

# **HERNE HILL BAPTIST CHURCH**

Charity Registration No: 1153419

**Half Moon Lane (corner of Winterbrook Road)  
Herne Hill, London, SE24 9HU**

## **Report and Financial Statements for the year ended 30 September 2024**

**HERNE HILL BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

ADDRESS FOR CORRESPONDENCE	Half Moon Lane (corner of Winterbrook Road) Herne Hill London SE24 9HU
GOVERNING DOCUMENT	Trust Deed dated 12 March 1907 (revised 3 July 1994) that governs the use of a Church building. Constitution for a Trust dated 30 January 2013, which governs the charity's other activities.
CHARITY REGISTRATION NUMBER	1153419
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Monica Barnes (Deacon) (appointed March 2024) Elizabeth Brown (Treasurer) Elizabeth Emes (Church Secretary) (appointed September 2024) Matthew Gale (Deacon) (appointed March 2024) Samantha Joseph (Deacon) Anne Kemp (Elder) Lesley Morrison (Chair of Trustees) (resigned May 2024) Beatrice Stevens (Elder) Timothy Tree (Elder)
CUSTODIAN TRUSTEES	The London Baptist Property Board Limited 235 Shaftsbury Avenue London WC2H 8EP
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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# **HERNE HILL BAPTIST CHURCH**

Charity Registration No: 1153419

## **Report of the Trustees for the year ended 30 September 2024**

The Trustees present their Report and the Financial Statements for the year ended 30 September 2024.

### **Purpose**

The principal purpose of Herne Hill Baptist Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Herne Hill Baptist Church is a member of The Baptist Union of Great Britain and the London Baptist Association.

As a member of The Baptist Union of Great Britain the Church subscribes to the Union's Declaration of Principle:

That our Lord and Saviour, Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who died for our sins according to the Scriptures, was buried and rose again on the third day.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.

Herne Hill Baptist Church is an 'open membership' Church. Baptism by immersion upon personal profession of faith is the normal mode of entry into membership of the Church. Persons seeking membership who have not been baptised in the manner described in the Union's Declaration of Principle may, at the discretion of the Church Members' Meeting, be accepted for full membership based on their own public profession of faith.

### **Governance and Management**

The activities of the charity are governed by:

- A Trust Deed dated 12 March 1907 (revised 3 July 1994), which governs the use of the Church building.
- A Constitution adopted by the Church Members on 30 January 2013, which governs the rest of the charity's activities.

The charity registered as a charity with the Charity Commission on 15 August 2013. Prior to this date the charity was an excepted from the obligation to register because the charity is a member of the Baptist Union and its income was less than £100,000.

Meetings of Church members take place from time to time. Such meetings have responsibility for the overall governance of the Church. The Managing Trustees 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 in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Managing Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Managing Trustees.

# **HERNE HILL BAPTIST CHURCH**

Charity Registration No: 1153419

## **Report of the Trustees for the year ended 30 September 2024 (continued)**

Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During the year the Finance Team comprised Anne Kemp, Elizabeth Brown, Lyn Ransom and Fiona Reid.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has considered the Charity Commission guidance on public benefit and is satisfied that the activities outlined in this report demonstrate that the charity is providing a benefit to the public.

### **Responsibilities of Trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

### **Review of the year**

The life and fellowship of HHBC has continued to be supportive of all who gather with us to worship God, those who are no longer able to attend services and those who join us midweek from our community. The leadership team of the Elders and Deacons, along with the staff, have worked hard to build up the church with prayer, worship and preaching series delivered by both members and visiting preachers for which we are very grateful.

During the year our Chair of Trustees, Lesley Morrison, stepped down after six years. We thank God for her long service and dedication. Three new appointments to the leadership team have been made: Monica Barnes and Matt Gale as Deacons and Liz Emes as Church Secretary.

Our Christmas party and evening entertainment was held on a Saturday for the first time last year. This was a great success and enabled the event to be prepared and enjoyed all within one day and visitors who may not have felt able to attend on a Sunday could also come along.

We held a Vision Morning on a Saturday in February to enable everyone to talk and pray about putting together a church profile so that we might begin the search for a minister. The Search Team have worked with our Moderator, Richard Marzetti to look for a new minister through the Baptist Union, but as yet have not engaged in formal conversations with any applicant.

Our staff team worked well together and achieved a substantial amount of work in the building, namely electrical work, refurbishment of the baptistry and the lift. Sadly our excellent Office Manager, Linda Jones, left us at the end of August to work in more depth with homeless outreach at Amott Road Baptist Church where she and her husband worship. Since then we are very pleased to have appointed Mark Sloan as Church Manager with a stronger focus on the building and its ongoing maintenance and repairs.

Chris Willis, our Families and Youth Worker has continued to work with the children and young people on Sundays and during the week, both in the church building and at St Jude's Primary School.

# HERNE HILL BAPTIST CHURCH

Charity Registration No: 1153419

## Report of the Trustees for the year ended 30 September 2024 (continued)

### Review of the year continued

We give thanks for being able to celebrate with two people who were baptised this year and hope this will encourage more people to come forward for baptism.

