

Derby Road Baptist Church Watford

Charity Commission Report for 2024

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 several 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 and a Brazilian church worshipping in their own native languages. We have continued renting our hall to a daily preschool.

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. We stream the Sunday morning services and broadcast them worldwide.
2. We ran our usual Holiday Bible Club in the summer welcoming over 60 local children in person each day.
3. We continued to serve the local community by collaboration with Central Primary School and several local charities.
4. Our building was used as a polling station for local and general elections.
5. Some regular maintenance work was carried out on at the premises this year.
6. 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. A preschool, a Ghanaian group and a Brazilian group ran their activities throughout the year.

Derby Road Baptist Church

ACCOUNTS 2024

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 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
I021 - Online Bank Donations	61,875.00	—	—	—	61,875.00	59,720.00
I022 - Church Offerings	5,015.00	—	—	—	5,015.00	3,907.00
I023 - Small Donations	2,030.70	—	—	—	2,030.70	1,068.95
I025 - Unplanned Donations	16,623.45	—	—	—	16,623.45	17,116.18
I026 - Restricted Donations	700.00	—	3,250.00	—	3,950.00	250.00
I032 - HMRC Tax Claim	15,973.51	—	—	—	15,973.51	16,739.53
I051 - Donations for Assistant Pastor	—	—	8,266.72	—	8,266.72	9,600.00
I052 - Donations for building repairs and loans	—	—	4,140.00	—	4,140.00	—
<i>Donations and legacies Totals</i>	102,217.66	—	15,656.72	—	117,874.38	108,401.66
<i>Income from charitable activities</i>						
I031 - Hirers Rent	22,129.76	—	—	—	22,129.76	19,645.52
<i>Income from charitable activities Totals</i>	22,129.76	—	—	—	22,129.76	19,645.52
<i>Investments</i>						
I041 - Interest	320.21	1,148.01	—	—	1,468.22	1,028.13
<i>Investments Totals</i>	320.21	1,148.01	—	—	1,468.22	1,028.13
<i>Other income</i>						
I033 - Other Income	2,526.98	—	—	—	2,526.98	659.63
<i>Other income Totals</i>	2,526.98	—	—	—	2,526.98	659.63
Income and endowments Grand totals	127,194.61	1,148.01	15,656.72	—	143,999.34	129,734.94

Expenditure

Expenditure on charitable activities

E001 - Church Special Activities	663.50	—	—	—	663.50	449.36
E002 - Children and Youth Activities	632.87	—	—	—	632.87	866.17
E003 - Visiting Ministers	375.00	—	—	—	375.00	—
E004 - Evangelism and Open-Air	196.90	—	—	—	196.90	427.40
E005 - Other Expenditure	387.69	41.41	160.00	—	589.10	62.44
E006 - Parking	75.00	—	—	—	75.00	75.00
E011 - Church Supplies and Catering	1,306.89	—	—	—	1,306.89	1,340.47
E012 - Office Consumables and Equipment	1,938.12	—	—	—	1,938.12	390.63
E013 - Printing Services	1,192.27	—	—	—	1,192.27	1,831.95
E014 - Subscriptions & Memberships	2,700.00	—	—	—	2,700.00	2,463.00
E015 - Internet and Communications	675.72	—	—	—	675.72	791.71
E031 - Salaries and Pensions	38,576.48	—	8,918.19	—	47,494.67	52,495.90
E032 - Life Insurance	306.12	—	—	—	306.12	306.12
E033 - PAYE and NI	7,711.22	—	896.30	—	8,607.52	11,317.80
E034 - Employees Expenses	1,393.07	—	—	—	1,393.07	1,055.96
E035 - HMRC	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
E071 - Church Insurance	5,622.75	—	—	—	5,622.75	5,502.85
E072 - Church Gas	7,304.41	—	—	—	7,304.41	4,487.25
E073 - Church Electricity	2,747.56	—	—	—	2,747.56	2,223.34
E074 - Church Water	298.37	—	—	—	298.37	272.27
E075 - Church Maintenance	17,611.18	—	12,000.00	—	29,611.18	10,455.46
E076 - Church Servicing	1,241.24	—	—	—	1,241.24	1,348.30
E077 - Church Building Loans Payments	—	—	—	—	—	—
E081 - Manse Electricity	1,745.79	—	—	—	1,745.79	1,110.85
E082 - Council Tax	3,215.21	—	—	—	3,215.21	3,069.15
E083 - Manse Gas	1,670.33	—	—	—	1,670.33	991.99
E084 - Manse Water	717.39	—	—	—	717.39	615.83
E085 - Manse Insurance	577.69	—	—	—	577.69	556.28
E086 - Manse Maintenance	28.49	—	157.66	—	186.15	1,149.78
E091 - Watford Tabernacle Trust	1,614.41	—	—	—	1,614.41	1,034.51
E092 - Mission Donations	—	16,450.00	150.00	—	16,600.00	16,823.50
E093 - Training and Conferences	770.00	—	—	—	770.00	1,301.81
<i>Expenditure on charitable activities Totals</i>	103,295.67	16,491.41	22,282.15	—	142,069.23	124,817.08
Expenditure Grand totals	103,295.67	16,491.41	22,282.15	—	142,069.23	124,817.08

