

## **Derby Road Baptist Church Watford Charity Commission Report for 2020**

### ***Top of pg. 3, Summary of main activities***

Our main activities are Sunday services, (morning and evening), Sunday School, Bible Class for teenagers, and Creche and Primary Class. During the week there are a variety of activities: regular housegroups and prayer meetings, Friday Club for children, a group for young teens, Parents and Toddlers and evangelistic outreach in the town and occasional other activities to promote the Christian faith. We provide a welcome to people from 15 different nations.

As charity trustees we are aware of the Charity Commission's guidelines on Public Benefit. We let parts of our premises to outside groups teaching English, music to children as well as a Ghanaian Church worshipping in their native language. We have continued renting our hall to a daily preschool.

Impact of Covid. The main activities above were maintained regularly up to the end of March when lockdown brought them to a stop. The same applies to the activities listed below, modified as noted. Free-will giving continued throughout the year with little change.

### ***Pg.4 Summary of Achievements***

The nature of our objectives as a church makes these difficult to quantify, but we list the following activities in pursuance of our aims:

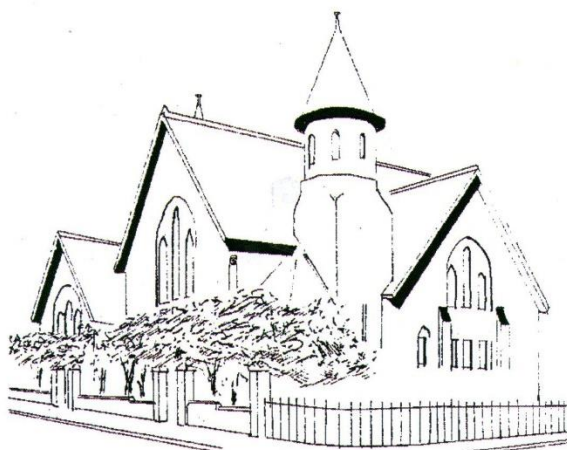
1. Sunday services regularly welcome visitors and those from outside the Christian faith and those new to the town and country. The Sunday ministry is designed in part to benefit those new to us and the public in general, as well as members and regular attenders. New people frequently join us at our morning service. From the end of March we were able to stream the Sunday morning services to as many as 40 homes, including some new people. We also maintained some of our regular weekday groups via zoom
2. We ran our usual Holiday Bible Club in the summer welcoming over 30 local children each day on zoom.
3. We have a good relationship with Central Primary School and the local office of Herts CC Social services but due to Covid we had no meaningful contact with either this year.
4. We replaced the front and rear entrance doors into the premises but no other regular work was carried out on or at the premises this year after March.
5. Evangelistic materials including Bibles and gospels are regularly distributed free at our regular outreach in the town centre and at our regular services.

### ***Pg.5 Section F***

Public Benefit: The Trustees have considered the guidance produced by the Charity Commissioners regarding public benefit and they confirm that this has been provided by teaching the Christian faith through regular services for worship and preaching, courses and small groups open to all; activities for children and young people on Sundays and during the week; a range of community activities as detailed above and making our premises available for hire to external organisations until March. The preschool was able to re-open to the public again from September.

# **Derby Road Baptist Church**

## **WATFORD**



**Accounts for 2020**

**Registered Charity No 1148711**

**Derby Road Baptist Church Watford - 1148711**

**Analysis of income and expenditure  
Selected period: 01 January 2020 to 31 December 2020**

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<b>Donations and legacies</b>						
I21 - Standing Orders	59,196	—	—	—	59,196	56,040
I22 - Church Offerings	3,856	—	—	—	3,856	13,089
I23 - Donations and Legacies	—	14,250	—	—	14,250	1,355
I26 - Special gifts, eg Thankoffering	4,000	—	—	—	4,000	5,430
I27 - Annual Gift Aid	13,595	—	—	—	13,595	13,502
I28 - Mission specific donations	—	510	80	—	590	1,234
I29 - Mission - Haiti	—	—	—	—	—	—
<b>Donations and legacies Totals</b>	<b>80,647</b>	<b>14,760</b>	<b>80</b>	<b>—</b>	<b>95,488</b>	<b>90,652</b>
<b>Investments</b>						
I25 - Interest on investments	3	223	—	—	227	69
<b>Investments Totals</b>	<b>3</b>	<b>223</b>	<b>—</b>	<b>—</b>	<b>227</b>	<b>69</b>
<b>Other income</b>						
I24 - Hirers	9,382	—	—	—	9,382	13,149
<b>Other income Totals</b>	<b>9,382</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,382</b>	<b>13,149</b>
<b>Income and endowments Grand totals</b>	<b>90,033</b>	<b>14,983</b>	<b>80</b>	<b>—</b>	<b>105,097</b>	<b>103,870</b>

