i>
FLOWER FUND		
Balance 1st January	339.87	<i>263.07</i>
Contributions	590.00	<i>505.00</i>
Interest	-	-
	929.87	<i>768.07</i>
Expenditure	462.80	<i>428.20</i>
Balance 31st December	467.07	<i>339.87</i>

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2022

	2022	2021
STONDON CHAPEL FUND	£	£
Income		
Offerings	9,120.53	9,543.00
Income tax recovered	1,603.75	1,824.25
Furlough payments	-	134.40
Donations	738.00	400.00
Grants	-	-
Little Treasures	-	-
Coffee mornings & fund raising	-	-
Lettings	1,250.00	243.00
Other income (Harvest & Christmas appeals)	745.00	896.00
Interest	588.07	78.91
	<u>14,045.35</u>	<u>13,119.56</u>
Expenditure		
Pastorate	-	5,184.00
Preaching fees	1,208.50	237.80
Standing charges - Heat & light	304.79	368.33
Water	868.63	339.37
	<u>1,173.42</u>	<u>707.70</u>
Building - Maintenance	411.00	467.48
Cleaning	736.08	704.04
Projects	-	1,450.00
Insurance, fire extinguishers	1,017.55	1,179.08
	<u>2,164.63</u>	<u>3,800.60</u>
Music licence	209.05	271.33
Outreach & publicity	-	-
Trailblazers/Junior church	-	-
Little Treasures	-	-
Training	-	-
Equipment	143.88	143.88
Donations -		
Home Mission	500.00	600.00
BMS	500.00	600.00
Baptist Twinning	800.00	800.00
Appeals	832.50	1,099.75
	<u>2,632.50</u>	<u>3,099.75</u>
Sundries	50.00	-
	<u>7,581.98</u>	<u>13,445.06</u>
DEFICIT/SURPLUS FOR YEAR	<u>6,463.37</u>	<u>(325.50)</u>
BALANCE 1st JANUARY	52,818.94	53,144.44
BALANCE 31st DECEMBER	<u>59,282.31</u>	<u>52,818.94</u>

Tilehouse Street Baptist Church

DONATIONS FUND NOTES	2022	2021	Notes (for 2022)
	£	£	
Home Mission	2,624.38	<i>2,421.87</i>	see note 1
BMS	2,284.63	<i>2,271.88</i>	see note 2
Birthday Scheme	217.50	<i>201.25</i>	
Operation Agri	1,148.56	<i>944.00</i>	Harvest offerings
CTiH Phase	1,700.00	<i>1,600.00</i>	donation from General Fund
Regents Park Baptist College	300.00	<i>300.00</i>	donation from General Fund
Foodbank	-	<i>300.00</i>	donation from General Fund
CTiH Phase	36.25	-	Individual donations
CTiH Phase	50.00	-	Knit & Natter
Knit for Peace	50.00	-	Knit & Natter
Food Pantry	598.61	-	Harvest and Advent Fair
Garden House Hospice	-	<i>1,818.75</i>	Church Anniversary
Foodbank	-	<i>944</i>	Harvest offerings
Foodbank	-	<i>166.67</i>	Individual donations
Christian Aid	-	<i>807.91</i>	Christian Aid Week
Spurgeons Child Care	-	<i>1,053.67</i>	Spurgeons Update Service
Spurgeons Child Care	619.41	-	Appeal and Card sorting
Parkinsons	-	<i>435.00</i>	Christmas Card sorting
Garden House Hospice	86.40	-	Carol service
Christian Aid	138.25	<i>686.25</i>	Christmas Day Service
Total:	<u>9,853.99</u>	<u><i>13,951.25</i></u>	Notes 4,5

Notes (for 2022):

1. includes £420.00 Pension Rebate; £1,775.00 Gift Day; £429.38 gift aid
2. includes £80.25 BMS Globes £1,775.00 Gift Day; £429.38 gift aid
3. gift aid is claimed wherever possible; Total claimed on donations £1,204.48
4. the total excludes £404.00 received in 2022 for 2021
and includes £102.50 gift aid for 2022 received in 2023
5. the total donations are equivalent to 10.4% of the church income

Other notes:

- i) 2022 Mission Gift Day total was £4,408.75 (including £858.75 gift aid)
- ii) 2021 Mission Gift Day total was £4,573.75 (including £873.75 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2022

	2022 £	2021 £
Current assets		
CAF bank - Cash account	19,705.44	11,294.52
CAF bank - Gold account	12,604.46	12,556.47
Baptist Union - Deposit account	97,933.73	96,440.66
Nat West bank - Badminton Club	597.73	258.06
Stondon Chapel - Santander UK Plc Baptist Unions deposit account	20,709.33 38,572.98	14,834.03 37,984.91
Total at bank and in hand	<u>190,123.67</u>	<u>173,368.65</u>
Sundry debtors		
Prepaid insurance	4,463.50	3,974.53
Lettings	883.00	630.00
Total assets	<u>195,470.17</u>	<u>177,973.18</u>
Current liabilities		
None	-	-
Net assets over liabilities	<u>195,470.17</u>	<u>177,973.18</u>
Unrestricted Funds		
General fund	36,857.65	25,302.39
Pastoral care fund	898.80	1,035.93
Flower fund	467.07	339.87
Building maintenance fund	123.63	754.17
Organ maintenance fund	12,183.58	13,062.87
Badminton Club	597.73	258.06
Donations fund	1,457.44	1,818.42
Legacies fund	69,165.40	68,322.01
Outreach & Ministry fund	14,436.56	14,260.52
Stondon chapel fund	59,282.31	52,818.94
Total funds	<u>195,470.17</u>	<u>177,973.18</u>

-

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

Church premises	5,130,560
Manse	291,841
Stondon premises	550,471
	<u>5,972,872</u>
Other - Organ, Pianos, Fixtures, Fittings and Equipment	151,440
Manse fixtures & fittings	28,256
Stondon, Pianos, etc.	91,746
	<u>6,244,314</u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 10 relating to the year ending 31 December 2021 are as approved by the Trustees

Treasurer

A. M. Turner

Date

6/2/2023

Report to the trustees of	Tilehouse Street Baptist Church, Hitchin		
On accounts for the year ended	31 st December 2022	Charity no (if any)	1135132
	Set out on pages 1 to 10		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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:** 15/2/23

