

# Derby Road Baptist Church Watford

## Charity Commission Report for 2021

### 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 house groups and prayer meetings, a group for young teens, an 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 including a Ghanaian Church worshipping in their native language. We have continued renting our hall to a daily preschool. These groups were restored in person once the Covid restrictions were removed.

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. Up to July 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 in person each day.
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. Some regular maintenance work was carried out on at the premises this year after the removal of the Covid restrictions.

5. Evangelistic materials including Bibles and gospels were regularly distributed free at our 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 The preschool was able to re-open to the public again during the year once their restrictions had been removed.

# Derby Road Baptist Church

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ACCOUNTS 2021

Registered Charity No 114871

DERBY ROAD BAPTIST CHURCH | DERBY ROAD, WATFORD, WD17 2LZ

# Derby Road Baptist Church Watford - 1148711

## Analysis of income and expenditure Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<b><i>Donations and legacies</i></b>						
I21 - Standing Orders	56,995.00	—	—	—	56,995.00	59,196.00
I22 - Church Offerings	3,654.05	885.00	—	—	4,539.05	3,856.00
I23 - Donations and Legacies	—	9,024.00	—	—	9,024.00	14,250.00
I26 - Special gifts, eg Thankoffering	—	—	—	—	—	4,000.00
I27 - Annual Gift Aid	13,660.19	—	—	—	13,660.19	13,595.75
I28 - Mission specific donations	—	—	2,056.97	—	2,056.97	590.56
I29 - Mission - Haiti	—	—	60.00	—	60.00	—
I30 - Fellowship Aid	700.00	—	—	—	700.00	—
<b><i>Donations and legacies Totals</i></b>	<b>75,009.24</b>	<b>9,909.00</b>	<b>2,116.97</b>	<b>—</b>	<b>87,035.21</b>	<b>95,488.31</b>
<b><i>Investments</i></b>						
I25 - Interest on investments	406.96	0.46	—	—	407.42	227.50
<b><i>Investments Totals</i></b>	<b>406.96</b>	<b>0.46</b>	<b>—</b>	<b>—</b>	<b>407.42</b>	<b>227.50</b>
<b><i>Other income</i></b>						
I24 - Hirers	12,896.00	—	—	—	12,896.00	9,382.00
<b><i>Other income Totals</i></b>	<b>12,896.00</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>12,896.00</b>	<b>9,382.00</b>
<b>Income and endowments Grand totals</b>	<b>88,312.20</b>	<b>9,909.46</b>	<b>2,116.97</b>	<b>—</b>	<b>100,338.63</b>	<b>105,097.81</b>

## Expenditure

### ***Expenditure on charitable activities***

E31 - Pastor's salary and Pension	26,491.69	—	—	—	26,491.69	24,304.40
E32 - Pastor's Tax and National Insurance	5,258.92	—	—	—	5,258.92	4,430.63
E33 - Pastor's Allowances and Expenses	954.33	—	—	—	954.33	1,060.18
E34 - Visiting Minsters and Preachers	415.00	—	—	—	415.00	485.00
E41 - Publicity, printing (50%), ex Messenger	553.78	—	—	—	553.78	518.17
E42 - Messenger printing (50%) and postage	340.38	—	—	—	340.38	539.20
E43 - Evangelism and literature	1,192.71	—	—	—	1,192.71	445.09
E44 - Conferences and Training	—	—	—	—	—	1,449.40
E45 - Church holidays and Outings	—	—	—	—	—	—
E46 - Catering and Car Parking	196.29	—	—	—	196.29	53.70
E47 - Subscriptions	1,377.60	—	—	—	1,377.60	1,035.53
E51 - Youth Teaching materials and equipment	433.40	—	—	—	433.40	974.56
E52 - Youth Weekday Clubs	—	—	—	—	—	—
E53 - Youth Holiday Clubs and activities	123.86	—	—	—	123.86	119.00
E54 - Youth Subsidies for camps and weekends	—	—	—	—	—	—
E61 - Purchases of Equipment and Supplies	1,398.80	—	—	—	1,398.80	2,081.61
E62 - Equipment repairs and servicing	508.12	—	—	—	508.12	1,233.75
E63 - Church consumables	369.43	—	—	—	369.43	460.32
E71 - Church Gas	4,697.26	—	—	—	4,697.26	4,188.79

