

UPMINSTER BAPTIST CHURCH

England & Wales · Charity number 1141721

Details

Other names	UBC
Status	Registered
Legal form	Other
Registered	2011-05-05
Register	View on the Charity Commission register

Contact

Address	Upminster Baptist Church Springfield Gardens Upminster Essex RM14 3EH
Phone	01708226729
Email	ubcofficecontact@gmail.com
Website	www.upminsterbaptists.co.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 advancement of Christian faith, community service and charitable purposes. Activities for members and to the community generally, including a Toddler Group, a Playgroup, a Contact Centre, and football training for about 130 children on Saturdays. The Church runs courses in parenting, for people interested in discovering more about Christianity, and events for Young People and retired people.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Havering

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£156,731	£161,102	-	-
2023-12-31	£139,862	£148,089	-	-
2022-12-31	£159,951	£132,779	-	-
2021-12-31	£153,378	£107,741	-	-
2020-12-31	£123,570	£98,142	-	-

Trustees

Name	Role	Appointed
Rev MARK LEONARD DAVISON	Chair	2012-10-24
COLIN DESMOND BROCKELSBY		2011-03-16
Gaye Bastin		2024-01-01
Jayne Meech		2024-01-01
Malcolm Dunk		2025-01-01
RICHARD CHIPPERFIELD		2019-11-27
ROBERT BURGIN		2019-11-27
Rev Richard Shorter		2022-01-03

Accounts

UPMINSTER BAPTIST CHURCH

Registered Address

Springfield Gardens, Upminster, Essex, RM14 3EH

Charity Registration Number

1141721

Trustees

The Rev M Davison (Senior Minister)

The Rev R Shorter (Minister)

Mr R Chipperfield (Treasurer)

Mrs M Connor (trustee)

Mr C Brockelsby (trustee)

Mr R Burgin (trustee)

Mrs G Bastin (trustee)

Mrs J Meech (trustee)

Property Trustees

London Baptist Property Board Ltd 235

Shaftesbury Avenue

London WC2H 8EP

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Barclays Bank Plc, Leicester, LE87 2BB.

Independent Examiner

Mr H Adjetey

Annual Report for the Year 2024

The trustees present their Annual Report and financial statements for 2024.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity 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 London Baptist Property Board Ltd, on Trusts which are entirely compatible with the above object.

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The members Meeting takes place at least four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to 12 Trustees, who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the

spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

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A playgroup runs each weekday the morning on the premises, and a Toddler Group meets on the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

We run a social / lunch club for older people on Mondays.

The Wellbeing group meets weekly and continues to help members gain confidence and a sense of purpose. The Springfield Flower Arrangers continue to meet weekly in term time, as does the Lymphoma group monthly.

We run a Men's Shed project, a community space for men to connect, converse and create, and help reduce loneliness and isolation. Alongside this is a Men's Café in the church foyer for those unable to work in the shed.

Rooms and halls are regularly hired out, including to Scouts and Cubs who meet on the premises two evenings per week, and majorettes and an AA group once a week.

From time to time the Church runs courses for people interested in discovering more about Christianity.

The church usually issues a booklet annually giving details of all affiliated organisations at the AGM.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service.

The trustees have read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrates that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe all organisations worked towards the objectives of the church.

On 31 December 2024 the membership stood at 90.

We have continued to live stream services on You Tube. When combining the numbers present and those online, our attendance numbers have increased.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of Ministers to the Church, to lead and co-ordinate the church's activities including the Sunday Services, 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 grants to national and international Christian organisations and societies with Christian 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 in the coming year. The church has a reserves policy which was approved at the Members meeting on 29th November 2023.

Risk Assessment

The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

UPMINSTER BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024 v1.0

GENERAL RECEIPTS & PAYMENT ACCOUNT			
	Note on 2024	2024	2023
Receipts			
Weekly offerings and banking orders		£71,620	£66,743
Donations and other income	2	£20,468	£14,170
Income tax recovered on gifts	3	£17,159	£18,522
Investment income	4	£5,597	£5,834
Rents and contributions for use of premises	5	£28,420	£30,201
Raised for other causes (specific appeals)	6	£9,051	£1,097
Total Receipts		£152,316	£136,566
Payments			
Ministry	7	£79,613	£76,214
Mission (givings that aren't specific appeals)	8	£12,368	£11,512
Upkeep of church premises	9	£31,829	£37,017
Administration	10	£11,681	£9,224
Amounts passed to other causes (specific appeals)	11	£9,051	£1,097
One-off payments		£1,201	£1,220
Total Payments		£145,742	£136,283
Net receipts / (payments) for the year excluding planned transfers		£6,573.25	£283
PLANNED & BUDGETED TRANSFERS:			
Planned transfers (to) / from this fund	From General to Future Maintenance - £7452.26 (surplus from maintenance budget plus budgeted saving)		
	From General to Other Causes - £2109.51 (budgeted saving for tech equipment; reserving of planned mission giving)	£9,535.01	
	From Youth to General - (£26.76) (closing down historical fund)		
Net receipts / (payments) for the year including planned transfers		-£2,961.76	£283
TRANSFER TO COVER RESULTING DEFICIT:			
Transfers (to) / from this fund to cover (deficit) / surplus	From Reserve Fund to General - (£2961.76) (covering deficit after above planned transfers)	-£2,961.76	£283
Cash balance at previous year end	General Fund starts and ends at zero, enabled by	£0	£0
Cash balance at current year end	transfer to/from Reserve Fund.	£0	£0

RESERVE FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund	Transfer from Reserve Fund to General Fund to pay for net deficit in 2023	£2,962	-£283
Cash balance at previous year end		£169,342	£169,060
Cash balance at current year end		£166,381	£169,342

