



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 1 st	Month October	Year 2022		Day 30 th	Month September	Year 2023

Section A Reference and administration details

Charity name **St James Road Baptist Church, Watford**

Other names charity is known by **We are colloquially known as SJR**

Registered charity number (if any) **1140528**

Charity's principal address **1 - 5 St James Road**

Watford

Hertfordshire

Postcode **WD18 0DZ**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Gale	Minister	From 1 st April 2023	Church Meeting
2	Elizabeth Gray	Secretary		Church Meeting
3	Melvyn Finerty	Treasurer		Church Meeting
4	Robin Roberts			Church Meeting
5	Ruth Finerty	Safeguarding Officer		Church Meeting
6	Ruth Roberts			Church Meeting
7				
8				
9				
10				
11				
12				
13				
14				
15				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for a whole year
The Baptist Union Corporation Ltd	
Baptist House, 129 Broadway, Didcot,	
Oxon, OX11 8RT	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Geoffrey Dunne	52 By The Wood, Watford, Hertfordshire WD19 5AF

Name of chief executive or names of senior staff members (Optional information)

N/A

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution (Approved Governing Document)
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are elected by the Church Members' Meeting; with the exception of the Minister, each Trustee's term of office is of three years duration.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The church was granted separate charitable status on 22nd February 2011. All of the above-named Trustees are in possession of the Charity Commission guidance leaflet CC3 "What Trustees Need To Know".

The charity is a member church of the Baptist Union of Great Britain and its local division, the Central Baptist Association. It is affiliated to the UK Evangelical Alliance. It is also part of an inter- denominational "Christians Across Watford" group which co-ordinates town-wide activities.

The Trustees meet on a monthly basis to review and discuss various governance issues, e.g.: financial administration; facilities & property management; children's & youth work. Finance and Facilities teams, accountable to the Trustees, also exist to manage day-to-day aspects of these functions.

Children's and Vulnerable Adults Safeguarding Representatives are (re)-appointed annually at the Church AGM each November. Trustees actively undertake Safeguarding training to maintain appropriate oversight.

Summary of the objects of the charity set out in its governing document

The Charity is governed by an Approved Governing Document which states that its principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination; to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of a regular public service of Christian worship, taking place each Sunday morning at 10.00a.m. A separate children's programme is provided during this service. The church seeks to be a friendly and welcoming community, where all are free to attend these services.

We have also continued with alternative style church services these include Breakfast Church and Jimmy's Cafe; both are aimed at the local community for whom a "traditional" Sunday church service might not appeal. Breakfast Church is a communal-based form of church service and Jimmy's Café is a café styled service reaching out to another section of our local community.

The church runs a Toddler Group which meets in the Church Hall on Friday mornings; with the purpose of assisting the community and demonstrating the love of Jesus Christ. The church runs a fortnightly craft group on Wednesday Evenings.

During the year the church appointed Andrew Gale as our new Minister on a part-time basis. Who commenced his new appointment from 1st April 2023.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted, the Disclosure & Barring Service.

The church provides financial and prayer support for various individuals and organisations engaged in mission activities (including practical care and relief projects) locally in Watford, elsewhere in the UK, and overseas.

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Additional details of objectives and activities (Optional information)

A number of church personnel receive remuneration: our Minister and cleaners. However, the vast majority of our activities are run by members giving freely of their time as volunteers.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

As a leadership team, we meet once a month, firstly to consider the programme of events, update us on financial matters, then consider any facility matters and also respond to any ongoing matters.

Our church membership has increased from eleven members to twelve. The treasurer reported that total receipts for the year at £56.4K with a deficit of £13.2K, this was primarily due to one main item not included in our original budget. The church hall sustained rainwater damage, as a result of a roof leak in December 2022. This resulted in an unplanned repair cost totalling £16.8k.

We have continued to engage with our mission partners during the year to update us on their work. We keep under review our commitment to all of our partners in light of their current need. Also, we continue to make one-off donations for specific needs.

We continue with our close relationships with other churches in Watford to promote the Christian faith across our town.

Toddler Group, which meets on Friday mornings, is a place where the world comes into our church week! Many who come along are a long way from their families across the world. The sessions are a buzz of activity, with the opportunity to build relationships. Following Jesus' example of coming to people, we are able to support people in their difficulties and thus earn the right to move on to matters of faith. We can be Jesus' visible presence to people by serving them. The multicultural and multilingual integration at Toddlers had been recognised, described by one attender as "like heaven on earth".