Name: JAMES WEIST

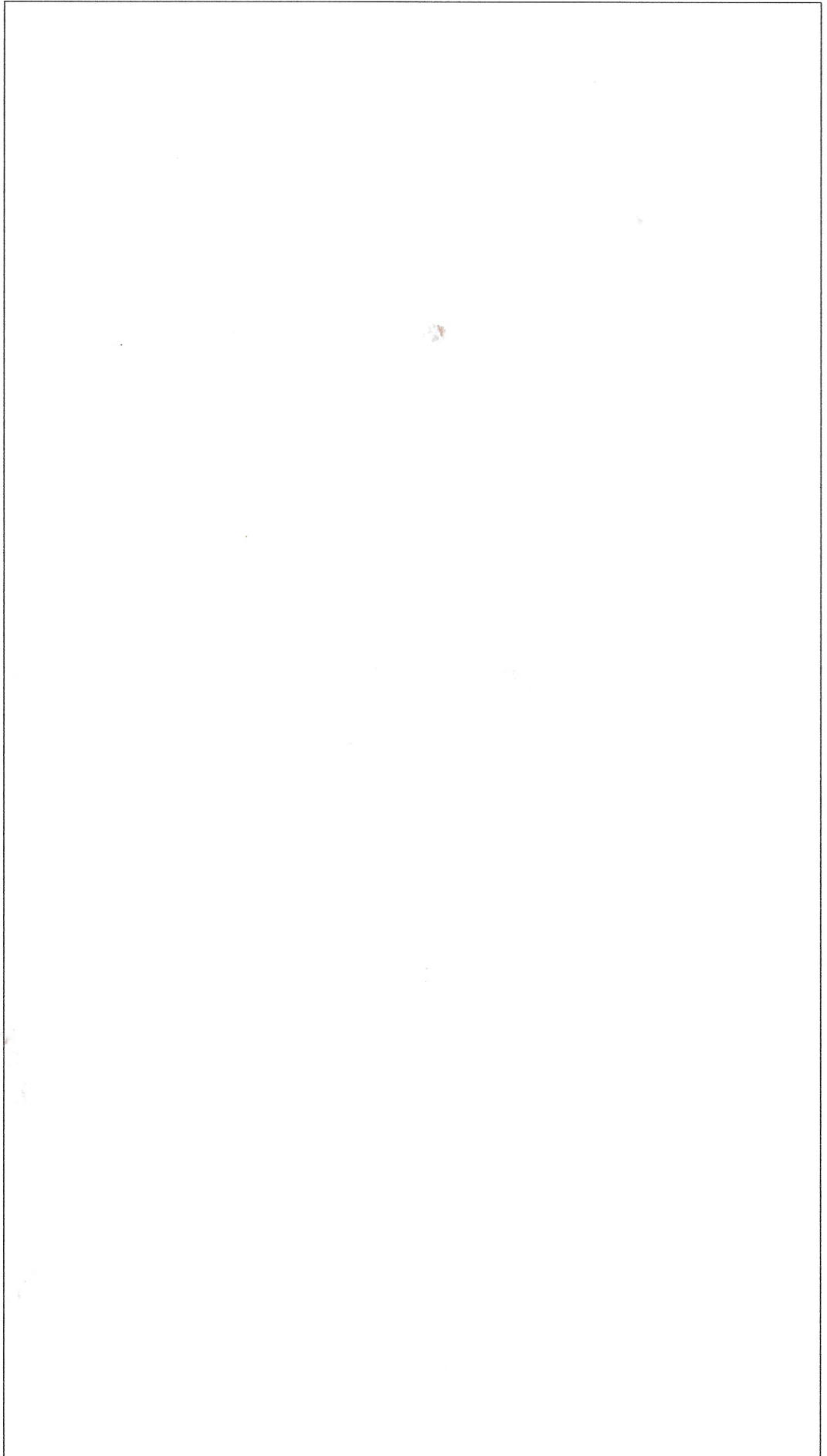
Relevant professional qualification(s) or body (if any):

TREASURER ST. MARK'S CHURCH HITCHIN

Address: 17, SEARSON AVENUE
HITCHIN
SG5 1NZ

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



Tilehouse Street Baptist Church (TSBC) Independent Examination of Accounts for the Year 1st January 2022 to 31st December 2022

The examination followed the directions as per the Charity Commission's recommendations for accounts maintained on a "receipt and payment" basis.

Direction 1 – Eligibility for Independent examination.

I checked the www.gov.uk website section on charity accounts independent examination to ensure that I am eligible to carry out an examination.

Accounts show total receipts for the year of £121,983, and net assets of £195,470. This puts TSBC above the £25,000 threshold where examination is required, but below the £250,000 income/ £3,260,000 assets threshold where an examination by a professionally qualified person, or full audit is required.

Receipt amount includes Stondon Chapel receipts, a subsidiary of TSBC.

Direction 2 – Documentation

I have a letter of appointment from Janet Impey (former treasurer) dated 17th September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 17th March 2022 show that it was agreed that I be appointed for year 2022.

I have copied and will keep for 6 years the financial statement, balance sheet and general account P&L. I will keep a copy of both this working report and the summary report.

Direction 3 – Understanding TSBC

I have a copy of the Constitution for TSBC dated November 2009. I have looked through this and in particular section 26 which related to Record Keeping and Accounting. I have not seen anything that goes against the directions in the constitution.

I have talked generally with the current and former treasurer and one of the Church Deacons. This is now the thirteenth year I have been doing the independent examination, and I feel I have an understanding of the organisation and finances of TSBC.

Direction 4 – Accounting Records

The accounts are kept in a clear, organised and detailed manner. The financial statement is presented in summary form with supporting documentation showing

individual transaction details. Procedures in Direction 5 will verify whether or not the accounts are reasonably complete.

Direction 5 – Comparison of Accounts with Accounting Records

I first checked the statement of assets and liabilities in the financial report with the 31st December balance sheet, these are in agreement.

I looked for independent supporting documentation of the major assets in the balance sheet. End of year bank statements show these figures to be accurate. The smaller funds (Friday club, badminton club and sunshine committee) were accepted without detailed verification.

I checked that the opening balances for all accounts are the same as the closing balances of the same accounts in the copy for the 2021 financial report that I retained for my records.

I checked the movement of funds during the year, and that the balance sheet value for the end of 2021 plus receipts for 2022 less payments and current liabilities for 2022 equalled the balance sheet value for end of 2022.

Direction 6 – Analytical Procedures

Examination of the income shows a substantial increase in general receipts of over £20k against 2021. This is made up of small increases in offerings, donations and gift aid plus a large (£14.7k) increase in rental income. The amount of rental for 2022 was just slightly higher than the last pre-covid year 2019, so nothing unexpected. Expenditure was £7k less than 2021 made up of some small differences plus £5.9k less pastorate spending at Stondon Chapel.

I also checked random payments to ensure there were invoices to support them.

Direction 10 – Examiner's Report

I have signed a copy of the summary examiner's report as I believe the accounting requirements have been met. Dated 14th February 2023.

Matters of Material Significance

I have not found any matters of material significance that need to have attention drawn to them.

TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2021

Charity Registration Number: 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees (Deacons)

Revd. Jane Robson (Minister)

Mrs Joyce Bleasby

Mr Paul Chamberlain (Designated Person for Safeguarding)

Mrs Margaret Granger (Safeguarding Trustee)

Mrs Sheila Hallas (Secretary)

Mr John Maguire

Mr Malcolm Mallett

Revd. Ian Stears-Handscomb

Mr Andrew Turner (Treasurer)

Motto Text Proverbs 3 verses 5-6

Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him and he will make your paths straight.

Aims

The Church's primary aim is to worship God, make known his love and to share the good news of the gospel with local people and the wider world.

Governance

The deacons have met at least monthly to consider prayerfully and discuss the life of the Church. All the meetings this year have been held electronically.

The church members and regular worshippers have also gathered monthly on ten months out of the twelve. During the first half of the year the meetings were held via Zoom. From July onwards they have been conducted in hybrid form i.e. some persons present in the building and others participating virtually.

In line with the requirement of the Charity Commission, the decision was taken at a special church meeting that a vote taken electronically would be valid, with the proviso that more church members were present in person and voting than were taking part remotely.

Safeguarding

The Safeguarding team has continued to ensure that Disclosure and Barring Service checks and policies and procedures are all up to date.

The Level 1 training video was screened during a service and also at the Annual General Meeting. Some of the trustees undertook online training aimed at Levels 2 and 3. Others attended a face to face Level 3 session.

Membership

There were 51 members at Tilehouse Street at the start of the year. Sadly, one lady died in early January and the membership has remained constant at 50 since then.

In September, we had the joy of sharing in the baptisms of two ladies from our daughter chapel in Lower Stondon. They were subsequently received into membership, bringing their total to 11.