MENS SHED RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£3,191	£2,475
Total Payments	Salary of part-time administrator; premises donation	£8,326	£7,258
Net receipts / (payments) for the year		-£5,134	-£4,783
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£5,982	£10,765
Cash balance at current year end		£848	£5,982

CAFÉ-WITH-A-PURPOSE RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£132	£310
Total Payments	Salary of part-time administrator	£5,696	£3,483
Net receipts / (payments) for the year		-£5,564	-£3,173
Transfers (to) / from this fund		£0	-£10,000
Cash balance at previous year end		£6,827	£0
Cash balance at current year end		£1,262	£6,827

OTHER CAUSES RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts	A specific donation for use for pastoral care	£200	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£200	£0
Transfers (to) / from this fund	Transfer of £1,859.51 from the General Fund's "Tech" budget to the Other Causes Fund to accumulate savings for a new video switcher, in accordance with the budget. Transfer of £250 from the General Fund's "Good Causes" budget to the Other Causes Fund, reserved for future charitable giving.	-£2,110	£10,000
Cash balance at previous year end		£0	£10,000
Cash balance at current year end	£200 for Pastoral Care £250 for Mission Giving £1859.51 for Video Switcher	£2,310	£0

FRONT OF CHURCH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£0	£0
Total Payments		£750	£800
Net receipts / (payments) for the year		-£750	-£800
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£7,700	£8,500
Cash balance at current year end		£6,950	£7,700

KINTSUGI RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£892	£100
Total Payments		£460	£0
Net receipts / (payments) for the year		£432	£100
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£100	£0
Cash balance at current year end		£532	£100

FUTURE MAINTENANCE RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£0	£411
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£411
Transfer of £1,000.00 from the General Fund's "Future Maintenance" budget, in line with the approved budget.			
Transfers (to) / from this fund	Transfer of £6,452.26 from the General Fund's "Manse Maintenance" and "Church Maintenance" budgets to reserve unspent funds for future maintenance, in accordance with the budget plan.	-£7,452	£0
Cash balance at previous year end		£411	£0
Cash balance at current year end		£7,863	£411

YOUTH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£0	£0
Total Payments		£0	£264
Net receipts / (payments) for the year		£0	-£264
Transfers (to) / from this fund	Transfer of £26.76 from the Youth Fund to the General Fund's "Youth & Families" budget, in the process of closing down the historical fund.	£27	£0
Cash balance at previous year end		£27	£291
Cash balance at current year end	This fund is now considered closed.	£0	£27

LIFEPATH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2024	2024	2023
Total Receipts		£0	£0
Total Payments		£127	£0
Net receipts / (payments) for the year		-£127	£0
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£127	£127
Cash balance at current year end	This fund is now considered closed.	£0	£127

Total of all above Cash Balances at previous year end	£190,516	£198,743
Total of all above Cash Balances at current year end	£186,146	£190,516

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2023

Cash Assets	Note on 2024	2024	2023
Barclays Current Account		£14,765	£24,340
CAF Cash Current Account		£6,882	£9,957
CAF Gold Savings Account		£7,043	£24,567
Santander Savings Account		£800	£800
Baptist Union Investment Accounts		£138,379	£133,271
Paypal		£11	£59
Petty Cash		£1,763	£2,303
Debtors	Gift Aid claim submitted but not received Card machine transactions taken but not banked	£17,606	£1,910
Total Cash Assets		£187,248	£197,208
Cash Liabilities	Note on 2023	2023	£2,022
Current liabilities	Two cheques written but not cashed	£1,102	£6,691
Total Cash Liabilities		£1,102	£6,691
Net Total of all above Cash Assets minus Liabilities at current year end		£186,146	£190,516
Other Non-Cash Assets	Note on 2024	2024	2023
Investment property (69 Argyle Gdns)	Based on insured value	£280,434	£220,380
Fixtures, furniture and equipment	Based on insured value	£162,385	£157,200
Total Other Assets		£442,819	£377,580
Other Non-Cash Liabilities	Note on 2024	2024	2023
Pension Scheme liability	13	£0	£0
Total Other Liabilities		£0	£0

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2024	2023
One-off Donations	£19,038	£12,345
Legacies & Bequests	£0	£0
Donations for Thanksgiving Services and Funerals	£1,430	£1,825
Total Donations and Other Income	£20,468	£14,170

3. Income tax recovered on gifts

Income tax recovered is based upon Gift Aid eligible giving over the previous year.

4. Investment income

	2024	2023
Bank interest	£490	£851
Trust income	£5,107	£4,983
Total Investment Income	£5,597	£5,834

5. Rents and contributions for use of premises

	2024	2023
Rental income from Investment Property 69 Argyle (Lower because one payment not received until 2025)	£10,303	£12,649
Rental income from Investment Property 29 Parkland Avenue	£0	£0
Church Hire: Playgroup	£5,000	£5,000
Church Hire: Scouts	£2,250	£2,250
Church Hire: Other regular groups	£7,864	£8,708
Church Hire: Ad-hoc parties / events	£3,003	£1,594
Total Rents and contributions for use of premises	£28,420	£30,201

6. Raised for other causes (specific appeals)

	2024	2023
Stand By Me - UBC Romania Mission Trip	£3,540	
Stand by Me - Christmas Appeal	£520	£557
Carmel Ministries - Mark's Mission Trip	£2,000	
Personal Anonymous Gift	£2,000	
Watoto	£590	
BMS Birthday Scheme	£311	£340
First Step / Springfield Playgroup	£90	
Donation received for Lymphoma Group	£0	£200
Total Raised for other causes	£9,051	£1,097