In terms of our facilities the main items to report for the past year are as follows: Firstly, as detailed about major expenditure was incurred in resolving a roof leak in the church hall. Secondly, the membership took the decision to continue to refurbish the Manse in advance of our new Minister taking up their appointment from April 2023.

As much as possible routine maintenance and safety tasks on both the church and church hall have continued throughout the year.

During this coming financial year, the amount and type of facilities work that will be undertaking will inevitable be influenced to a large degree by emerging demands and the ongoing work of ensure all properties are maintained and safe.

In addition to activities formally linked to the church, various members also served as volunteers in other local charities and organisations, e.g., Alternatives Watford and New Hope Trust.

Section E

Financial review

Brief statement of the charity's policy on reserves

The church aims to maintain sufficient reserves to enable us to meet our essential expenses for at least six months, together with consideration over any ongoing pension deficit liabilities, large scale facilities items, together with a general contingency fund for unseen expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The church continues to raise funds which it needs to carry on its activities from within its own membership and congregation. It is not our policy to raise funds via wider public appeal.

The most significant expenses are the salary of a Minister (part-time), who leads and co-ordinates the church's activities including the Sunday Services and in mid-week; to provide pastoral care for the congregation and other people; and to equip and encourage the membership in their life, Christian witness, and service.

The church expressed its part in the life of the wider church by making donations to local, national, and international Christian organisations and societies with aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively during the forthcoming year.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Elizabeth Gray



Full name(s)

Elizabeth Gray

Melvyn Finerty

Position (eg Secretary, Chair, etc)

Secretary

Treasurer

Date

16th February '24

FINANCIAL STATEMENT FOR THE YEAR ENDED 30TH SEPTEMBER 2023

GENERAL RECEIPTS & PAYMENTS ACCOUNT			
	NOTE	2023	2022
RECEIPTS:			
WEEKLY OFFERINGS		22,854.04	21,541.07
PAYMENTS IN LIEU		7,503.41	10,042.47
GIFTS		0.00	20,000.00
INVESTMENT INCOME	2	2,795.09	1,083.68
RENT (CHURCH, HALL & MANSE)		15,970.00	14,423.00
RAISED FOR OTHER CAUSES	3	7,300.00	10,900.91
		<u>56,422.54</u>	<u>77,991.13</u>
PAYMENTS:			
MINISTRY	4	15,189.02	9,699.00
MISSION	5	16,477.92	19,117.28
UPKEEP OF CHURCH	6	35,324.52	13,742.75
ADMINISTRATION	7	2,601.09	2,742.67
		<u>69,592.55</u>	<u>45,301.70</u>
SURPLUS / -DEFICIT FOR THE YEAR		<u>-13,170.01</u>	<u>32,689.43</u>
BALANCE BROUGHT FORWARD		58,321.12	76,713.47
TRANSFER TO RESERVE FUND		<u>2,795.09</u>	<u>51,081.78</u>
BALANCE CARRIED FORWARD		<u>42,356.02</u>	<u>58,321.12</u>

RESERVE RECEIPTS & PAYMENTS ACCOUNT			
	NOTE	2023	2022
RECEIPTS:			
OTHER RECEIPTS	8	0.00	0.00
PAYMENTS:			
OTHER PAYMENTS	9	0.00	0.00
SURPLUS / -DEFICIT FOR THE YEAR		0.00	0.00
BALANCE BROUGHT FORWARD		201,240.39	150,158.61
TRANSFER FROM GENERAL FUND		<u>2,795.09</u>	<u>51,081.78</u>
BALANCE CARRIED FORWARD		<u>204,035.48</u>	<u>201,240.39</u>

STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER 2023

	2023	2022
ASSETS:		
BANK AND OTHER CASH BALANCES	<u>246,391.50</u>	<u>259,561.51</u>
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS:		
GENERAL ACCOUNT	42,356.02	58,321.12
RESERVE ACCOUNT	204,035.48	201,240.39
	<u>246,391.50</u>	<u>259,561.51</u>