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
E72 - Church Electricity	1,096.91	—	—	—	1,096.91	913.80
E73 - Church Water and Drainage	168.43	—	—	—	168.43	183.31
E74 - Church Insurance	4,834.17	—	—	—	4,834.17	6,385.46
E75 - Church building repairs and maintenance	3,271.00	—	—	—	3,271.00	5,332.02
E76 - Church - New building works	—	—	—	—	—	—
E81 - Manse Gas	2,117.03	—	—	—	2,117.03	1,720.45
E82 - Manse Electricity	663.90	—	—	—	663.90	650.88
E83 - Manse Water and Drainage	544.43	—	—	—	544.43	521.55
E84 - Manse Council Tax & Insurance	3,298.92	—	—	—	3,298.92	3,179.23
E85 - Manse building repairs and maintenance	3,034.38	—	—	—	3,034.38	5,244.00
E86 - Manse garden work	97.88	—	—	—	97.88	—
E91 - Charitable donations - non-mission	2,120.00	—	—	—	2,120.00	1,664.00
E92 - For Watford Tabernacle Trust	3,337.37	—	—	—	3,337.37	6,083.00
E93 - Mission Fund	10,378.87	5,689.51	—	—	16,068.38	15,047.00
<b><i>Expenditure on charitable activities Totals</i></b>	79,274.86	5,689.51	—	—	84,964.37	90,304.03
<b><i>Other expenditure</i></b>						
E94 - Donation for Haiti	—	—	580.00	—	580.00	—
E95 - Investments Management	20.00	—	—	—	20.00	—
<b><i>Other expenditure Totals</i></b>	20.00	—	580.00	—	600.00	—
<b>Expenditure Grand totals</b>	79,294.86	5,689.51	580.00	—	85,564.37	90,304.03

**Derby Road Baptist Church Watford - 1148711**

**Statement of Financial Activities**

**For the period from 01 January 2021 to 31 December 2021**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b><i>Income and endowments from:</i></b>					
Donations and legacies	84,918.24	2,116.97	—	87,035.21	95,488.31
Investments	407.42	—	—	407.42	227.50
Other income	12,896.00	—	—	12,896.00	9,382.00
<b>Total income</b>	<b>98,221.66</b>	<b>2,116.97</b>	<b>—</b>	<b>100,338.63</b>	<b>105,097.81</b>
<b><i>Expenditure on:</i></b>					
Expenditure on charitable activities	84,964.37	—	—	84,964.37	90,304.03
Other expenditure	20.00	580.00	—	600.00	—
<b>Total expenditure</b>	<b>84,984.37</b>	<b>580.00</b>	<b>—</b>	<b>85,564.37</b>	<b>90,304.03</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>13,237.29</b>	<b>1,536.97</b>	<b>—</b>	<b>14,774.26</b>	<b>14,793.78</b>
<b><i>Transfers</i></b>					
Gross transfers between funds - in	25,133.41	520.00	—	25,653.41	28,484.00
Gross transfers between funds - out	(25,653.41)	—	—	(25,653.41)	(28,484.00)
<b><i>Other recognised gains / losses</i></b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>12,717.29</b>	<b>2,056.97</b>	<b>—</b>	<b>14,774.26</b>	<b>14,793.78</b>
<b><i>Reconciliation of funds</i></b>					
<b>Total funds brought forward</b>	<b>37,699.44</b>	<b>552.88</b>	<b>—</b>	<b>38,252.32</b>	<b>23,458.54</b>
<b>Total funds carried forward</b>	<b>50,416.73</b>	<b>2,609.85</b>	<b>—</b>	<b>53,026.58</b>	<b>38,252.32</b>