Stondon's pastor, Michael Campbell, retired from ministry there at the end of September.

Worship

Sunday morning services were held online for the first half of the year. In July, we returned to worshipping in the sanctuary whilst adhering to the Covid 19 regulations. The services were live - streamed to the Church's YouTube channel and they have been watched by a number of friends unable or unwilling to return in person.

The Minister has covered various themes in her sermons including an in depth and ongoing look at Mark's Gospel. During Advent and Christmas we thought about journeys, both physical and spiritual.

Jane was absent on sabbatical leave throughout August and September. The Church was admirably served during this period by a number of visiting preachers from a range of backgrounds and traditions.

A Communion service is held on one Sunday afternoon a month. Although the congregation is small in number this opportunity for peaceful reflection is greatly valued.

Prayer Meetings

The fellowship has continued to pray together in homes and also more formally at the monthly Saturday morning meeting in the church and every Wednesday morning on Zoom.

Bible Studies

Two groups meet regularly to study God's Word, one on the Church premises and the other in a member's home.

Open Church

On Thursday mornings the Church opens its doors to offer a welcome, chat and refreshments to all. It is good to meet people, some who come regularly and others only occasionally, who would be reluctant to attend a service or more formal event.

Pastoral Care

Despite the difficulties imposed by the pandemic, Jane, the pastoral care team and others have done their best to keep in touch with every member of the fellowship and to help those in need, whether they are within or outside the Church family.

In November, the annual memorial service took place, giving anyone who has been bereaved an opportunity to remember their loved ones.

Use of the Buildings

More than fifty years ago the Church set up a playgroup which grew into a Pre-school and then a Nursery too. This year a lease was signed, severing the formal links between the Church and the Pre-school and Nursery but it continues to occupy the premises. The children's art work and other decorations are a great improvement to the otherwise dreary decor.

A wide range of groups and societies hire rooms bringing in some much needed income. The Father's House gathers for worship in the Church but, sadly, The International First Born Church of the Living God is no longer able to meet.

It has been a year of two distinct halves. Until June everything took place online and then in July, the decision was taken to re-open the buildings and rebuild our community life in changed circumstances whilst also keeping everyone safe. We have begun to consider how we face a future with an ageing and diminishing congregation and a declining income but we have always trusted God to show us the way forward and we will continue to do so as a company of his people in Tilehouse Street Baptist Church.

Sheila Hallas
Church Secretary
January 2022

Minister's Reflection

2021 was another year of uncertainty, change and a need to constantly monitor and update Covid risk assessments. Those involved in that work are to be commended for their vigilance and thoroughness. As many of our in-person gatherings for worship and other activities did not resume until the summer we took the opportunity to repair and refresh many of the windows of the church building and the facade. Again, those involved in supervising that work are to be commended for their efforts. Just two areas typical of the commitment and hard work of so many of the church community.

Whether it be in pastoral work, governance, preparing for worship, prayer and bible study, financial giving or serving coffee etc. there continues to be a community, at the heart of Tilehouse Street Baptist Church, who love God and love their neighbour.

And as we move into the more settled (hopefully) year of 2022 our focus will be on how we continue to practise that in the new living-with-Covid era.

Revd. Jane Robson
Minister
February 2022

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year

1st January to 31st December 2021

Tilehouse Street Baptist Church

Trustees

Rev J Robson	Minister
Mrs S Hallas	Secretary
Mr A Turner	Treasurer
Mrs M Granger	Deacon
Mr M Mallett	Deacon
Rev I Stears-Handscomb	Deacon
Mr J Maguire	Deacon
Mr P Chamberlain	Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Plc
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

Statement of Financial Activities for the year ending 31st December 2021

	2021	<i>2020</i>
	Unrestricted Funds	<i>Unrestricted Funds</i>
INCOME	£	£
Voluntary income	85,002.20	<i>85,519.67</i>
Fundraising activities	-	-
Interest	298.78	<i>521.14</i>
Charitable activities	14,586.86	<i>10,255.13</i>
Total Receipts	<u>99,887.84</u>	<u><i>96,295.94</i></u>
 EXPENDITURE		
Charitable expenses	17,686.78	<i>19,015.83</i>
Governance costs	93,880.91	<i>82,666.51</i>
Total Payments	<u>111,567.69</u>	<u><i>101,682.34</i></u>
 Deficit/Surplus of income over expenditure	<u>(11,679.85)</u>	<u><i>(5,386.40)</i></u>
 Total funds brought forward	189,653.03	<i>195,039.43</i>
Total funds carried forward	<u>177,973.18</u>	<u><i>189,653.03</i></u>

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2021

GENERAL FUND	2021	2020
Income	£	£
Offerings	37,066.44	36,095.83
Donations and fees	10,326.69	7,093.24
Gift Aid - Income tax recovered	10,769.26	9,318.39
HMRC JRS payments	2,149.91	4,545.31
Lettings	14,114.86	9,645.13
Outlook contributions	140.00	259.00
Holiday at Home contributions	-	154.45
Interest received	33.02	66.80
	74,600.18	67,178.15
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	31,139.53	30,026.07
Manse expenses	3,457.03	3,023.28
BU pension deficit payment	4,060.68	2,992.86
Standing charges - Heat & light	5,565.38	4,996.05
Water	313.98	405.57
Insurance	4,785.59	4,701.22
	10,664.95	10,102.84
Domestic - Cleaning	8,625.76	8,270.82
Grounds	5,258.63	5,076.00
Refreshments	-	72.67
	13,884.39	13,419.49
Organist, licences & piano tuning	428.33	677.98
Outreach & publicity - General	152.12	234.50
Outlook	-	808.00
Holiday at Home	-	186.25
	152.12	1,228.75
Office - Administrator	5,720.04	5,460.00
Stationery & stamps	178.84	102.04
Computer supplies	444.56	420.41
Telephone & broadband	400.21	430.05
Photocopier	527.15	683.79
	7,270.80	7,096.29
Equipment	-	-
Subscriptions & gifts	954.20	1,091.87
Professional fees	1,506.00	2,524.32
Conferences & Training	95.00	15.00
Donations	2,200.00	2,200.00
Sundries	62.50	128.50
	(1,275.35)	74,527.25
Less transfer to Pastoral Care fund	100.00	300.00
Less transfer to Building maintenance fund not used	10,500.00	3,000.00
SURPLUS/(DEFICIT) FOR YEAR	(11,875.35)	(10,649.10)
BALANCE 1st JANUARY	25,177.74	26,826.84
Reserve policy transfer (from Legacies fund)	12,000.00	9,000.00
BALANCE 31st DECEMBER	25,302.39	25,177.74

Tilehouse Street Baptist Church

FUND ACTIVITIES for year ending 31st December 2021

	2021 £	2020 £
PASTORAL CARE FUND		
Balance 1st January	1,004.18	1,013.62
Income	-	-
Transfer from General fund	100.00	300.00
Interest	1.75	2.46
	1,105.93	1,316.08
Gifts & Loans	70.00	311.90
Balance 31st December	1,035.93	1,004.18
 BUILDING MAINTENANCE FUND		
Balance 1st January	1,534.39	1,998.37
Transfer from General fund	10,500.00	3,000.00
Interest	-	-
	12,034.39	4,998.37
Expenditure - general	873.28	1,463.98
church & halls boiler maintenance	2,965.60	1,000.00
exterior painting	5,511.00	1,000.00
sash window repair	1,930.34	-
Balance 31st December	754.17	1,534.39
 ORGAN FUND		
Balance 1st January	13,651.80	13,612.70
Donations	-	-
Interest	22.92	39.10
	13,674.72	13,651.80
Expenditure - tuning	310.00	-
blower maintenance	301.85	-
Balance 31st December	13,062.87	13,651.80
 LEGACIES FUND		
Balance 1st January	80,184.28	82,937.47
Estate of Peter Bleasby	-	1,000.00
Estate of Stan Smith	-	5,000.00
Interest	137.73	246.81
	80,322.01	89,184.28
Reserves (transfer to General fund)	12,000.00	9,000.00
Balance 31st December	68,322.01	80,184.28