7. Ministry

	2024	2023
Minister's stipend including National Insurance	£51,051	£47,689
Pension contribution	£7,084	£6,844
Minister's expenses	£971	£1,882
Preaching contributions to external speakers	£780	
Manse costs	£16,380	£16,338
Youth ministry	£1,601	£1,391
Evangelism and Fellowship	£1,614	£1,723
Pastoral	£121	£335
Contribution to BU Pension Deficit	£10	£12
Total Ministry	£79,613	£76,214

8. Mission

	2024	2023
BU Home Mission	£5,434	£4,750
BMS World Mission	£5,434	£5,512
Turkic Belt Ministries and Arab World Ministries	£1,500	£750
Other mission	£0	£500
Total Mission	£12,368	£11,512

9. Upkeep of church premises

	2024	2023
Church: Gas, electricity, water, telephone, alarm, insurance	£18,816	£16,589
Church: Cleaning	£3,342	£2,640
Church: Repairs and maintenance	£2,321	£6,072
Parkland manse: Council tax, water, telephone, insurance	£5,500	£6,293
Parkland manse: Repairs and maintenance	£1,364	£5,000
Argyle manse: Insurance	£487	£422
Argyle manse: Repairs and maintenance	£0	£0
Small deductions at source from rent.		
Total Upkeep of church premises	£31,829	£37,017

10. Administration

	2024	2023
Administrators	£5,470	£3,728
Photocopying and printing	£1,391	£1,435
Stationery and supplies	£1,554	£1,483
Tech equipment	£140	
Subscriptions	£1,673	£1,361
Other	£1,451	£1,218
CCLI, BUGB Subscriptions, Zoom, EvanAlliance, ICO		
Bank charges, Payroll charges, Adhoc spend		
Total Administration	£11,681	£9,224

11. Amounts passed to other causes (specific appeals)

	2024	2023
Stand By Me - UBC Romania Mission Trip	£3,540	
Stand by Me - Christmas Appeal	£520	£557
Carmel Ministries - Mark's Mission Trip	£2,000	
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13. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

Independent Examination

Report of the Independent Examiner to the Trustees of Upminster Baptist Church
On the accounts for the year ended 31 December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the 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 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Henry M Adjetey
92 Avon Road
Upminster
Essex RM14 1RF

9 June 2025

Trustee Statement

The accounts and statement of assets and liabilities relating to the year ending 31 December 2024 are approved by the Deacons / Trustees.

Signed (Treasurer):  RICHARD CHIPPERFIELD

Dated: 13 / JUNE / 2025

Signed (Deacon/Trustee): 

Dated: 13.06.25

Accounts

UPMINSTER BAPTIST CHURCH

Registered Address

Springfield Gardens, Upminster, Essex, RM14 3EH

Charity Registration Number

1141721

Trustees

The Rev M Davison (Senior Minister)

The Rev R Shorter (Minister)

Mr R Chipperfield (Treasurer)

Mrs M Connor (trustee)

Mr A Lyall (trustee) (retired 31/12/2023)

Mr C Brockelsby (trustee)

Mr R Burgin (trustee)

Property Trustees

London Baptist Property Board Ltd

235 Shaftesbury Avenue

London WC2H 8EP

Bankers

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Mr C Woodberry

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The church usually issues a booklet giving details of all affiliated organisations at the AGM.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service.

The trustees have read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrates that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe all organisations worked towards the objectives of the church.

On 31 December 2023 the membership stood at 91.

We have continued to live stream services on You Tube. When combining the numbers present and those online, our attendance numbers have increased.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of Ministers to the Church, to lead and co-ordinate the church's activities including the Sunday Services, 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 grants to national and international Christian organisations and societies with Christian 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 in the coming year. The church has a reserves policy which was approved

at the Members meeting on 29th November 2023.

Risk Assessment

The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

UPMINSTER BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023 - FINAL v1.0

GENERAL RECEIPTS & PAYMENT ACCOUNT			
	Note on 2023	2023	2022
Receipts			
Weekly offerings and banking orders		£66,743	£66,413
Donations and other income	2	£14,170	£20,328
Income tax recovered on gifts	3	£18,522	-£524
Investment income	4	£5,834	£1,570
Rents and contributions for use of premises	5	£30,201	£26,264
Raised for other causes (specific appeals)	6	£1,097	£2,280
Total Receipts		£136,566	£116,331
Payments			
Ministry	7	£76,214	£73,807
Mission (givings that aren't specific appeals)	8	£11,512	£10,065
Upkeep of church premises	9	£37,017	£30,602
Administration	10	£9,224	£8,926
Amounts passed to other causes (specific appeals)	11	£1,097	£2,280
One-off payments		£1,220	£3,220
Total Payments		£136,283	£128,900
Net receipts / (payments) for the year		£282.76	-£12,569
Transfers (to) / from this fund	Transfer surplus to Reserve Fund from General Fund	£282.76	-£12,569
Cash balance at previous year end	General Fund starts and ends at zero, enabled by	£0	£0
Cash balance at current year end	transfers in and out of Reserve Fund.	£0	£0

RESERVE FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£0	£32,000
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£32,000
Transfers (to) / from this fund	Transfer surplus to Reserve Fund from General Fund	-£283	£15,332
Cash balance at previous year end		£169,060	£152,392
Cash balance at current year end		£169,342	£169,060

MENS SHED RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£2,475	£10,330
Total Payments	Mostly salary of part-time administrator	£7,258	£3,879
Net receipts / (payments) for the year		-£4,783	£6,451
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£10,765	£4,314
Cash balance at current year end		£5,982	£10,765

SECOND WORKER RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2022
Total Receipts		£0
Total Payments		£0
Net receipts / (payments) for the year		£0
Transfers (to) / from this fund		£6,659
Cash balance at previous year end		£6,659
Cash balance at current year end	This fund closed in 2022	£0

