

## Derby Road Baptist Church Watford

### Charity Commission Report for 2022

#### 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

---

ACCOUNTS 2022

**Registered Charity No 114871**

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

**Analysis of income and expenditure**  
**Selected period: 01 January 2022 to 31 December 2022**

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<b><i>Donations and legacies</i></b>						
I021 - Online Bank Donations	55,148	—	—	—	55,148	—
I022 - Church Offerings	1,571	—	80	—	1,651	—
I024 - Donations for Assistant Pastor	—	—	11,555	—	11,555	—
I026 - Donations for Fellowship Fund	50	—	—	—	50	—
I032 - HMRC Tax Claim	14,647	—	—	—	14,647	—
<b><i>Donations and legacies Totals</i></b>	<b>71,417</b>	<b>—</b>	<b>11,635</b>	<b>—</b>	<b>83,052</b>	<b>—</b>
<b><i>Income from charitable activities</i></b>						
I023 - Small Donations	398	—	—	—	398	—
I025 - Unplanned Donations	3,500	—	1,564	—	5,064	—
I033 - Other Income	2,449	—	—	—	2,449	—
<b><i>Income from charitable activities Totals</i></b>	<b>6,347</b>	<b>—</b>	<b>1,564</b>	<b>—</b>	<b>7,912</b>	<b>—</b>
<b><i>Investments</i></b>						
I041 - Interests	16	516	—	—	532	—
<b><i>Investments Totals</i></b>	<b>16</b>	<b>516</b>	<b>—</b>	<b>—</b>	<b>532</b>	<b>—</b>
<b><i>Other income</i></b>						
I031 - Hirers Rent	16,377	—	—	—	16,377	—
<b><i>Other income Totals</i></b>	<b>16,377</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>16,377</b>	<b>—</b>
<b>Income and endowments Grand totals</b>	<b>94,158</b>	<b>516</b>	<b>13,200</b>	<b>—</b>	<b>107,875</b>	<b>—</b>

**Expenditure**

<b><i>Expenditure on charitable activities</i></b>						
E001 - Church Special Activities	1,128	—	—	—	1,128	—
E002 - Children and Youth Activities	894	—	—	—	894	—
E003 - Visiting ministers	975	—	—	—	975	—
E004 - Evangelism and Open-Air	542	—	—	—	542	—
E005 - Other Expenditure	—	20	—	—	20	—
E006 - Parking	75	—	—	—	75	—
E011 - Church supplies and catering	1,366	—	—	—	1,366	—
E012 - Office consumables and Equipment	48	—	—	—	48	—
E013 - Printing services	1,151	—	—	—	1,151	—
E014 - Subscriptions	2,576	—	—	—	2,576	—
E015 - Internet and Communications	513	—	—	—	513	—
E031 - Salaries and Pensions	27,494	—	5,536	—	33,030	—
E032 - Life insurance	306	—	—	—	306	—
E033 - PAYE and NI	5,003	—	1,341	—	6,345	—
E034 - Employees Expenses	1,531	—	—	—	1,531	—
E035 - HMRC	406	—	—	—	406	—
E071 - Church Insurance	5,091	—	—	—	5,091	—
E072 - Church Gas	2,863	—	—	—	2,863	—
E073 - Church electricity	1,559	—	—	—	1,559	—

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
E074 - Church Water	209	—	—	—	209	—
E075 - Church maintenance	7,636	—	—	—	7,636	—
E076 - Church servicing	2,952	—	—	—	2,952	—
E081 - Manse Electricity	1,116	—	—	—	1,116	—
E082 - Council Tax	2,928	—	—	—	2,928	—
E083 - Manse gas	1,250	—	—	—	1,250	—
E084 - Manse Water	564	—	—	—	564	—
E085 - Manse insurance	542	—	—	—	542	—
E086 - Manse maintenance	18,110	—	—	—	18,110	—
E091 - Watford Tabernacle Trust	843	—	—	—	843	—
E092 - Mission donations	—	12,135	1,564	—	13,700	—
E093 - Training and conferences	—	—	—	—	—	—
<b><i>Expenditure on charitable activities Totals</i></b>	89,682	12,155	8,442	—	110,280	—
<b>Expenditure Grand totals</b>	89,682	12,155	8,442	—	110,280	—