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2021

	2021 £	2020 £
BADMINTON CLUB		
Balance 1st January	357.06	740.05
Income - Subscriptions	229.00	340.00
	586.06	1,080.05
Expenditure - shuttles & sundries	28.00	22.99
Donation to General fund	300.00	700.00
Balance 31st December	258.06	357.06
DONATIONS FUND (see notes on page 8)		
Balance 1st January	100.00	20.00
Donations received	9,456.00	7,101.50
Gift Aid claimed	1,791.25	1,583.75
General fund donations	2,200.00	2,200.00
	13,547.25	10,905.25
Church donations paid	11,728.83	10,805.25
Balance 31st December	1,818.42	100.00
OUTREACH & MINISTRY FUND		
Balance 1st January	14,236.07	14,267.20
Interest	24.45	40.87
	14,260.52	14,308.07
350th anniversary expenses	-	72.00
Balance 31st December	14,260.52	14,236.07
FLOWER FUND		
Balance 1st January	263.07	401.82
Contributions	505.00	140.00
	768.07	541.82
Expenditure	428.20	278.75
Balance 31st December	339.87	263.07
FRIDAY GROUP FUND		
Balance 1st January	-	63.58
Income - charity donations	-	36.42
	-	100.00
Donation to Stand By Me	-	100.00
Balance 31st December	-	-

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2021

	2021	2020
	£	£
STONDON CHAPEL FUND		
Income		
Offerings	9,543.00	9,676.64
Income tax recovered	1,824.25	1,717.50
Furlough payments	134.40	322.94
Donations	400.00	240.00
Grants	-	-
Little Treasures	-	205.70
Coffee mornings & fund raising	-	17.00
Lettings	243.00	270.00
Other income (Harvest & Christmas appeals)	896.00	1,012.00
Interest	78.91	125.10
	<u>13,119.56</u>	<u>13,586.88</u>
Expenditure		
Pastorate	5,184.00	6,768.00
Preaching fees	237.80	120.00
Standing charges - Heat & light	368.33	595.71
Water	339.37	236.47
	<u>707.70</u>	<u>832.18</u>
Building - Maintenance	467.48	420.09
Cleaning	704.04	672.00
Projects	1,450.00	-
Insurance, fire extinguishers	1,179.08	913.05
	<u>3,800.60</u>	<u>2,005.14</u>
Music licence	271.33	270.78
Outreach & publicity	-	46.45
Trailblazers/Junior church	-	-
Little Treasures	-	-
Training	-	-
Equipment	143.88	52.47
Donations -		
Home Mission	600.00	600.00
BMS	600.00	600.00
Baptist Twinning	800.00	800.00
Appeals	1,099.75	1,257.50
Other	-	230.00
	<u>3,099.75</u>	<u>3,487.50</u>
Sundries	-	17.70
	<u>13,445.06</u>	<u>13,600.22</u>
DEFICIT/SURPLUS FOR YEAR	<u>(325.50)</u>	<u>(13.34)</u>
BALANCE 1st JANUARY	53,144.44	53,157.78
BALANCE 31st DECEMBER	<u>52,818.94</u>	<u>53,144.44</u>

Tilehouse Street Baptist Church

DONATIONS FUND NOTES	2021	2020	Notes (for 2021)
	£	£	
Home Mission	2,421.87	<i>3,283.13</i>	see note 1
BMS	2,271.88	<i>3,346.62</i>	see note 2
Birthday Scheme	201.25	<i>191.25</i>	(and following) see note 3
Operation Agri	944.00	<i>697.50</i>	Harvest offerings
CTiH Phase	1,600.00	<i>1,600.00</i>	donation from General Fund
Regents Park Baptist College	300.00	<i>300.00</i>	donation from General Fund
Foodbank	300.00		donation from General Fund
Garden House Hospice		<i>300.00</i>	donation from General Fund
Garden House Hospice	1,818.75		Church Anniversary
Foodbank	944.00		Harvest offerings
Foodbank	166.67	<i>165.00</i>	Individual donations
Christian Aid	807.91		Christian Aid Week
Christian Aid		<i>603.75</i>	DEC Appeal
Stand by Me		<i>100.00</i>	Friday Group donation
Garden House Hospice		<i>130.50</i>	Coffee morning
CTiH PHASE		<i>52.50</i>	Individual donations
Garden House Hospice		<i>15.00</i>	Individual donations
Parkinsons	435.00		Christmas Card sorting
Christian Aid	686.25	<i>see note 4</i>	Christmas Day Service
Spurgeons Child Care	1,053.67	<i>see note 4</i>	Spurgeons Update Service
Total:	13,951.25	<i>10,785.25</i>	Notes 5,6

Notes (for 2021):

1. includes £120.00 HM envelopes; £1,835.00 Gift Day; £466.87 gift aid
2. includes £1,835.00 Gift Day; £436.88 gift aid
3. gift aid is claimed wherever possible; total claimed on donations £2,175.25
4. members were invited to donate directly (2020)
5. the total includes £404.00 received in 2022
6. the total donations are equivalent to 18.7% of the church income

Other notes:

- i) 2020 Mission Gift Day total was £6,306.25 (including £1,226.25 gift aid)
- ii) 2021 Mission Gift Day total was £4,573.75 (including £873.75 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2021

		2021 £	2020 £
Current assets			
CAF bank -	Cash account	11,294.52	8,541.24
CAF bank -	Gold account	12,556.47	7,555.34
Baptist Union -	Deposit account	96,440.66	116,221.92
Nat West bank -	Badminton Club	258.06	357.06
Cash in hand -	Sunshine committee	-	2.59
Stondon Chapel -	Santander UK Plc	14,834.03	15,238.44
	Baptist Unions deposit account	37,984.91	37,906.00
	Total at bank and in hand	<u>173,368.65</u>	<u>185,822.59</u>
Sundry debtors			
	Prepaid insurance	3,974.53	3,830.44
	Lettings	630.00	-
	Total assets	<u>177,973.18</u>	<u>189,653.03</u>
Current liabilities			
	None	-	-
	Net assets over liabilities	<u><u>177,973.18</u></u>	<u><u>189,653.03</u></u>
Unrestricted Funds			
	General fund	25,302.39	25,177.74
	Pastoral care fund	1,035.93	1,004.18
	Flower fund	339.87	263.07
	Building maintenance fund	754.17	1,534.39
	Organ maintenance fund	13,062.87	13,651.80
	Badminton Club	258.06	357.06
	Donations fund	1,818.42	100.00
	Legacies fund	68,322.01	80,184.28
	Outreach & Ministry fund	14,260.52	14,236.07
	Stondon chapel fund	52,818.94	53,144.44
	Total funds	<u><u>177,973.18</u></u>	<u><u>189,653.03</u></u>

-

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

	Church premises	4,560,444
	Manse	248,799
	Stondon premises	479,924
		<u>5,289,167</u>
Other -	Organ, Pianos, Fixtures, Fittings and Equipment	134,612
	Manse fixtures & fittings	25,139
	Stondon, Pianos, etc.	79,988
		<u>5,528,906</u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 10 relating to the year ending 31 December 2021 are as approved by the Trustees