CAFÉ-WITH-A-PURPOSE RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023
Total Receipts		£310
Total Payments		£3,483
Net receipts / (payments) for the year		-£3,173
Transfers (to) / from this fund	Transfer of £10k from Other Causes	-£10,000
Cash balance at previous year end		£0
Cash balance at current year end		£6,827

OTHER CAUSES RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund	Transfer of £10k to Café-With-A-Purpose	£10,000	-£10,000
Cash balance at previous year end		£10,000	£0
Cash balance at current year end	This fund is now considered closed	£0	£10,000

FRONT OF CHURCH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£0	£1,000
Total Payments		£800	£0
Net receipts / (payments) for the year		-£800	£1,000
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£8,500	£7,500
Cash balance at current year end		£7,700	£8,500

KINTSUGI RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023
Total Receipts		£100
Total Payments		£0
Net receipts / (payments) for the year		£100
Transfers (to) / from this fund		£0
Cash balance at previous year end		£0
Cash balance at current year end		£100

FUTURE MAINTENANCE RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023
Total Receipts	Balance of 2023 maintenance budget allocated here	£411
Total Payments		£0
Net receipts / (payments) for the year		£411
Transfers (to) / from this fund		£0
Cash balance at previous year end		£0
Cash balance at current year end		£411

YOUTH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£0	£291
Total Payments		£264	£0
Net receipts / (payments) for the year		-£264	£291
Transfers (to) / from this fund		£0	£578
Cash balance at previous year end		£291	£578
Cash balance at current year end		£27	£291

LIFEPATH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2023	2023	2022
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£127	£127
Cash balance at current year end		£127	£127

Total of all above Cash Balances at previous year end	£198,743	£171,570
Total of all above Cash Balances at current year end	£190,516	£198,743

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2023

Cash Assets	Note on 2023	2023	2022
Barclays Current Account		£24,340	£24,040
CAF Cash Current Account		£9,957	£473
CAF Gold Savings Account		£24,567	£61,730
Santander Savings Account		£800	£800
Baptist Union Investment Accounts		£133,271	£113,289
Paypal		£59	£668
Petty Cash		£2,303	£137
Debtors	Card transactions awaiting reimbursement. Temporary loan.	£1,910	£0
Total Cash Assets		£197,208	£201,137
Cash Liabilities	Note on 2023	2023	£2,022
Current liabilities	12	£6,691	£2,394
Total Cash Liabilities		£6,691	£2,394
Net Total of all above Cash Assets minus Liabilities at current year end		£190,516	£198,743
Other Non-Cash Assets	Note on 2023	2023	2022
Investment property (69 Argyle Gdns)	Based on insured value	£220,380	£204,812
Fixtures, furniture and equipment	Based on insured value	£157,200	£131,890
Total Other Assets		£377,580	£336,702
Other Non-Cash Liabilities	Note on 2023	2023	2022
Pension Scheme liability	13	£0	£0
Total Other Liabilities		£0	£0

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2023	2022
One-off Donations	£12,345	£17,621
Legacies & Bequests	£0	£1,000
Donations for Thanksgiving Services and Funerals	£1,825	£1,707
Total Donations and Other Income	£14,170	£20,328

3. Income tax recovered on gifts

The 2022 figure (-£524) is negative because the amount claimed in 2021 was not fully realised in 2022. This figure represents the shortfall, incurred in 2022. In 2023 onwards, we retrospectively claimed for the previous year - to avoid the above shortfall potential. The 2023 figure is Gift Aid recovered in 2023 from 2022 donations.

4. Investment income

	2023	2022
Bank interest	£851	£263
Trust income	£4,983	£1,308
Total Investment Income	£5,834	£1,570

5. Rents and contributions for use of premises

	2023	2022
Rental income from Investment Property 69 Argyle Gardens	£12,649	£12,446
Rental income from Investment Property 29 Parkland Avenue	£0	£4,648
Church Hire: Playgroup	£5,000	£3,590
Church Hire: Scouts	£2,250	£1,230
Church Hire: Other regular groups	£8,708	£3,616
Church Hire: Ad-hoc parties / events	£1,594	£734
Total Rents and contributions for use of premises	£30,201	£26,264

6. Raised for other causes (specific appeals)

	2023	2022
BMS Birthday Scheme	£340	£285
Appeal for Stand by Me	£557	£0
Donation received for Lymphoma Group	£200	£0
Appeal for Food Bank Fridge	£0	£967
Appeal for Wennington Fire Response	£0	£678
Appeal for Love Purfleet	£0	£350
Total Raised for other causes	£1,097	£2,280

7. Ministry

	2023	2022
Minister's stipend including National Insurance	£47,689	£40,671
Pension contribution	£6,844	£9,062
Minister's expenses	£1,882	£2,283
Preaching contributions to external speakers		
Manse costs	£16,338	£16,293
Youth ministry	£1,391	£758
Evangelism and Fellowship	£1,723	£1,859
Pastoral	£335	£523
Contribution to BU Pension Deficit	£12	£2,358
Total Ministry	£76,214	£73,807

Members contribution incorrectly allocated against this line for 2022; corrected for 2023.

