

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

# Tilehouse Street Baptist Church

## FUND ACTIVITIES for the year ending 31st December 2021

<b>GENERAL FUND</b>		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
		<u>74,600.18</u>	<u>67,178.15</u>
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	<u>4,785.59</u>		<u>4,701.22</u>
		10,664.95	10,102.84
Domestic - Cleaning	8,625.76		8,270.82
Grounds	5,258.63		5,076.00
Refreshments	<u>-</u>		<u>72.67</u>
		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	<u>-</u>		<u>186.25</u>
		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	<u>527.15</u>		<u>683.79</u>
		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)	<u>75,875.53</u>	<u>74,527.25</u>
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		<u>(11,875.35)</u>	<u>(10,649.10)</u>
BALANCE 1st JANUARY		25,177.74	26,826.84
Reserve policy transfer (from Legacies fund)		12,000.00	9,000.00
BALANCE 31st DECEMBER		<u>25,302.39</u>	<u>25,177.74</u>

# Tilehouse Street Baptist Church

## FUND ACTIVITIES for year ending 31st December 2021

	2021 £	2020 £
<b>PASTORAL CARE FUND</b>		
Balance 1st January	1,004.18	1,013.62
Income	-	-
Transfer from General fund	100.00	300.00
Interest	1.75	2.46
	<u>1,105.93</u>	<u>1,316.08</u>
Gifts & Loans	70.00	311.90
Balance 31st December	<u>1,035.93</u>	<u>1,004.18</u>
<b>BUILDING MAINTENANCE FUND</b>		
Balance 1st January	1,534.39	1,998.37
Transfer from General fund	10,500.00	3,000.00
Interest	-	-
	<u>12,034.39</u>	<u>4,998.37</u>
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	<u>754.17</u>	<u>1,534.39</u>
<b>ORGAN FUND</b>		
Balance 1st January	13,651.80	13,612.70
Donations	-	-
Interest	22.92	39.10
	<u>13,674.72</u>	<u>13,651.80</u>
Expenditure - tuning	310.00	-
blower maintenance	301.85	-
Balance 31st December	<u>13,062.87</u>	<u>13,651.80</u>
<b>LEGACIES FUND</b>		
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
	<u>80,322.01</u>	<u>89,184.28</u>
Reserves (transfer to General fund)	12,000.00	9,000.00
Balance 31st December	<u>68,322.01</u>	<u>80,184.28</u>



# Tilehouse Street Baptist Church

## FUND ACTIVITIES for the year ending 31st December 2021

	2021 £	2020 £
<b>BADMINTON CLUB</b>		
Balance 1st January	357.06	740.05
Income - Subscriptions	229.00	340.00
	<u>586.06</u>	<u>1,080.05</u>
Expenditure - shuttles & sundries	28.00	22.99
Donation to General fund	300.00	700.00
Balance 31st December	<u>258.06</u>	<u>357.06</u>
<b>DONATIONS FUND</b> (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
	<u>13,547.25</u>	<u>10,905.25</u>
Church donations paid	11,728.83	10,805.25
Balance 31st December	<u>1,818.42</u>	<u>100.00</u>
<b>OUTREACH &amp; MINISTRY FUND</b>		
Balance 1st January	14,236.07	14,267.20
Interest	24.45	40.87
	<u>14,260.52</u>	<u>14,308.07</u>
350th anniversary expenses	-	72.00
Balance 31st December	<u>14,260.52</u>	<u>14,380.07</u>
<b>FLOWER FUND</b>		
Balance 1st January	263.07	401.82
Contributions	505.00	140.00
	<u>768.07</u>	<u>541.82</u>
Expenditure	428.20	278.75
Balance 31st December	<u>339.87</u>	<u>263.07</u>
<b>FRIDAY GROUP FUND</b>		
Balance 1st January	-	63.58
Income - charity donations	-	36.42
	<u>-</u>	<u>100.00</u>
Donation to Stand By Me	-	100.00
Balance 31st December	<u>-</u>	<u>-</u>

# Tilehouse Street Baptist Church

## FUND ACTIVITIES for the year ending 31st December 2021

	2021	2020
	£	£
<b>STONDON CHAPEL FUND</b>		
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	<u>339.37</u>	<u>236.47</u>
	707.70	832.18
Building - Maintenance	467.48	420.09
Cleaning	704.04	672.00
Projects	1,450.00	-
Insurance, fire extinguishers	<u>1,179.08</u>	<u>913.05</u>
	3,800.60	2,005.14
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	<u>-</u>	<u>230.00</u>
	3,099.75	3,487.50
Sundries	<u>-</u>	<u>17.70</u>
	<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><u>52,818.94</u></u>	<u><u>53,144.44</u></u>

# Tilehouse Street Baptist Church

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

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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	4,560,444
	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><u>5,528,906</u></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

31<sup>st</sup> 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 REARSON 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 1<sup>st</sup> January 2021 to 31<sup>st</sup> 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](http://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 17<sup>th</sup> September 2009 stating that I have been unanimously appointed by the members of TSBC. I have confirmed that the minutes of the AGM on 18<sup>th</sup> 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 31<sup>st</sup> 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 13<sup>th</sup> February 2022.

#### Matters of Material Significance

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