**Derby Road Baptist Church Watford - 1148711**

**Statement of Assets and Liabilities (by code)**

**As at: 31 December 2021**

<b>Class and nominal code</b>	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>	<b>Last year</b>
<b>Current assets - Cash at bank and in hand</b>						
A1 : Natwest Current Account No 1	(15,217.54)	18,749.00	965.00	—	4,496.46	6,939.59
A2 : Natwest Business Reserve	(820.47)	2,000.00	—	—	1,179.53	3,179.19
A3 : Natwest Current Account No 2	(26,037.67)	24,475.91	1,644.85	—	83.09	1,253.09
<b>Total</b>	<b>(42,075.68)</b>	<b>45,224.91</b>	<b>2,609.85</b>	<b>—</b>	<b>5,759.08</b>	<b>11,371.87</b>
<b>Current assets - Investments</b>						
A4 : COIF Charities Deposit(Contingency)	10.72	3,886.22	—	—	3,896.94	3,896.48
A5 : Grace Baptist Charities Ltd	17,689.75	25,680.81	—	—	43,370.56	22,983.97
<b>Total</b>	<b>17,700.47</b>	<b>29,567.03</b>	<b>—</b>	<b>—</b>	<b>47,267.50</b>	<b>26,880.45</b>
<b>Net total assets</b>	<b>(24,375.21)</b>	<b>74,791.94</b>	<b>2,609.85</b>	<b>—</b>	<b>53,026.58</b>	<b>38,252.32</b>
<b>Represented by</b>						
Unrestricted - General	(24,375.21)	—	—	—	(24,375.21)	(12,135.14)
Designated - Mission	—	17,710.91	—	—	17,710.91	10,663.01
Designated - Con-Dep	—	5,886.22	—	—	5,886.22	5,885.76
Designated - Legacy	—	51,194.81	—	—	51,194.81	33,285.81
Restricted - Mission	—	—	2,609.85	—	2,609.85	552.88
<b>Total</b>	<b>(24,375.21)</b>	<b>74,791.94</b>	<b>2,609.85</b>	<b>—</b>	<b>53,026.58</b>	<b>38,252.32</b>



**Derby Road Baptist Church Watford - 1148711**

**Statement of Assets and Liabilities (by fund)**

**As at: 31 December 2021**

		<b>Balance</b>	<b>Previous balance</b>
<b>Cash at bank and in hand</b>			
<b>A1: Natwest Current Account No 1 - Asset</b>			
General fund	Unrestricted	(15,217.54)	(2,969.41)
Mission Fund	Designated	(5,741.00)	(5,741.00)
Mission Fund	Restricted	965.00	45.00
Legacy Fund	Designated	24,490.00	15,605.00
		<b>4,496.46</b>	<b>6,939.59</b>
<b>A2: Natwest Business Reserve - Asset</b>			
General fund	Unrestricted	(820.47)	1,179.19
Contingency and Depreciation Fund	Designated	2,000.00	2,000.00
		<b>1,179.53</b>	<b>3,179.19</b>
<b>A3: Natwest Current Account No 2 - Asset</b>			
General fund	Unrestricted	(26,037.67)	(15,658.80)
Mission Fund	Designated	23,451.91	16,404.01
Mission Fund	Restricted	1,644.85	507.88
Legacy Fund	Designated	1,024.00	—
		<b>83.09</b>	<b>1,253.09</b>
<b>Cash at bank and in hand</b>		<b>5,759.08</b>	<b>11,371.87</b>
<b>Investments</b>			
<b>A4: COIF Charities Deposit(Contingency) - Asset</b>			
General fund	Unrestricted	10.72	10.72
Contingency and Depreciation Fund	Designated	3,886.22	3,885.76
		<b>3,896.94</b>	<b>3,896.48</b>
<b>A5: Grace Baptist Charities Ltd - Asset</b>			
General fund	Unrestricted	17,689.75	5,303.16
Legacy Fund	Designated	25,680.81	17,680.81
		<b>43,370.56</b>	<b>22,983.97</b>
<b>Investments</b>		<b>47,267.50</b>	<b>26,880.45</b>
<b>Grand Total</b>		<b>53,026.58</b>	<b>38,252.32</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.

	31-12-2021	31-12-2020
Church premises situate Derby Road, Watford valued for insurance purposes	6,398,574	6,631,232
Church furnishings and equipment	111,944	102,300
Church manse situate 1 Grosvenor Road, Watford valued for insurance purposes	1,000,000	500,000

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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 CC 16b 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 2021 have been approved by the Elders and Deacons as Trustees.



Date: 29-09-2022

Abilio Pinto - Trustee/Treasurer

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

I report on the accounts of the Church for the year ended 31 December 2021.

### **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 Acthave 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: **27th September 2022**

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

I report on the accounts of the Church for the year ended 31 December 2021.

### **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 Acthave 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: **27th September 2022**