8. Mission

	2023	2022
BU Home Mission	£4,750	£4,350
BMS World Mission	£5,512	£4,965
Turkic Belt Ministries and Arab World Ministries	£750	£750
Other mission	£500	
Total Mission	£11,512	£10,065

9. Upkeep of church premises

	2023	2022
Church: Gas, electricity, water, telephone, alarm, insurance	£16,589	£13,031
Church: Cleaning	£2,640	£1,316
Church: Repairs and maintenance	£6,072	£1,383
Parkland manse: Council tax, water, telephone, insurance	£6,293	£4,629
Parkland manse: Repairs and maintenance	£5,000	£9,851
Argyle manse: Insurance	£422	£392
Argyle manse: Repairs and maintenance	£0	£0
Small deductions at source from rent.		
Total Upkeep of church premises	£37,017	£30,602

10. Administration

	2023	2022
Administrators	£3,728	£3,338
Photocopying and printing	£1,435	£1,490
Stationery and supplies	£1,483	£1,432
Tech equipment and subscriptions	£1,361	£295
Other	£1,218	£2,371
Total Administration	£9,224	£8,926

11. Amounts passed to other causes (specific appeals)

	2023	2022
BMS Birthday Scheme	£340	£285
Stand By Me	£557	
Donation received for Lymphoma Group	£200	£0
Trussel Trust Food Bank Fridge	£0	£967
Wennington Fire Response	£0	£678
Love Purfleet	£0	£350
Total Amounts passed to other causes	£1,097	£2,280

12. Current Liabilities

	2023	2022
Cheques written but not cashed	£5,185	£1,591
Owed to minister's expenses (incurred, included in above figures, but not paid)	£145	£407
Owed to minister's pension fund (included in above figures but not paid)	£1,361	£279
Owed to Trussel Trust Food Bank (included in above figures but not paid)	£0	£117
Total Current liabilities	£6,691	£2,394

13. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Independent Examination

Report of the Independent Examiner to the deacons and members of Upminster Baptist Church:

In accordance with the provisions of Section 43 of the Charities Act 1993, I have examined the accounts and statement of assets and liabilities of Upminster Baptist Church relating to the year ending 31 December 2023. This examination did not extend to a comprehensive audit of such accounts or statement. I confirm that the accounts and statement accord with the accounting records of the church and that such records satisfy the requirements of the Act. I am not aware of any matter to which attention needs to be drawn in order to obtain a proper understanding of the accounts.

Signed:



Dated: 10th June 2024

C. Woodberry, 11 Ferndown, Hornchurch, Essex, RM11 3JL.

Trustee Statement

The accounts and statement of assets and liabilities relating to the year ending 31 December 2023 are approved by the Deacons / Trustees.

Signed (Treasurer):



Dated: 10th JUNE 2024

Signed (Deacon/Trustee):



Dated: 12 June 2024

Accounts

UPMINSTER BAPTIST CHURCH

Registered Address

Springfield Gardens, Upminster, Essex. RM14 3EH

Charity Registration Number 1141721

Trustees

The Revd M Davison (Minister)

The Rev R Shorter (Minister)

Mr R Chipperfield (Treasurer)

Mrs M Connor (trustee)

Mr A Lyall (trustee)

Mr C Brockelsby (trustee)

Mr R Burgin (trustee)

Property Trustees

London Baptist Property Board Ltd

235 Shaftesbury Avenue

London WC2H 8EP

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

Barclays Bank plc, Leicester. LE87 2BB

Independent Examiner

Mr C Woodberry

Annual Report for the Year 2022

The trustees present their Annual Report and financial statements for 2022.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity 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 London Baptist Property Board Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised or made other public profession of faith in Jesus Christ.

The members Meeting takes place at least four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to 12 Trustees, who together with the Minister(s), Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

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 regular public services of Christian worship. These services take place each Sunday at 10.30 a.m. There are also occasional services at other times which are advertised on Sundays, in the weekly newsletter sent out via email, and the website at upminsterbaptists.co.uk.

There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

From time to time the Church runs courses for people interested in discovering more about Christianity.

The Church runs various events for Young People.

A playgroup runs in the morning on the premises during the week.

The church usually issues a booklet giving details of all affiliated organisations at the AGM.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service.

Scouts and Cubs meet on the premises two evenings a week, majorettes and an AA group meet once a week.

We run a Social / Lunch club for older people on Mondays.

Relaxation and Wellbeing group continues to help members gain confidence and a sense of purpose. The Flower Arrangers continue to meet, as does the Lymphoma group.

We run a Men's Shed project, a community space for men to connect, converse and create, and help reduce loneliness and isolation.

The church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrates that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe all organisations worked towards the objectives of the church.

At 31 December 2022 the membership stood at 91.

Following the pandemic, in-person Sunday Services resumed, however we have continued to live stream services on You Tube. When combining the numbers present and those online, our attendance numbers have increased.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of a Minister to the Church, to lead and co-ordinate the church's activities including the Sunday Services, 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 grants to national and international Christian organisations and societies with Christian 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 in the coming year. The church is developing a reserves policy to be agreed soon.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

UPMINSTER BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022 - FINAL

GENERAL RECEIPTS & PAYMENT ACCOUNT			
	Note on 2022	2022	2021
Receipts			
Weekly offerings and banking orders		£66,413	£54,078
Donations and other income	2	£20,328	£50,180
Income tax recovered on gifts	3	-£524	£15,179
Investment income	4	£1,570	£465
Rents and contributions for use of premises	5	£26,264	£31,724
Raised for other causes (specific appeals)	6	£2,280	£1,752
Accounting error declared in 2021 Report			£219
Total Receipts		£116,331	£153,597
Payments			
Ministry	7	£73,807	£52,952
Mission (givings that aren't specific appeals)	8	£10,065	£9,795
Upkeep of church premises	9	£30,602	£23,690
Administration	10	£8,926	£15,014
Amounts passed to other causes (specific appeals)	11	£2,280	£1,752
One-off payments	One-off moving costs for new minister	£3,220	£4,538
Total Payments		£128,900	£107,741
Net receipts / (payments) for the year		-£12,569	£45,856
Transfers (to) / from this fund	Transfer from Reserve Fund to General Fund to pay for net deficit in 2022	-£12,569	£45,856
Cash balance at previous year end	General Fund starts and ends at zero, enabled by transfers in and out of Reserve Fund.	£0	£0
Cash balance at current year end		£0	£0

