

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.

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 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	
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 Amounts passed to other causes	£9,051	£1,097

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