Treasurer

A. M. Turner

Date

3/2/2022

Report to the trustees of

Tilehouse Street Baptist Church, Hitchin

On accounts for the year ended

31st December 2021Charity no
(if any)

1135132

Set out on pages

1 to 10

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

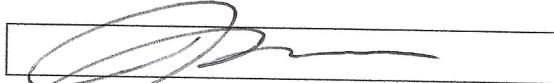
Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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:

13 February 2022

Name:

JAMES WEIST

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

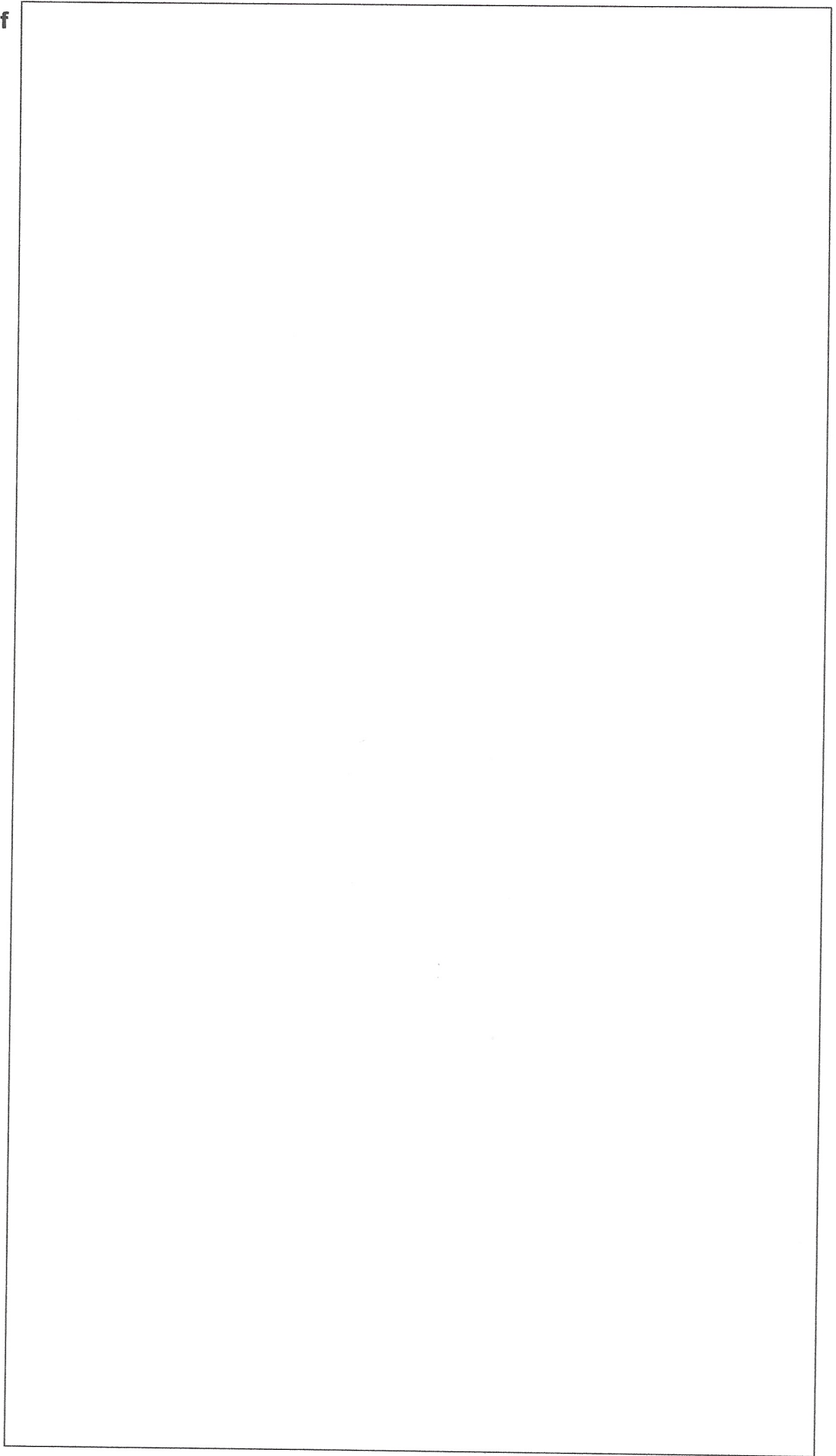
TREASURER ST. MARK'S CHURCH HITCHIN

Address:

17 REARON AVENUE
HITCHIN
HERTS SG5 1NZ

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



Tilehouse Street Baptist Church (TSBC) Independent Examination of Accounts for the Year 1st January 2021 to 31st December 2021

The examination followed the directions as per the Charity Commission's recommendations for accounts maintained on a "receipt and payment" basis.

Direction 1 – Eligibility for Independent examination.

I checked the www.gov.uk website section on charity accounts independent examination to ensure that I am eligible to carry out an examination.

Accounts show total receipts for the year of £99,888, and net assets of £177,973. This puts TSBC above the £25,000 threshold where examination is required, but below the £250,000 income/ £3,260,000 assets threshold where an examination by a professionally qualified person, or full audit is required.

Receipt amount includes Stondon Chapel receipts, a subsidiary of TSBC.

Direction 2 – Documentation

I have a letter of appointment from Janet Impey (former treasurer) dated 17th September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 18th March 2021 show that it was agreed that I be appointed for year 2021.

I have copied and will keep for 6 years the financial statement, balance sheet and general account P&L. I will keep a copy of both this working report and the summary report.

Direction 3 – Understanding TSBC

I have a copy of the Constitution for TSBC dated November 2009. I have looked through this and in particular section 26 which related to Record Keeping and Accounting. I have not seen anything that goes against the directions in the constitution.

I have talked generally with the current and former treasurer and one of the Church Deacons. This is now the thirteenth year I have been doing the independent examination, and I feel I have an understanding of the organisation and finances of TSBC.

Direction 4 – Accounting Records

The accounts are kept in a clear, organised and detailed manner. The financial statement is presented in summary form with supporting documentation showing

individual transaction details. Procedures in Direction 5 will verify whether or not the accounts are reasonably complete.

Direction 5 – Comparison of Accounts with Accounting Records

I first checked the statement of assets and liabilities in the financial report with the 31st December balance sheet, these are in agreement.

I looked for independent supporting documentation of the major assets in the balance sheet. End of year bank statements show these figures to be accurate. The smaller funds (Friday club, badminton club and sunshine committee) were accepted without detailed verification.

I checked that the opening balances for all accounts are the same as the closing balances of the same accounts in the copy for the 2020 financial report that I retained for my records.

I checked the movement of funds during the year, and that the balance sheet value for the end of 2020 plus receipts for 2021 less payments and current liabilities for 2021 equalled the balance sheet value for end of 2021.

Direction 6 – Analytical Procedures

Initial examination shows an increase of about £7,500 in general receipts for 2021 against 2020. This is largely made up of an increase of about £3,500 in rental income plus an increase of about £3,000 in donations. General expenditure in 2021 of £75,875 was broadly similar to the amount of £74,527 spent in 2020. Buildings/maintenance expenditure in 2021 was about £7,500 higher than in 2020, mainly due to exterior decoration and boiler maintenance.

I also checked random payments to ensure there were invoices to support them.

Direction 10 – Examiner's Report

I have signed a copy of the summary examiner's report as I believe the accounting requirements have been met. Dated 13th February 2022.