RESERVE FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts	Donation to cover 2023 planned deficit	£32,000	£0
Total Payments		£0	£0
Accounting error in 2021		£0	-£465
Net receipts / (payments) for the year		£32,000	-£465
Transfers (to) / from this fund	£6659 from Second Worker; £578 from Youth £10000 to Other Causes; £12569 to cover 2022 actual deficit	£15,332	-£37,956
Cash balance at previous year end		£152,392	£114,901
Cash balance at current year end		£169,060	£152,392

OTHER CAUSES FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund	Moved a bequest from Reserve Fund to Other Causes Fund	-£10,000	£0
Cash balance at previous year end		£0	£0
Cash balance at current year end		£10,000	£0

FRONT OF CHURCH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts		£1,000	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£1,000	£0
Transfers (to) / from this fund		£0	-£7,500
Cash balance at previous year end		£7,500	£0
Cash balance at current year end		£8,500	£7,500

MENS SHED RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts	£10k grant, plus ad-hoc donations	£10,330	£245
Total Payments	Mostly salary of part-time administrator	£3,879	£465
Accounting error in 2021			-£464
Net receipts / (payments) for the year		£6,451	-£684
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£4,314	£4,997
Cash balance at current year end		£10,765	£4,314

SECOND WORKER RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund	Transferred to General Fund because Second Worker now started	£6,659	£0
Cash balance at previous year end		£6,659	£6,659
Cash balance at current year end	This fund is now considered closed	£0	£6,659

YOUTH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts	Grant for Parent & Toddler Group	£291	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£291	£0
Transfers (to) / from this fund	Previous balance transferred to General Fund for general youth work	£578	£0
Cash balance at previous year end		£578	£578
Cash balance at current year end		£291	£578

PASTORAL FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts		£0	£0
Total Payments		£0	£400
Net receipts / (payments) for the year		£0	-£400
Transfers (to) / from this fund		£0	-£400
Cash balance at previous year end		£0	£0
Cash balance at current year end	This fund is now considered closed	£0	£0

LIFEPATH FUND RECEIPTS & PAYMENT ACCOUNT

	Note on 2022	2022	2021
Total Receipts		£0	£0
Total Payments		£0	£0
Net receipts / (payments) for the year		£0	£0
Transfers (to) / from this fund		£0	£0
Cash balance at previous year end		£127	£127
Cash balance at current year end		£127	£127

Total of all above Cash Balances at previous year end	£171,570	£127,263
Total of all above Cash Balances at current year end	£198,743	£171,570

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2022

Cash Assets	Note	2022	£2,021
Barclays Current Account		£24,040	£1,991
CAF Cash Current Account		£473	£3,266
CAF Gold Savings Account		£61,730	£81,515
Santander Savings Account		£800	£800
Baptist Union Investment Accounts		£113,289	£61,981
Paypal		£668	£0
Petty Cash		£137	£441
Gift Aid claimed but not received		£0	£15,179
Debtors		£0	£6,396
Total Cash Assets		£201,137	£171,570
Cash Liabilities	Note	2022	£2,021
Current liabilities	12	£2,394	£0
Total Cash Liabilities		£2,394	£0
Net Total of all above Cash Assets minus Liabilities at current year end		£198,743	£171,570
Other Non-Cash Assets	Note	2022	£2,021
Investment property (69 Argyle Gdns) - based on insured value		£204,812	£174,308
Fixtures, furniture and equipment		£131,890	£131,890
Total Other Assets		£336,702	£306,198
Other Non-Cash Liabilities	Note	2022	£2,021
Pension Scheme liability	13	£0	£90,300
Total Other Liabilities		£0	£90,300

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2022	2021
One-off Donations	£17,621	£38,190
Legacies & Bequests	£1,000	£10,000
Donations for Thanksgiving Services and Funerals	£1,707	£1,990
Total Donations and Other Income	£20,328	£50,180

3. Income tax recovered on gifts

The 2022 figure (-£524) is negative because the amount claimed in 2021 was not fully realised in 2022. This figure represents the shortfall,

4. Investment income

	2022	2021
Bank interest	£263	£5
Trust income	£1,308	£460
Total Investment Income	£1,570	£465

5. Rents and contributions for use of premises

	2022	2021
Rental income from Investment Property 69 Argyle Gardens	£12,446	£11,808
Rental income from Investment Property 29 Parkland Avenue	£4,648	£14,432
Church Hire: Playgroup	£3,590	£2,250
Church Hire: Scouts	£1,230	£240
Church Hire: Other regular groups	£3,616	£1,080
Church Hire: Ad-hoc parties / events	£734	£1,680
Accounting error		£234
Total Rents and contributions for use of premises	£26,264	£31,724

6. Raised for other causes (specific appeals)

	2022	2021
Appeal for Food Bank Fridge	£967	
Appeal for Wennington Fire Response	£678	
Appeal for Love Purfleet	£350	£500
Appeal for Stand by Me		£747
BMS Birthday Scheme	£285	£505
Total Raised for other causes	£2,280	£1,752

7. Ministry

	2022	2021
Minister's stipend including National Insurance	£40,671	£23,381
Pension contribution	£9,062	£8,511
Minister's expenses	£2,283	£387
Preaching contributions to external speakers		£810
Manse costs	£16,293	£16,140
Youth ministry	£758	£435
Evangelism and Fellowship	£1,859	£620
Pastoral	£523	£0
Contribution to BU Pension Deficit	£2,358	£2,668
Total Ministry	£73,807	£52,952

