

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
		<u>67,178</u>	<u>75,628</u>
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
		<u>10,103</u>	<u>10,925</u>
Domestic - Cleaning	8,271		8,371
Grounds	5,076		6,192
Refreshments	73		364
		<u>13,419</u>	<u>14,928</u>
Organist, licences & piano tuning		678	1,316
Outreach & publicity - General	235		227
Outlook	808		1,384
Cracker	-		106
Holiday at Home	186		415
		<u>1,229</u>	<u>2,132</u>
Office - Administrator	5,460		1,763
Stationery & stamps	102		125
Computer supplies	420		166
Telephone & broadband	430		426
Photocopier	684		462
		<u>7,096</u>	<u>2,942</u>
Equipment		-	193
Subscriptions & gifts		1,092	1,403
Professional fees		2,524	-
Conferences & Training		15	436
Donations		2,200	2,200
Sundries		129	63
		<u>74,527</u>	<u>73,337</u>
Less transfer to Pastoral Care fund		300	350
Less transfer to Building maintenance fund		3,000	4,000
		<u>(10,649)</u>	<u>(2,060)</u>
SURPLUS FOR YEAR			
BALANCE 1st JANUARY		26,827	28,887
Reserve policy transfer (from Legacies fund)		9,000	
BALANCE 31st DECEMBER		<u>25,178</u>	<u>26,827</u>

	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>1,004</u>	<u>1,014</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>1,534</u>	<u>1,998</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>13,652</u>	<u>13,613</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>80,184</u>	<u>82,937</u>

Tilehouse Street Baptist Church

	2020 £	2019 £
BADMINTON CLUB		
Balance 1st January	740	623
Income - Subscriptions	340	752
	<u>1,080</u>	<u>1,375</u>
Expenditure - shuttles & sundries	23	60
Donation to General fund	700	575
Balance 31st December	<u>357</u>	<u>740</u>
 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	-	-
	<u>10,905</u>	<u>11,802</u>
Church donations paid	10,805	11,782
Balance 31st December	<u>100</u>	<u>20</u>
 OUTREACH & MINISTRY FUND		
Balance 1st January	14,267	14,610
350th anniversary donations	-	612
Interest	41	103
	<u>14,308</u>	<u>15,325</u>
350th anniversary expenses	72	1,058
Balance 31st December	<u>14,236</u>	<u>14,267</u>
 FLOWER FUND		
Balance 1st January	402	482
Contributions - via church	140	765
	<u>542</u>	<u>1,247</u>
Expenditure	279	845
Balance 31st December	<u>263</u>	<u>402</u>
 FRIDAY GROUP FUND		
Balance 1st January	64	103
Income - charity donations	36	256
	<u>100</u>	<u>359</u>
Expenditure - food, etc.	-	-
Donation to Stand By Me	100	-
Donation to Tearfund	-	295
Balance 31st December	<u>-</u>	<u>64</u>

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	<u>1,012</u>	<u>16,005</u>
	13,587	
Expenditure		
Pastorate	6,768	6,624
Preaching fees	120	262
Standing charges - Heat & light	596	641
Water	<u>236</u>	<u>397</u>
	832	1,038
Building - Maintenance	420	930
Cleaning	672	673
Projects	-	-
Insurance, fire extinguishers	<u>913</u>	<u>984</u>
	2,005	2,587
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	<u>230</u>	<u>1,000</u>
	3,488	2,200
Sundries	<u>18</u>	<u>99</u>
	13,600	13,710
DEFICIT/SURPLUS FOR YEAR	<u>(13)</u>	<u>2,295</u>
BALANCE 1st JANUARY	53,158	50,863
BALANCE 31st DECEMBER	<u><u>53,144</u></u>	<u><u>53,158</u></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:	<u>10,785</u>	<u>11,802</u>	

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	<u>185,823</u>
Sundry debtors		
	Prepaid insurance	3,830
	Lettings	-
	Total assets	<u>189,653</u>
Current liabilities		
	None	-
	Net assets over liabilities	<u><u>189,653</u></u>
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	<u><u>189,653</u></u>

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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
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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

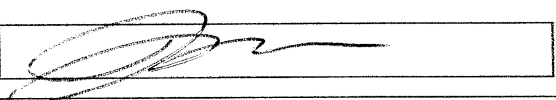
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.