

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.

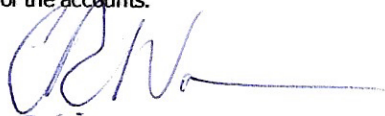
Independent Examination

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