Matters of Material Significance

I have not found any matters of material significance that need to have attention drawn to them.

TILEHOUSE STREET BAPTIST CHURCH

England & Wales - Charity number 1135132

Accounts

Tilehouse Street Baptist Church Annual Report 2020

Charity Registration Number: 1135132

The charity is governed by an Approved Governing Document which states that the Church engages in a range of activities for the purpose of 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.

Trustees (Deacons)

Revd. Jane Robson (Minister)

Mrs Joyce Bleasby

Mrs Margaret Granger

Mrs Sheila Hallas (Secretary)

Mr John Maguire

Mr Malcolm Mallett

Mr Andrew Turner (Treasurer)

Revd. Ian Stears Handscomb

Motto Text Philippians 1 v.6

I am confident of this, that the one who began a good work among you will bring it to completion by the day of Jesus Christ.

Aims

The Church's primary aim is to worship God, make known His love and to share the good news of the Gospel with local people and the wider world.

Governance

The Church is led by the Minister and the team of deacons. The diaconate, church members and other members of the congregation have met regularly to consider and discuss church affairs, both spiritual and practical.

The Church Members' Meeting held on January 16th took the decision to invite all other regular members of the congregation to attend and speak at church meetings but they would not be entitled to vote on any matter.

Safeguarding

The Safeguarding Team has continued to work to ensure that policies and procedures which conform to the Baptist Union's guidelines are in place and followed.

Paul Chamberlain was appointed as the Designated Person for Safeguarding.

A training session for volunteers was held in March.

The Church complies with General Data Protection Regulations. It also has Health and Safety, Equal Opportunities and Lone Worker policies.

Both the Church building and the Memorial Halls are Covid secure.

Membership

The membership of Tilehouse Street stood at 50 in January and rose by one during the year, as we were delighted to welcome a lady who transferred her membership from a Church in a neighbouring town.

There are seven members at our small but active daughter chapel in Lower Stondon.

Worship

The year began as any other with worship in the building, monthly prayer, deacons' and members' meetings and weekly events including 'Open Church', Bible Study and discussion groups.

All these events were brought to a sudden halt in March when the arrival of the Coronavirus pandemic in the U.K. resulted in the introduction of restrictions.

Sunday services were then held via electronic means. People who were unfamiliar with technologies such as Zoom and You Tube soon gained confidence in using them and numbers accessing the services grew to between 40 and 45 most weeks.

As the year progressed, it became apparent that a return to in person meetings would not be permitted for some considerable time so other activities began to take place on line.

Church Meetings resumed in July and the Annual Church Meeting, having been postponed from March, was held in September.

Prayer meetings have been well supported and there is a weekly Bible Study group.

The Minister has worked very hard to maintain a strong feeling of togetherness, despite the physical separation. The services are always relevant and encouraging. During the year, Jane has led three series - The Giving Principle, Nehemiah and Mark's Gospel.

At times of celebration, such as Easter, Harvest and Christmas, the Church doors, windows and garden have been imaginatively decorated as a witness to people in the vicinity that Church life is continuing.

A highlight of the year was being able to hold the Christmas Carol service in the Church, during a period when restrictions had been relaxed.

Children

The youngsters with whom the Church has connections have not been forgotten. From time to time, they have been sent cards and small gifts.

The children who attend Pre-school and Nursery contributed some paintings for the harvest display.

Pastoral Care

This has mainly been continued by phone calls, letters or socially distanced conversations on doorsteps. Many folk have 'gone the extra mile' to keep the church family together.

The Church has continued to financially support a number of, local, national and international charities, including Phase, the Foodbank, Christian Aid and BMS World Mission.

Fabric

The facade and most of the window frames on the Church building are being redecorated – a project which is still awaiting completion in early 2021.

The community of Christians who have worshipped at Tilehouse Street for over 350 years have put their trust in God throughout the good and bad times. 2020 has undoubtedly been a difficult year for many but we continue to put our faith in the one who began a good work in us and we know He will bring it to completion in the fullness of His time.

Sheila Hallas
Church Secretary
February 2021

Minister's Review

Alongside the efforts to keep the church community together and maintain worship and carry out various meetings via Zoom, 2020 has also been a year for looking ahead. Not only to the immediate 'life after Covid' but also to the long-term future. Many of the deacons meetings' and church meetings' agendas during 2020 have included the item 'Looking to the Future'. It has been recognised that it will take time to come to the right decision and there will need to be an undergirding of prayer, but discussions have already led to a number of

options being considered. Just what will Tilehouse Street Baptist Church look like as we moved into the third decade of the 21st century? We hope and pray that in 2021 this will be revealed to us but in the meantime we wait upon the Lord.

Revd. Jane Robson
Minister
March 2021

Tilehouse Street Baptist Church

Registered Charity no. 1135132

Income and Expenditure Account
for the year

1st January to 31st December 2020

Tilehouse Street Baptist Church

Trustees

Rev J Robson	Minister
Mrs S Hallas	Secretary
Mr A Turner	Treasurer
Mrs M Granger	Deacon
Mr M Mallett	Deacon
Rev I Stears-Handscomb	Deacon
Mr J Maguire	Deacon

Address

Tilehouse Street Baptist Church
Upper Tilehouse Street
Hitchin, Herts
SG5 2EE

Property Trustees

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Main Bankers

CAF Bank Ltd
PO Box 289
West Malling, Kent
ME19 4TA

Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Santander Uk Plc
2 Triton Square
Regents Place
London NW1 3AN

Tilehouse Street Baptist Church

FUND ACTIVITIES for the year ending 31st December 2020

GENERAL FUND	2020	2019
Income	£	£
Offerings	36,096	35,652
Donations and fees	7,093	2,512
Gift Aid - Income tax recovered	9,318	9,956
HMRC JRS payments	4,545	-
Lettings	9,645	25,571
Outlook contributions	259	772
Grounds contributions	-	457
Cracker contributions	-	159
Holiday at Home contributions	154	301
Photocopying	-	51
Interest received	67	197
	67,178	75,628
Expenditure		
Ministerial (including stipend, expenses pension & pulpit supply)	30,026	29,306
Manse expenses	3,023	3,590
BU pension deficit payment	2,993	3,904
Bright Sparks	-	-
Standing charges - Heat & light	4,996	5,896
Water	406	464
Insurance	4,701	4,565
	10,103	10,925
Domestic - Cleaning	8,271	8,371
Grounds	5,076	6,192
Refreshments	73	364
	13,419	14,928
Organist, licences & piano tuning	678	1,316
Outreach & publicity - General	235	227
Outlook	808	1,384
Cracker	-	106
Holiday at Home	186	415
	1,229	2,132
Office - Administrator	5,460	1,763
Stationery & stamps	102	125
Computer supplies	420	166
Telephone & broadband	430	426
Photocopier	684	462
	7,096	2,942
Equipment	-	193
Subscriptions & gifts	1,092	1,403
Professional fees	2,524	-
Conferences & Training	15	436
Donations	2,200	2,200
Sundries	129	63
	74,527	73,337
Less transfer to Pastoral Care fund	300	350
Less transfer to Building maintenance fund	3,000	4,000
SURPLUS FOR YEAR	(10,649)	(2,060)
BALANCE 1st JANUARY	26,827	28,887
Reserve policy transfer (from Legacies fund)	9,000	
BALANCE 31st DECEMBER	25,178	26,827