8. Mission

	2022	2021
Home Mission	£4,350	£4,250
BMS World Mission	£4,965	£4,745
Turkic Belt Ministries and Arab World Ministries	£750	£500
Other mission		£300
Total Mission	£10,065	£9,795

9. Upkeep of church premises

	2022	2021
Church: Gas, electricity, water, telephone, alarm, insurance	£13,031	£12,092
Church: Cleaning	£1,316	£660
Church: Repairs and maintenance	£1,383	£4,511
Parkland manse: Council tax, water, telephone, insurance	£4,629	£474
Parkland manse: Repairs and maintenance	£9,851	£4,676
Argyle manse: Insurance	£392	£334
Argyle manse: Repairs and maintenance	£0	£944
2022: small deductions at source from rent.		
Total Upkeep of church premises	£30,602	£23,690

10. Administration

	2022	2021
Administrators	£3,338	£8,232
Photocopying and printing	£1,490	£1,428
Stationery and supplies	£1,432	
Tech equipment and subscriptions	£295	£618
Other	£2,371	£4,736
Church telephone costs were allocated here in 2021; now moved to church utilities.		
Total Administration	£8,926	£15,014

11. Amounts passed to other causes (specific appeals)

	2022	2021
Trussel Trust Food Bank Fridge	£967	
Wennington Fire Response	£678	
Love Purfleet	£350	£500
BMS Birthday Scheme	£285	£505
Stand By Me		£747
Total Amounts passed to other causes	£2,280	£1,752

12. Current Liabilities

	2022	£2,021
Cheques written but not cashed	£1,591	
Owed to minister's expenses (incurred, included in above figures, but not paid)	£407	
Owed to minister's pension fund (included in above figures but not paid)	£279	
Owed to Trussel Trust Food Bank (included in above figures but not paid)	£117	
Total Current liabilities	£2,394	

13. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

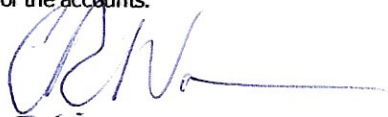
Independent Examination

Report of the Independent Examiner to the deacons and members of Upminster Baptist Church:

In accordance with the provisions of Section 43 of the Charities Act 1993, I have examined the accounts and statement of assets and liabilities of Upminster Baptist Church relating to the year ending 31 December 2022. This examination did not extend to a comprehensive audit of such accounts or statement. I confirm that the accounts and statement accord with the accounting records of the church and that such records satisfy the requirements of the Act. I am not aware of any matter to which attention needs to be drawn in order to obtain a proper understanding of the accounts.

Signed:

Dated:


7 July 2023

C. Woodberry, 11 Ferndown, Hornchurch, Essex, RM11 3JL.

Trustee Statement

The accounts and statement of assets and liabilities relating to the year ending 31 December 2022 are approved by the Deacons / Trustees.

Signed (Treasurer):



RICHARD CHIPPERFIELD

Dated:

7 JUL / 2023

Signed (Deacon/Trustee):



COLIN BROCKELSBY

Dated:

07/07/2023

Accounts

UPMINSTER BAPTIST CHURCH

Registered Address

Springfield Gardens, Upminster, Essex. RM14 3EH

Charity Registration Number 1141721

Trustees

The Revd M Davison (Minister)

Mr C Brockelsby (Treasurer)

Mr R Burgin (trustee)

Mr R Chipperfield (trustee)

Mrs M Connor (trustee)

Mr A Lyall (trustee)

Mrs D Russell (trustee)

Property Trustees

London Baptist Property Board Ltd

235 Shaftesbury Avenue

London WC2H 8EP

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

Barclays Bank plc, Upminster

Independent Examiners

Mr C Woodberry, Mr N Stokes.

Annual Report for the Year 2021

The trustees present their Annual Report and financial statements for 2021.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity 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 London Baptist Property Board Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised or made other public profession of faith in Jesus Christ.

The members Meeting takes place at least four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to 12 Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

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 regular public services of Christian worship. These services take place each Sunday at 10.30 a.m. There are also occasional services at other times which are advertised on Sundays, in the weekly newsletter sent out via email, and the website at upminsterbaptists.co.uk.

There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

From time to time the Church runs courses for people interested in discovering more about Christianity.

The Church runs various events for Young People and for retired people.

A playgroup runs in the morning on the premises during the week.

The church usually issues a booklet giving details of all affiliated organisations at the AGM.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service.

Scouts and Cubs meet on the premises two evenings a week.

We run a Social / Lunch club for older people on Mondays.

We run a Men's Shed project, a community space for men to connect, converse and create, and help reduce loneliness and isolation.

The church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe all organisations worked towards the objectives of the church.

At 31 December 2021 the membership stood at 95.

Due to the pandemic, in-person Sunday Services did not resume until Easter Sunday 4th April 2021, however we have continued to live stream services on YouTube. When combining the numbers present and those online, our attendance numbers have remained steady.

The Wellbeing group recommenced in the spring, the Menshed in June, and the Toddler group in September.