**Expenditure**

**Expenditure on charitable activities**

E31 - Pastor's salary and Pension	24,304	—	—	—	24,304	22,529
E32 - Pastor's Tax and National Insurance	4,430	—	—	—	4,430	4,481
E33 - Pastor's Allowances and Expenses	1,060	—	—	—	1,060	1,456
E34 - Visiting Ministers and Preachers	485	—	—	—	485	850
E41 - Publicity, printing (50%), ex Messenger	518	—	—	—	518	640
E42 - Messenger printing (50%) and postage	539	—	—	—	539	577
E43 - Evangelism and literature	445	—	—	—	445	992
E44 - Conferences and Training	1,449	—	—	—	1,449	2,320
E45 - Church holidays and Outings	—	—	—	—	—	4,795
E46 - Catering and Car Parking	53	—	—	—	53	354
E47 - Subscriptions	1,035	—	—	—	1,035	571
E51 - Youth Teaching materials and equipment	974	—	—	—	974	782
E52 - Youth Weekday Clubs	—	—	—	—	—	15
E53 - Youth Holiday Clubs and activities	119	—	—	—	119	238
E54 - Youth Subsidies for camps and weekends	—	—	—	—	—	—
E61 - Purchases of Equipment and Supplies	2,081	—	—	—	2,081	3,637
E62 - Equipment repairs and servicing	1,233	—	—	—	1,233	1,122
E63 - Church consumables	460	—	—	—	460	634
E71 - Church Gas	4,188	—	—	—	4,188	2,460

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
E72 - Church Electricity	913	—	—	—	913	1,098
E73 - Church Water and Drainage	183	—	—	—	183	171
E74 - Church Insurance	6,385	—	—	—	6,385	4,742
E75 - Church building repairs and maintenance	5,332	—	—	—	5,332	8,413
E76 - Church - New building works	—	—	—	—	—	—
E81 - Manse Gas	1,720	—	—	—	1,720	1,161
E82 - Manse Electricity	650	—	—	—	650	535
E83 - Manse Water and Drainage	521	—	—	—	521	530
E84 - Manse Council Tax & Insurance	3,179	—	—	—	3,179	3,060
E85 - Manse building repairs and maintenance	5,244	—	—	—	5,244	6,312
E86 - Manse garden work	—	—	—	—	—	1,500
E91 - Charitable donations - non-mission	1,664	—	—	—	1,664	1,472
E92 - For Watford Tabernacle Trust	6,083	—	—	—	6,083	980
E93 - Mission Fund	15,047	—	—	—	15,047	13,600
<b>Expenditure on charitable activities Totals</b>	<b>90,304</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>90,304</b>	<b>92,040</b>
<b>Other expenditure</b>						
E94 - Donation for Haiti	—	—	—	—	—	—
E95 - Investments Management	—	—	—	—	—	—
<b>Other expenditure Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Expenditure Grand totals</b>	<b>90,304</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>90,304</b>	<b>92,040</b>

There may be minor discrepancies in the totals if the figures are not taken from the same source.

**Derby Road Baptist Church Watford - 1148711**  
**Statement of Financial Activities**  
**For the period from 01 January 2020 to 31 December 2020**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b><i>Income and endowments from:</i></b>					
Donations and legacies	95,407	80	—	95,488	90,652
Investments	227	—	—	227	69
Other income	9,382	—	—	9,382	13,149
<b>Total income</b>	<b>105,017</b>	<b>80</b>	<b>—</b>	<b>105,097</b>	<b>103,870</b>
<b><i>Expenditure on:</i></b>					
Expenditure on charitable activities	90,304	—	—	90,304	92,040
Other expenditure	—	—	—	—	—
<b>Total expenditure</b>	<b>90,304</b>	<b>—</b>	<b>—</b>	<b>90,304</b>	<b>92,040</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>14,713</b>	<b>80</b>	<b>—</b>	<b>14,793</b>	<b>11,830</b>
<b><i>Transfers</i></b>					
Gross transfers between funds - in	28,484	—	—	28,484	15,828
Gross transfers between funds - out	(28,484)	—	—	(28,484)	(15,828)
<b><i>Other recognised gains / losses</i></b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>14,713</b>	<b>80</b>	<b>—</b>	<b>14,793</b>	<b>11,830</b>
<b><i>Reconciliation of funds</i></b>					
<b>Total funds brought forward</b>	<b>22,986</b>	<b>472</b>	<b>—</b>	<b>23,458</b>	<b>11,628</b>
<b>Total funds carried forward</b>	<b>37,699</b>	<b>552</b>	<b>—</b>	<b>38,252</b>	<b>23,458</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

**Derby Road Baptist Church Watford - 1148711**  
**Statement of Assets and Liabilities (by code)**  
**As at: 31 December 2020**