Derby Road Baptist Church Watford - 1148711

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	102,217	15,656	—	117,874	108,401
Income from charitable activities	22,129	—	—	22,129	19,645
Investments	1,468	—	—	1,468	1,028
Other income	2,526	—	—	2,526	659
Total income	128,342	15,656	—	143,999	129,734
<i>Expenditure on:</i>					
Expenditure on charitable activities	119,787	22,282	—	142,069	124,817
Total expenditure	119,787	22,282	—	142,069	124,817
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	8,555	(6,625)	—	1,930	4,917
<i>Transfers</i>					
Gross transfers between funds - in	22,033	5,826	—	27,859	26,920
Gross transfers between funds - out	(22,183)	(5,676)	—	(27,859)	(26,920)
<i>Other recognised gains / losses</i>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	8,405	(6,475)	—	1,930	4,917
<i>Reconciliation of funds</i>					
Total funds brought forward	53,991	1,547	—	55,539	50,621
Total funds carried forward	62,397	(4,927)	—	57,469	55,539

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 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
A1 : Natwest Current Account No 1	509.46	—	5,072.34	—	5,581.80	10,827.19
A2 : Natwest Business Reserve	27,256.44	—	68,000.00	—	95,256.44	13,025.52
A3 : Natwest Current Account No 2	—	4,801.52	—	—	4,801.52	2,984.95
Total	27,765.90	4,801.52	73,072.34	—	105,639.76	26,837.66
Current assets - Investments						
A4 : COIF Charities Deposit (Contingency)	—	4,317.84	—	—	4,317.84	4,107.39
A5 : Grace Baptist Charities Ltd	—	25,511.86	—	—	25,511.86	24,594.30
Total	—	29,829.70	—	—	29,829.70	28,701.69
Liabilities - Creditors: Amounts falling due after more than one year						
Z06 : Loans Received	—	—	78,000.00	—	78,000.00	—
Total	—	—	78,000.00	—	78,000.00	—
Net total assets	27,765.90	34,631.22	(4,927.66)	—	57,469.46	55,539.35
Represented by						
Unrestricted - General	27,765.90	—	—	—	27,765.90	22,340.16
Designated - Mission	—	4,801.52	—	—	4,801.52	2,984.95
Designated - Legacy	—	25,511.86	—	—	25,511.86	24,594.30
Designated - Con-Dep	—	4,317.84	—	—	4,317.84	4,072.17
Restricted - AP-Res	—	—	—	—	—	1,547.77
Restricted - Building	—	—	(8,017.66)	—	(8,017.66)	—
Restricted - Res	—	—	3,090.00	—	3,090.00	—
Total	27,765.90	34,631.22	(4,927.66)	—	57,469.46	55,539.35

Derby Road Baptist Church Watford - 1148711

Statement of Assets and Liabilities (by fund)

As at: 31 December 2024

		Balance	Previous balance
Cash at bank and in hand			
A1: Natwest Current Account No 1 - Asset			
Assistant Pastor fund	Restricted	—	3,974.34
Building repairs and loans fund	Restricted	1,982.34	—
General fund	Unrestricted	509.46	6,852.85
Restricted Donations	Restricted	3,090.00	—
		5,581.80	10,827.19
A2: Natwest Business Reserve - Asset			
Assistant Pastor fund	Restricted	—	(2,426.57)
Building repairs and loans fund	Restricted	68,000.00	—
General fund	Unrestricted	27,256.44	15,452.09
		95,256.44	13,025.52
A3: Natwest Current Account No 2 - Asset			
Mission fund	Designated	4,801.52	2,984.95
		4,801.52	2,984.95
Cash at bank and in hand		105,639.76	26,837.66
Investments			
A4: COIF Charities Deposit (Contingency) - Asset			
General fund	Unrestricted	—	35.22
Contingency and Depreciation Fund	Designated	4,317.84	4,072.17
		4,317.84	4,107.39
A5: Grace Baptist Charities Ltd - Asset			
Legacy fund	Designated	25,511.86	24,594.30
		25,511.86	24,594.30
Investments		29,829.70	28,701.69
Creditors: Amounts falling due after more than one year			
Z06: Loans Received - Liability			
Building repairs and loans fund	Restricted	78,000.00	—
		78,000.00	—
Creditors: Amounts falling due after more than one year		78,000.00	—
Grand Total		57,469.46	55,539.35

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.

	31-12-2023	31-12-2022
Church premises situate Derby Road, Watford valued for insurance purposes	7,768,950	7,454,399
Church furnishings and equipment	133,437	133,437
Church manse situate 1 Grosvenor Road, Watford valued for insurance purposes	1,000,000	1,000,000

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 12th of 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 31st December 2024 have been approved by the Elders and Deacons as Trustees.



Date: 25-10-2025

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 2024.

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: **22nd October 2025**

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 2024.

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:

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 - 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: **22nd October 2025**