	2020 £	2019 £
PASTORAL CARE FUND		
Balance 1st January	1,014	2,901
Income	-	900
Transfer from General fund	300	350
Interest	2	13
	<u>1,316</u>	<u>4,164</u>
Gifts & Loans	312	3,150
Balance 31st December	<u><u>1,004</u></u>	<u><u>1,014</u></u>
 BUILDING MAINTENANCE FUND		
Balance 1st January	1,998	860
Transfer from General fund	3,000	4,000
	<u>4,998</u>	<u>4,860</u>
Expenditure - general	1,464	2,862
church & halls boiler maintenance	1,000	-
exterior painting	1,000	-
Balance 31st December	<u><u>1,534</u></u>	<u><u>1,998</u></u>
 ORGAN FUND		
Balance 1st January	13,613	14,014
Donations	-	-
Interest	39	98
	<u>13,652</u>	<u>14,113</u>
Expenditure - tuning	-	300
other	-	200
Balance 31st December	<u><u>13,652</u></u>	<u><u>13,613</u></u>
 LEGACIES FUND		
Balance 1st January	82,937	82,349
Estate of Peter Bleasby	1,000	-
Estate of Stan Smith	5,000	-
Interest	247	589
	<u>89,184</u>	<u>82,937</u>
Reserves (transfer to General fund)	9,000	-
Balance 31st December	<u><u>80,184</u></u>	<u><u>82,937</u></u>

Tilehouse Street Baptist Church

	2020 £	2019 £
BADMINTON CLUB		
Balance 1st January	740	623
Income - Subscriptions	340	752
	1,080	1,375
Expenditure - shuttles & sundries	23	60
Donation to General fund	700	575
Balance 31st December	357	740
DONATIONS FUND (see notes on page 7)		
Balance 1st January	20	-
Donations received	7,102	7,777
Gift Aid claimed	1,584	1,530
Other church group donations	-	295
General fund donations	2,200	2,200
Other church group donations	-	-
	10,905	11,802
Church donations paid	10,805	11,782
Balance 31st December	100	20
OUTREACH & MINISTRY FUND		
Balance 1st January	14,267	14,610
350th anniversary donations	-	612
Interest	41	103
	14,308	15,325
350th anniversary expenses	72	1,058
Balance 31st December	14,236	14,267
FLOWER FUND		
Balance 1st January	402	482
Contributions - via church	140	765
	542	1,247
Expenditure	279	845
Balance 31st December	263	402
FRIDAY GROUP FUND		
Balance 1st January	64	103
Income - charity donations	36	256
	100	359
Expenditure - food, etc.	-	-
Donation to Stand By Me	100	-
Donation to Tearfund	-	295
Balance 31st December	-	64

Tilehouse Street Baptist Church

	2020	2019
STONDON CHAPEL FUND	£	£
Income		
Offerings	9,677	12,323
Donations	240	115
Income tax recovered	1,718	2,135
Furlough payments	323	-
Grants	-	-
Little Treasures	206	300
Coffee mornings & fund raising	17	209
Lettings	270	603
Interest	125	320
Sundry receipts for other causes	1,012	-
	<u>13,587</u>	<u>16,005</u>
Expenditure		
Pastorate	6,768	6,624
Preaching fees	120	262
Standing charges - Heat & light	596	641
Water	236	397
	<u>832</u>	<u>1,038</u>
Building - Maintenance	420	930
Cleaning	672	673
Projects	-	-
Insurance, fire extinguishers	913	984
	<u>2,005</u>	<u>2,587</u>
Music licence	271	233
Outreach & publicity	46	405
Trailblazers/Junior church	-	-
Little Treasures	-	-
Training	-	52
Equipment	52	210
Donations -		
Home Mission	600	600
BMS	600	600
Baptist Twinning	800	-
Appeals	1,258	-
Other	230	1,000
	<u>3,488</u>	<u>2,200</u>
Sundries	18	99
	<u>13,600</u>	<u>13,710</u>
DEFICIT/SURPLUS FOR YEAR	<u>(13)</u>	<u>2,295</u>
BALANCE 1st JANUARY	53,158	50,863
BALANCE 31st DECEMBER	<u>53,144</u>	<u>53,158</u>

Tilehouse Street Baptist Church

DONATIONS FUND NOTES	2020	2019	Notes (for 2020)
	£	£	
Home Mission	3,283	2,717	see note 1
BMS	3,347	2,715	see note 2
Birthday Scheme	191	156	see note 3
Relief Fund	-	1,672	Anniversary service 2019
Operation Agri	698	1,091	Harvest offerings; see note 4
CTiH Phase	1,600	1,600	donation from General Fund
Regents Park Baptist College	300	300	donation from General Fund
Garden House Hospice	300	300	donation from General Fund
Foodbank	165		Harvest offerings; see note 4
Stand by Me	100		Friday Group donation
Garden House Hospice	131		Coffee morning
Christian Aid (DEC Appeal)	604		see note 5
CTiH PHASE	53		Individual donations
Garden House Hospice	15		Individual donations
Knit for Peace		67	
Tearfund		295	Friday Group donation
Keech Hospice		37	Retiring collection
Macular Society		157	Christmas card sorting
Foodbank	see note 6	167	Carol Service
Christian Aid	see note 6	194	Christmas Day Service
Spurgeons Child Care	see note 6	335	Toy & Gift Service
Total:	10,785	11,802	

Notes (for 2020):

1. includes £120.00 HM envelopes; £2,540.00 Gift Day; £643.13 gift aid
2. includes £131.00 BMS globes; £2,540.00 Gift Day; £625.62 gift aid
3. includes £36.25 gift aid
4. includes £122.25 gift aid
5. including gift aid - other members donated directly
6. members were invited to donate directly

Other notes:

- i) 2019 Mission Gift Day total was £5,198.00 (including £956.25 gift aid)
- ii) 2020 Mission Gift Day total was £6,306.25.00 (including £1226.25 gift aid)

Tilehouse Street Baptist Church

Statement of Assets & Liabilities as at 31st December 2020

		£
Current assets		
CAF bank -	Cash account	8,541
CAF bank -	Gold account	7,555
Baptist Union -	Deposit account	116,222
Nat West bank -	Badminton Club	357
Cash in hand -	Sunshine committee	3
	Friday Group	-
Stondon Chapel -	Santander UK Plc	15,238
	Baptist Unions deposit account	37,906
	Total at bank and in hand	185,823
Sundry debtors		
Prepaid insurance		3,830
Lettings		-
	Total assets	189,653
Current liabilities		
None		-
	Net assets over liabilities	189,653
Unrestricted Funds		
General fund		25,178
Pastoral care fund		1,004
Flower fund		263
Friday Group fund		-
Building maintenance fund		1,534
Organ maintenance fund		13,652
Badminton Club		357
Donations fund		100
Legacies fund		80,184
Outreach & Ministry fund		14,236
Stondon chapel fund		53,144
	Total funds	189,653

-

Tilehouse Street Baptist Church

Notes to the Accounts

Reserves Policy

Tilehouse Street Baptist Church has a reserves policy which is to retain a minimum of three months expenditure in the General Fund.