Other groups were all meeting by the end of the year.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of a Minister to the Church, to lead and co-ordinate the church's activities including the Sunday Services, 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 grants to national and international Christian organisations and societies with Christian 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 in the coming year. The church does not have a Reserves policy.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

UPMINSTER BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021****GENERAL RECEIPTS & PAYMENT ACCOUNT**

Receipts	Note	2021	2020
Weekly offerings and Bankers Orders		54,078	56,641
Donations and other income	2	50,180	8,951
Income tax recovered on gifts		15,179	13,480
Investment income	3	465	354
Rents and contributions for use of premises		31,724	31,837
Raised for other causes	4	1,752	3,559
Christian Outreach to the Handicapped		0	8,748
Total Receipts		153,378	123,570
Payments			
Ministry	5	52,517	51,267
Mission	6	435	734
Upkeep of church premises	7	23,690	11,540
Administration	8	15,014	17,967
Amounts passed on to other causes		11,547	13,574
One-off Payments		4,538	3,060
Total Payments		107,741	98,142
Net receipts / (payments) for the year		45,637	25,428
Transfers (to) / from general fund		-18,160	-10,015
Cash balance at previous year end		114,901	91,449
Cash balance at current year end		152,392	114,901

SECOND WORKER FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2021	2020
Donations and other income		0	260
Total Receipts		0	260
Payments			
Total Payments		0	0
Cash balance at previous year end		6,659	6,399
Cash balance at current year end		6,659	6,659

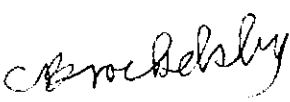
PASTORAL NEEDS FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2021	2020
Receipts			
Donations and other income		0	0
Total Receipts		0	0
Payments			
Pastoral Gifts		400	0
Total Payments		400	0
Net receipts / (payments) for the year		0	0
Transfers from General fund		400	0
Cash balance at previous year end		0	0
Cash balance at current year end		0	0

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

	Note	2021	2020
Assets			
Bank and other cash balances:			
Petty Cash		441	396
Barclays Bank Account		1,991	11,793
CAF Cash		3,266	11,910
CAF Gold		81,515	22,511
BUC deposit accounts		61,981	61,825
Santander		800	800
Other monetary assets:			
Debtors / Loans made		6,396	6,560
Gift aid claimed but not received		15,179	11,480
Investment Assets	9	171,570	165,850
Assets Held for Church's own use	10	See note 10	See note 10
Total Assets		345,878	295,125
Liabilities			
Current Liabilities / Long Term Loans		0	0
Pension Scheme liability	13	90,300	90,300
Other liabilities		0	0
Total Liabilities		90,300	90,300

The accounts and statement of assets and liabilities set out on pages 3 - 7 relating to the year ending 31 December 2021 are as approved by the deacons.

Signed: 

(Treasurer or other Deacon authorised to sign on behalf of all the deacons)

Date 25 Oct. 2022

NOTES TO THE ACCOUNTS

1. Basis of accounts

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

2. Donations and other income

	2021	2020
Legacies	10,000	3,150
Donations:- Christian Outreach to the Handicapped	0	8,748
Total Donations and Other Income	10,000	11,898

3. Investment income

	2021	2020
Bank interest	5	6
Trust income	460	348
Other investment income <i>[detail if material]</i>	n/a	n/a
Total Investment Income	465	354

4. Raised for Other causes

	2021	2020
Stand by Me	747	1,431
BMS World Mission	505	360
Watoto Child Care Ministries	0	950
Total Raised for Other causes	1,752	2,741

[amounts disclosed in this section should only include amounts explicitly raised in an appeal on behalf other charities. The amount passed on to the other charity should be disclosed under "Amounts passed on to other causes" in the payments section Where a church has made a gift from its general fundraising this would appear only in the payments section under note 6]

5. Ministry

	2021	2020
Minister's stipend	18,051	17,672
Pension contribution	7,311	5,998
National insurance	5,330	5,235
Minister's travel / Expenses / Training	1,013	1,310
Pulpit supplies (Preaching Fees)	810	260
Manse rent and costs	16,140	15,998
Other ministry <i>[detail if material]</i>	620	665
Total Ministry	48,649	47,137

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his/her services as Minister, including the provision of manse accommodation rented by the church from the Minister.

6. Mission

	2021	2020
Home Mission	4,250	4,250
BMS World Mission	5,250	5,250
Sunday school Youth Work	0	90
Turkic Belt Ministries	500	500
Love Purfleet	500	0
Other mission	1,547	2,295
Total Mission	11,547	13,664

7. Upkeep of church premises

	2021	2020
Lighting and heating	7447	3,989
Cleaning	660	865
Insurance	2,936	2,835
Repairs and maintenance	5,583	1392
Alarm Costs	1,409	857
Other premises <i>[detail if material]</i>	1,107	397
Total Upkeep of church premises	19,142	11,540

8. Administration

	2021	2020
Administrators	8,232	9,396
Printing and stationery	1,428	2,019
Telephone and postage	1,726	1,907
Advertising	188	0
Subscriptions	618	698
Other administration <i>[detail if material]</i>	2,822	3,947.29
Total Administration	115,014	17,967

9. Investment Assets

	2021	2020
Stocks and Shares / Corporate bonds / Gilts	0	0
Investment property (69 Argyle Gdns) - Insurance Value	174,308	155,435
Other investment assets <i>[detail if material]</i>		
Total Investment Assets	174,308	155,435

[Note: Any such assets should be detailed as necessary, be stated at approximate values (cost, market or insured) and an indication given as to the fund to which they relate]

10. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [London Baptist Property Board Ltd]:

- Church premises in Springfield Avenue valued in the accounts at £2,683,934 based on insured value.
- Church manse at 29 Parkland Avenue valued in the accounts at £ 286,371 based on insured value.
- The church also owns fixtures, furniture and equipment with an insured value of £131,890

[It is acceptable to not include a value for an asset where no meaningful value is available (e.g. a burial ground), however such assets should be described in the text of this note where material]

13. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £219 million, whilst the level of assets needed to pay benefits was £312m, giving a deficit of £93m (equivalent to a past service funding level of 70%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2019.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until December 2028. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £72 as at 31st December 2022 .

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20 June 2022 was £19,900.