Derby Road Baptist Church Watford - 1148711

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	71,417	11,635	—	83,052	—
Income from charitable activities	6,347	1,564	—	7,912	—
Investments	532	—	—	532	—
Other income	16,377	—	—	16,377	—
<b>Total income</b>	<b>94,675</b>	<b>13,200</b>	<b>—</b>	<b>107,875</b>	<b>—</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities	101,837	8,442	—	110,280	—
<b>Total expenditure</b>	<b>101,837</b>	<b>8,442</b>	<b>—</b>	<b>110,280</b>	<b>—</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>(7,162)</b>	<b>4,757</b>	<b>—</b>	<b>(2,405)</b>	<b>—</b>
<b>Transfers</b>					
Gross transfers between funds - in	25,879	—	—	25,879	—
Gross transfers between funds - out	(25,879)	—	—	(25,879)	—
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(7,162)</b>	<b>4,757</b>	<b>—</b>	<b>(2,405)</b>	<b>—</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>53,026</b>	<b>—</b>	<b>—</b>	<b>53,026</b>	<b>53,026</b>
<b>Total funds carried forward</b>	<b>45,864</b>	<b>4,757</b>	<b>—</b>	<b>50,621</b>	<b>53,026</b>

**Derby Road Baptist Church Watford - 1148711**

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

**As at: 31 December 2022**

<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	827.67	—	3,463.90	—	4,291.57	4,496.46
A2 : Natwest Business Reserve	3,444.63	—	1,293.48	—	4,738.11	1,179.56
A3 : Natwest Current Account No 2	—	3,827.63	—	—	3,827.63	83.09
<b>Total</b>	<b>4,272.30</b>	<b>3,827.63</b>	<b>4,757.38</b>	<b>—</b>	<b>12,857.31</b>	<b>5,759.11</b>
<b>Current assets - Investments</b>						
A4 : COIF Charities Deposit (Contingency)	—	3,934.95	—	—	3,934.95	3,896.94
A5 : Grace Baptist Charities Ltd	—	33,829.23	—	—	33,829.23	43,370.64
<b>Total</b>	<b>—</b>	<b>37,764.18</b>	<b>—</b>	<b>—</b>	<b>37,764.18</b>	<b>47,267.58</b>
<b>Net total assets</b>	<b>4,272.30</b>	<b>41,591.81</b>	<b>4,757.38</b>	<b>—</b>	<b>50,621.49</b>	<b>53,026.69</b>
<b>Represented by</b>						
Unrestricted - General	4,272.30	—	—	—	4,272.30	5,676.02
Designated - Mission	—	3,827.63	—	—	3,827.63	83.09
Designated - Legacy	—	33,829.23	—	—	33,829.23	43,370.64
Designated - Con-Dep	—	3,934.95	—	—	3,934.95	3,896.94
Restricted - AP-Res	—	—	4,757.38	—	4,757.38	—
<b>Total</b>	<b>4,272.30</b>	<b>41,591.81</b>	<b>4,757.38</b>	<b>—</b>	<b>50,621.49</b>	<b>53,026.69</b>

**Derby Road Baptist Church Watford - 1148711**

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

**As at: 31 December 2022**

		<b>Balance</b>	<b>Previous balance</b>
<b>Current assets</b>			
<b>A1: Natwest Current Account No 1 - Asset</b>			
Assistant Pastor fund	Restricted	3,463.90	—
General fund	Unrestricted	827.67	4,496.46
		<b>4,291.57</b>	<b>4,496.46</b>
<b>A2: Natwest Business Reserve - Asset</b>			
Assistant Pastor fund	Restricted	1,293.48	—
General fund	Unrestricted	3,444.63	1,179.56
		<b>4,738.11</b>	<b>1,179.56</b>
<b>A3: Natwest Current Account No 2 - Asset</b>			
Mission fund	Designated	3,827.63	83.09
		<b>3,827.63</b>	<b>83.09</b>
<b>A4: COIF Charities Deposit (Contingency) - Asset</b>			
Contingency and Depreciation Fund	Designated	3,934.95	3,896.94
		<b>3,934.95</b>	<b>3,896.94</b>
<b>A5: Grace Baptist Charities Ltd - Asset</b>			
Legacy fund	Designated	33,829.23	43,370.64
		<b>33,829.23</b>	<b>43,370.64</b>
<b>Current assets</b>		<b>50,621.49</b>	<b>53,026.69</b>
<b>Grand Total</b>		<b>50,621.49</b>	<b>53,026.69</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.

	31-12-2022	31-12-2021
Church premises situate Derby Road, Watford valued for insurance purposes	6,398,574	6,398,574
Church furnishings and equipment	111,944	111,944
Church manse situate 1 Grosvenor Road, Watford valued for insurance purposes	1,000,000	1,000,000

\*\*\*\*\*

### Current Liabilities

None

### Long-term Liabilities

None

\*\*\*\*\*

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 2022 have been approved by the Elders and Deacons as Trustees.



---

Date: 28-10-2023

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 2022.

### **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: **28th October 2023**

## **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 2022.

### **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: **28th October 2023**