

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

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 2023

The trustees present their Annual Report and financial statements for 2023.

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.

The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

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 www.upminsterbaptists.co.uk. There is a full children's and youth programme during the morning services, and youth group for teenagers meets fortnightly on Sunday evening. The youth group occasionally attend youth services in other churches, or Christian youth/music festivals.

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 service.

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 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