

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	2023
	Unrestricted Funds	Unrestricted Funds
INCOME	£	£
Voluntary income	75,869.32	78,968.56
Fundraising activities	-	-
Interest	4,258.92	4,624.85
Charitable activities	43,532.39	36,581.32
Total Receipts	<u>123,660.63</u>	<u>120,174.73</u>
EXPENDITURE		
Charitable expenses	13,784.22	17,281.82
Governance costs	108,374.39	87,990.98
Total Payments	<u>122,158.61</u>	<u>105,272.80</u>
Deficit/Surplus of income over expenditure	<u>1,502.02</u>	<u>14,901.93</u>
Total funds brought forward	210,372.10	195,470.17
Total funds carried forward	<u>211,874.12</u>	<u>210,372.10</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	<u>5,974.87</u>		<u>5,611.93</u>
		15,748.92	13,318.41
Domestic - Cleaning	11,321.60		10,103.39
Grounds	6,840.00		6,253.80
Refreshments	<u>208.19</u>		<u>97.88</u>
		18,369.79	16,455.07
Organist, licences & piano tuning		1,432.72	1,064.30
Outreach & Publicity - General	54.28		147.80
Events	<u>135.01</u>		<u>320.45</u>
		189.29	468.25
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	<u>641.44</u>		<u>626.64</u>
		11,186.54	8,263.51
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)	<u>1,640.00</u>		<u>70.75</u>
		94,238.05	81,359.99
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
	<u>1,100.00</u>	<u>1,050.00</u>
Gifts & Loans	100.00	50.00
Balance 31st December	<u>1,000.00</u>	<u>1,000.00</u>
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	-	-
	<u>18,671.78</u>	<u>38,332.43</u>
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	<u>11,976.14</u>	<u>8,671.78</u>
ORGAN FUND		
Balance 1st January	11,923.67	12,183.58
Donations	-	-
Interest	282.41	294.05
	<u>12,206.08</u>	<u>12,477.63</u>
Expenditure - tuning	-	325.00
blower maintenance	228.96	228.96
Balance 31st December	<u>11,977.12</u>	<u>11,923.67</u>
LEGACIES FUND		
Balance 1st January	73,834.62	69,165.40
Legacies	-	3,000.00
Interest	1,765.72	1,669.22
	<u>75,600.34</u>	<u>73,834.62</u>
Reserves (transfer to General fund)	-	-
Balance 31st December	<u>75,600.34</u>	<u>73,834.62</u>

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
	<u>1,204.76</u>	<u>1,155.83</u>
Expenditure - shuttles & sundries	44.28	50.07
Donation to General fund	500.00	500.00
Balance 31st December	<u>660.48</u>	<u>605.76</u>

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
	<u>9,899.65</u>	<u>12,092.76</u>
 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
	<u>15,134.20</u>	<u>14,780.73</u>
Transfer to General fund	-	-
Balance 31st December	<u>15,134.20</u>	<u>14,780.73</u>

FLOWER FUND

Balance 1st January	349.93	467.07
Contributions	695.00	768.09
Interest	-	-
	<u>1,044.93</u>	<u>1,235.16</u>
Expenditure	950.89	885.23
Balance 31st December	<u>94.04</u>	<u>349.93</u>

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		153.66
		<u>1,367.29</u>	<u>1,260.68</u>
Building - Maintenance	2,682.00		845.20
Cleaning	896.04		800.04
Projects	-		-
Insurance, fire extinguishers	1,232.79		1,062.91
		<u>4,810.83</u>	<u>2,708.15</u>
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		173.00
		<u>2,662.50</u>	<u>2,623.00</u>
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><u>64,251.75</u></u>	<u><u>63,262.00</u></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	14,364.29
CAF bank -	Gold account	25,670.20	27,870.86
Baptist Union -	Deposit account	103,143.21	100,845.21
Nat West bank -	Badminton Club	660.48	605.76
Santander UK Plc -	Stondon Chapel	13,136.20	13,285.29
Baptist Union -	Deposit account	51,115.55	49,976.71
	Total at bank and in hand	<u>203,617.03</u>	<u>206,948.12</u>
Sundry debtors			
	Prepaid insurance	4,964.28	4,794.00
	Lettings	3,069.50	
	HMRC	2,481.03	250.00
	Total assets	<u>214,131.84</u>	<u>211,992.12</u>
Current liabilities			
	Payroll Liabilities	787.72	1,587.52
	Sundry Creditors	<u>1,470.00</u>	<u>32.50</u>
		2,257.72	1,620.02
	Net assets over liabilities	<u><u>211,874.12</u></u>	<u><u>210,372.10</u></u>
Unrestricted Funds			
	General fund	31,180.05	35,943.61
	Pastoral care fund	1,000.00	1,000.00
	Flower fund	94.04	349.93
	Building maintenance fund	11,976.14	8,671.78
	Organ maintenance fund	11,977.12	11,923.67
	Badminton Club	660.48	605.76
	Donations fund	-	-
	Legacies fund	75,600.34	73,834.62
	Outreach & Ministry fund	15,134.20	14,780.73
	Stondon chapel fund	64,251.75	63,262.00
	Total funds	<u><u>211,874.12</u></u>	<u><u>210,372.10</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	5,610,000
	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 *Phil 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 £211,874. 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: 