ST JAMES ROAD BAPTIST CHURCH
REGISTERED CHARITY No. 1140528



NOTES TO THE ACCOUNTS

	<u>2023</u>		<u>2022</u>			<u>2023</u>	<u>2022</u>
1. THESE ACCOUNTS HAVE BEEN PREPARED ON A RECEIPTS & PAYMENTS BASIS AND ACCORD WITH THE S.133 CHARITIES ACT 2011					7. ADMINISTRATION		
2. INVESTMENT INCOME					PRINTING & STATIONERY	273.86	107.16
BANK INTEREST	2,795.09		1,083.68		TELEPHONE AND POSTAGE	637.10	413.67
					ADVERTISING		
3. OTHER CAUSES	RAISED	GIVEN	RAISED	GIVEN	SUBSCRIPTIONS	1,690.13	2,221.84
CENTRAL BAPTIST ASSOC.	2,100.00	2,100.00	2,100.00	2,100.00	OTHER		
HOME MISSION/BMS	2,100.00	2,100.00	2,100.00	2,100.00	LOAN		
SPORTS CHAPLAINCY UK	0.00	0.00	974.97	974.97		2,601.09	2,742.67
MARILYN BAKER	0.00	0.00	974.97	974.97	8. RESERVE RECEIPTS	0.00	0.00
IFES	0.00	0.00	0.00	0.00			
TORCH TRUST	0.00	0.00	749.97	749.97	9. RESERVE PAYMENTS	0.00	0.00
WATFORD SCHOOLS TRUST	1,300.00	1,300.00	1,301.00	1,301.00			
URBAN SAINTS	0.00	0.00	0.00	0.00	10. OTHER MONETARY ASSETS	0.00	0.00
PCC WATFORD TOWN	1,200.00	1,200.00	1,200.00	1,200.00			
OPERATION RUDOLPH	0.00	0.00	0.00	0.00	11. OTHER NON MONETARY ASSETS		
NEW HOPE TRUST	0.00	0.00	900.00	900.00	(A) HELD FOR INVESTMENT		
CHRISTIAN AID	0.00	0.00	0.00	0.00	PURPOSES	0.00	0.00
WATFORD REFUGEES	0.00	0.00	0.00	0.00			
ALTERNATIVES	600.00	600.00	600.00	600.00	(B) HELD FOR CHURCH'S OWN USE		
OTHER	0.00	0.00	0.00	0.00	CHURCH PREMISES	2,172,480.00	2,109,205.00
	7,300.00	7,300.00	10,900.91	10,900.91	CHURCH MANSE	250,000.00	250,000.00
4. MINISTRY					CHURCH CONTENTS	113,941.00	110,622.00
STIPEND	14,589.02		7,699.00			2,536,421.00	2,469,827.00
PULPIT SUPPLIES	600.00		2,000.00		Note the valuation of church and contents is as insured by Baptist Insurance Company.		
MANSE (SEE UPKEEP OF CHURCH PREMISES)					12. LIABILITIES		
	15,189.02		9,699.00		(A) CURRENT	0.00	0.00
5. MISSION					(B) LONG-TERM		
OTHER CAUSES	7,300.00		10,900.91		BU PENSION FUND DEFICIT	22,100.00	22,100.00
FELLOWSHIP & OUTREACH	2,220.77		2,341.96		Note the pension deficit valuation is based on the latest assessment issued by The Baptist Pension Trust.		
WORSHIP & MINISTRY	6,957.15		5,874.41				
	16,477.92		19,117.28				
6. UPKEEP OF CHURCH PREMISES							
LIGHTING AND HEATING	2,723.43		1,461.62				
CLEANING	740.87		491.06				
INSURANCES	3,177.63		2,820.12				
REPAIRS & MAINTENANCE	28,682.59		8,969.95				
	35,324.52		13,742.75				

THE ACCOUNTS AND STATEMENT OF ASSETS AND LIABILITIES SET OUT IN PAGES 1 & 2 RELATING TO THE YEAR ENDED 30TH SEPTEMBER 2023 ARE AS APPROVED

SIGNED:

NAME AND POSITION:

MELVYN ADRIAN FINERTY (TREASURER)

DATE:

21/1/24

ST JAMES ROAD BAPTIST CHURCH
REGISTERED CHARITY No. 1140528



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES & MEMBERS OF ST JAMES ROAD BAPTIST CHURCH

I report on the accounts of the St James Road Baptist Church for the year ended 30th September 2023 as set out in pages 1 & 2.

Respective responsibilities of trustees and examiner

The St James Road Baptist Church trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 St James Road Baptist Church 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 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:

(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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

SIGNED BY INDEPENDENT EXAMINER:

A handwritten signature in dark ink, appearing to read 'GR Dunne', written over a horizontal line.

NAME WITH QUALIFICATION AND ADDRESS:

GEOFFREY DUNNE
52 BY THE WOOD
WATFORD, HERTFORDSHIRE WD19 5AF

DATE:

A handwritten date '21/1/24' in dark ink, written over a horizontal line.