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current assets - Cash at bank and in hand</b>						
A1 : Natwest Current Account No 1	(2,969.41)	9,864.00	45.00	—	6,939.59	8,262.87
A2 : Natwest Business Reserve	1,179.19	2,000.00	—	—	3,179.19	3,175.27
A3 : Natwest Current Account No 2	(15,658.80)	16,404.01	507.88	—	1,253.09	4,363.53
<b>Total</b>	<b>(17,449.02)</b>	<b>28,268.01</b>	<b>552.88</b>	<b>—</b>	<b>11,371.87</b>	<b>15,801.67</b>
<b>Current assets - Investments</b>						
A4 : COIF Charities Deposit(Contingency)	10.72	3,885.76	—	—	3,896.48	1,891.30
A5 : Grace Baptist Charities Ltd	5,303.16	17,680.81	—	—	22,983.97	5,765.57
<b>Total</b>	<b>5,313.88</b>	<b>21,566.57</b>	<b>—</b>	<b>—</b>	<b>26,880.45</b>	<b>7,656.87</b>
<b>Net total assets</b>	<b>(12,135.14)</b>	<b>49,834.58</b>	<b>552.88</b>	<b>—</b>	<b>38,252.32</b>	<b>23,458.54</b>
<b>Represented by</b>						
Unrestricted - General	(12,135.14)	—	—	—	(12,135.14)	14,571.22
Designated - Mission	—	10,663.01	—	—	10,663.01	(2,282.99)
Designated - Con-Dep	—	5,885.76	—	—	5,885.76	3,880.58
Designated - Legacy	—	33,285.81	—	—	33,285.81	6,817.41
Restricted - Mission	—	—	552.88	—	552.88	472.32
<b>Total</b>	<b>(12,135.14)</b>	<b>49,834.58</b>	<b>552.88</b>	<b>—</b>	<b>38,252.32</b>	<b>23,458.54</b>



Derby Road Baptist Church Watford - 1148711

Statement of Assets and Liabilities (by fund)  
As at: 31 December 2020

		Balance	Previous balance
<b>Cash at bank and in hand</b>			
<b>A1: Natwest Current Account No 1 - Asset</b>			
General fund	Unrestricted	(2,969.41)	12,603.87
Mission Fund	Designated	(5,741.00)	(5,741.00)
Mission Fund	Restricted	45.00	45.00
Legacy Fund	Designated	15,605.00	1,355.00
		<b>6,939.59</b>	<b>8,262.87</b>
<b>A2: Natwest Business Reserve - Asset</b>			
General fund	Unrestricted	1,179.19	1,175.27
Contingency and Depreciation Fund	Designated	2,000.00	2,000.00
		<b>3,179.19</b>	<b>3,175.27</b>
<b>A3: Natwest Current Account No 2 - Asset</b>			
General fund	Unrestricted	(15,658.80)	478.20
Mission Fund	Designated	16,404.01	3,458.01
Mission Fund	Restricted	507.88	427.32
		<b>1,253.09</b>	<b>4,363.53</b>
<b>Cash at bank and in hand</b>		<b>11,371.87</b>	<b>15,801.67</b>
<b>Investments</b>			
<b>A4: COIF Charities Deposit(Contingency) - Asset</b>			
General fund	Unrestricted	10.72	10.72
Contingency and Depreciation Fund	Designated	3,885.76	1,880.58
		<b>3,896.48</b>	<b>1,891.30</b>
<b>A5: Grace Baptist Charities Ltd - Asset</b>			
General fund	Unrestricted	5,303.16	303.16
Legacy Fund	Designated	17,680.81	5,462.41
		<b>22,983.97</b>	<b>5,765.57</b>
<b>Investments</b>		<b>26,880.45</b>	<b>7,656.87</b>
<b>Grand Total</b>		<b>38,252.32</b>	<b>23,458.54</b>

**Non - Monetary Assets held for church use**

**Fixed Assets for church 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 trustees, Grace Baptist Charities Ltd

	31-12-20	31-12-19
Church premises situate Derby Road, Watford valued for insurance purposes at	6,631,232	5,766,289
Church furnishings and equipment.	102,300	102,300
Church manse situate 1 Grosvenor Road, Watford valued for insurance purposes	500,000	450,000

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**Current Liabilities**

None

**Long-term Liabilities**

None

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These accounts have been prepared on the receipts and payments basis in accordance with the Resolution passed at the Quarterly Business Meeting held on the 12<sup>th</sup> November 1996. They accord with Charity Commission guidance notes CC16b dated September 2010.

**Approved by Trustees**

The accounts and statement of Assets Liabilities set out herein relating to the twelve months ending 31<sup>st</sup> December 2019 have been approved by the Elders and Deacons as Trustees.

signed



Date: 07/10/21

Philip Jordan Trustee/Treasurer

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### **Independent examiner's report to the trustees of Derby Road Baptist Church, Watford**

1. I report on the accounts of the Church for the year ended 31 December 2020.

### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Name: **David Mortimer**

Relevant professional qualification or body: **CIPFA**

Address: **Sand Jeas, Jasons Hill, Ley Hill, Chesham, Bucks HP5 3QW**

Date: **29th October 2021**



## **Independent examiner's report to the trustees of Derby Road Baptist Church, Watford**

1. I report on the accounts of the Church for the year ended 31 December 2020.

### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 next statement.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Name: **David Mortimer**

Relevant professional qualification or body: **CIPFA**

Address: **Sand Jeas, Jasons Hill, Ley Hill, Chesham, Bucks HP5 3QW**

Date: **29th October 2021**