Basis of Accounting

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

Insured Value of Assets held for Church's own use

Property - The Church is the beneficial owner (subject to the relevant trusts) of the following, the legal title to which is held by the Baptist Union Corporation:

	Church premises	4,393,968
	Manse	242,732
	Stondon premises	458,818
		<u>5,095,518</u>
Other -	Organ, Pianos, Fixtures, Fittings and Equipment	129,698
	Stondon, Pianos, etc.	76,470
		<u><u>5,301,686</u></u>

The Accounts and Statement of Assets and Liabilities set out on Pages 1 to 9 relating to the year ending 31 December 2020 are as approved by the Trustees

Treasurer Am Turner

Date 4/3/2021

Section A Independent Examiner's Report

Report to the trustees of	Tilehouse Street Baptist Church, Hitchin		
On accounts for the year ended	31 st December 2020	Charity no (if any)	1135132
	Set out on pages 1 to 9		

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

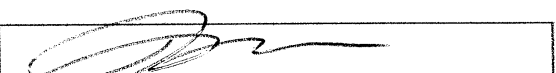
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (~~other than that disclosed below *~~)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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:** 5/2/21

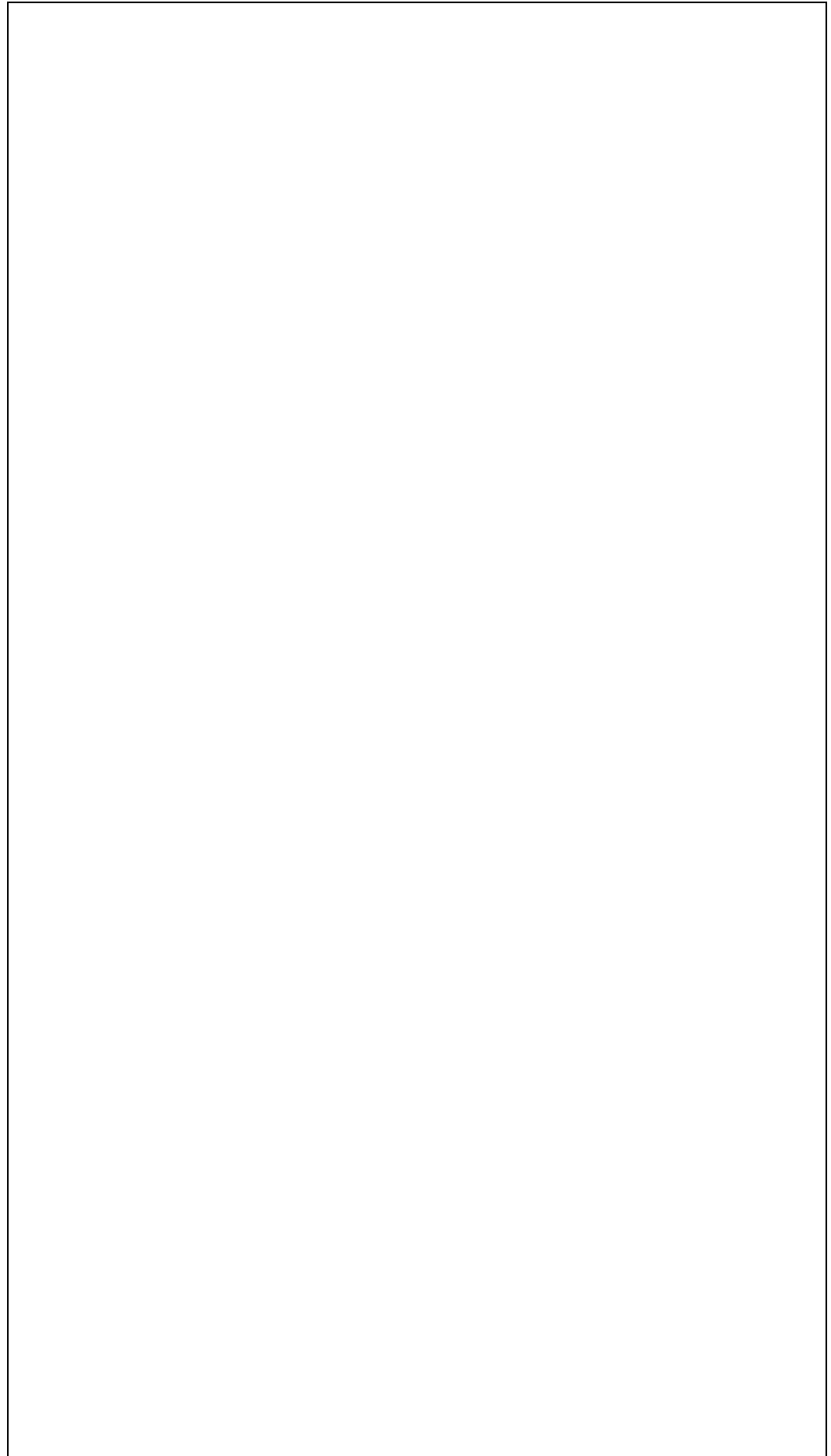
Name: JAMES WEIST

Relevant professional qualification(s) or body (if any): TREASURER, ST. MARK'S CHURCH HITCHIN.

Address: 17 BEARTON AVENUE
HITCHIN
HERTS SG5 1NZ

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



Tilehouse Street Baptist Church (TSBC) Independent Examination of Accounts for the Year 1st January 2020 to 31st December 2020

The examination followed the directions as per the Charity Commission's recommendations for accounts maintained on a "receipt and payment" basis.

Direction 1 – Eligibility for Independent examination.

I checked the www.gov.uk website section on charity accounts independent examination to ensure that I am eligible to carry out an examination.

Accounts show total receipts for the year of £96,296, and net assets of £189,653. This puts TSBC above the £25,000 threshold where examination is required, but below the £250,000 income/ £3,260,000 assets threshold where an examination by a professionally qualified person, or full audit is required.

Receipt amount includes Stondon Chapel receipts, a subsidiary of TSBC.

Direction 2 – Documentation

I have a letter of appointment from Janet Impey (former treasurer) dated 17th September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 17th September 2020 show that it was agreed that I be appointed for year 2020.

I have copied and will keep for 6 years the financial statement, balance sheet and general account P&L. I will keep a copy of both this working report and the summary report.

Direction 3 – Understanding TSBC

I have a copy of the Constitution for TSBC dated November 2009. I have looked through this and in particular section 26 which related to Record Keeping and Accounting. I have not seen anything that goes against the directions in the constitution.

I have talked generally with the current and former treasurer and one of the Church Deacons. This is now the twelfth year I have been doing the independent examination, and I feel I have an understanding of the organisation and finances of TSBC.

Direction 4 – Accounting Records

The accounts are kept in a clear, organised and detailed manner. The financial statement is presented in summary form with supporting documentation showing

individual transaction details. Procedures in Direction 5 will verify whether or not the accounts are reasonably complete.

Direction 5 – Comparison of Accounts with Accounting Records

I first checked the statement of assets and liabilities in the financial report with the 31st December balance sheet, these are in agreement.

I looked for independent supporting documentation of the major assets in the balance sheet. End of year bank statements show these figures to be accurate. The smaller funds (Friday club, badminton club and sunshine committee) were accepted without detailed verification.

I checked that the opening balances for all accounts are the same as the closing balances of the same accounts in the copy for the 2019 financial report that I retained for my records.

I checked the movement of funds during the year, and that the balance sheet value for the end of 2019 plus receipts for 2020 less payments and current liabilities for 2020 equalled the balance sheet value for end of 2020.

Direction 6 – Analytical Procedures

Initial examination shows a decrease of just under £8,500 in total receipts for 2020 against 2019. This is largely due to the fact that a drop in rental income of just under £16,000 was mitigated by £4,545 income from the HMRC Corona Virus Scheme and just over £4,500 increase in donations. Expenditure in 2020 of £74,527 was broadly similar to the amount of £73,337 spent in 2019.

I also checked random payments to ensure there were invoices to support them.

Direction 10 – Examiner's Report

I have signed a copy of the summary examiner's report as I believe the accounting requirements have been met. Dated 5th February 2021.

Matters of Material Significance

I have not found any matters of material significance that need to have attention drawn to them.