Our midweek groups continue to flourish supporting those in the community and church members. We have shared soup, cake, drinks, fun, singing, knitting, chatting, playing, praying and Bible study.

The Manse continues to be let to the same tenants and over the past year Tamsin Symonds has done an excellent job in overseeing various repairs and refurbishments for which we are very grateful.

The building continues to be hired by various groups from our local community including Dulwich U3A, The Half Moon Stitchers, Play Ball, local choirs and Play the Stage. The church is also used as a polling station for local and national elections. We give thanks for the increase in income from hiring of the Church and the Manse.

Our Mission giving has increased to reflect our increased income. We have increased our giving to Baptist Union Home Mission, Spurgeon's College and Christians Against Poverty and are also supporting Arab World Ministries, Open Doors, Walk through the Bible, and Tear Fund South Sudan. We held a Mission Sunday Service in September where we hosted a team from Operation Mobilisation (OM) and OM workers Bankin (who happens to be our excellent cleaner) and his wife Ruth, both of whom work with Refugees in Peckham. We look forward to supporting them in the coming year.

We are really grateful to and give thanks to God for all the teams of volunteers who help in so many areas of church life. So far we have counted 24 different teams! Without these teams we would not have the vibrant Sunday services and weekday activities so many of us and the wider community enjoy.

Sunday Children's work and Youth Team	Welcome Team
Security Team	Worship Team
Leading Services Team	Preaching Team
Projection Team	Sound Team
Communion Set up Team	Church Lunch Team
Café Church Team	Pastoral Team
Welcome Space Team	Quiet Prayer Team (monthly)
Monday Prayers Team (weekly)	Knit and Natter Team
Moonbeams Team	Wednesday Bible Study Team
Monthly midweek Communion Team	Home Groups Team
Friday Night Prayer Team (monthly)	Youth Groups/Blu Youth Team
Gardening and Maintenance Team	Opening up for Hall Hire Team

Praise God for his faithfulness to us as we seek to serve Him, each other, our families and friends and reach out to the local community. We look forward to our fellowship ministering together and separately in the coming year.

# **HERNE HILL BAPTIST CHURCH**

Charity Registration No: 1153419

## **Report of the Trustees for the year ended 30 September 2024 (continued)**

### **Reserves policy**

The trustees consider that the charity should aim to hold a reserve of unrestricted general fund cash of no less than three months' normal operating costs after taking account of the charity's monetary assets and liabilities at the year end. This would equate to a reserve of no less than £50,000, which the trustees believe would be sufficient to allow the charity to continue to operate smoothly should income and / or expenditure vary unexpectedly. At the year end the charity held unrestricted cash of £158,448 and some of these reserves may be used to help employ a church minister.

The liquid funds of the Church are all held on accounts with the bank, with as much as is practical held in deposit accounts earning interest at a currently available commercial rate. The Church does not invest in securities.

### **Risk policy**

The trustees are aware that they need to regularly update a risk management strategy comprising

- An annual review of risks;
- Establishment and review of systems and procedures to mitigate those risks;
- Establishment and review of procedures to minimize the potential impact should any of those risks materialize.

### **Financial review**

The charity continued 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. Overall income this year decreased by £15,000 to £219,000. There were a number of reasons for this:

- very encouragingly, income from letting church property increased by £46,000 because the Church received a full year's rent from letting the manse and because, following the closure of the pre-school last year, the church building could be let more often to other users.
- income from donations and related gift aid decreased by £23,000, mainly because the previous year's income had benefited from gift days held to raise funds for the replacement of the Church boilers.
- there was no repeat of last year's government grants of £20,000 in respect of VAT incurred on major repairs undertaken in the previous two years.
- last year a member of the Church kindly lent the Church £15,000 to help meet the cost of replacing the boilers. The Church did not need to approach members for loans this year and no loans were received this year.

Overall expenditure fell by £45,000, to £148,000. Again, there were number of reasons for this:

- expenditure on grants to other charities increased by £13,000, which included the payment of some grants from the previous year's budget. 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 purposes. Grants totalling £21,000 (2023: £8,000) were distributed this year.

# HERNE HILL BAPTIST CHURCH

Charity Registration No: 1153419

## Report of the Trustees for the year ended 30 September 2024 (continued)

### Financial review continued

- a loan of £15,000 received in the previous year from a church member was repaid.
- expenditure on property fell by £60,000 because there were no major property repairs this year after last year's significant expenditure on replacing the Church boilers.
- expenditure on ministry activities fell by £7,000. This was largely due to a reduction of £12,000 in staff costs following Revd Rob May's departure at the end of January 2023.
- expenditure in respect of the Pre-School fell by £7,000. £10,000 was spent this year to settle an outstanding tax liability; no further expenditure is expected.

The cash surplus this year was £71,000 (2023: £40,000) and the overall cash held by the charity increased by this amount to £181,000. Of this £159,000 was held by unrestricted funds (both general and designated) and £22,000 was held by restricted funds.

Herne Hill Baptist Church is, by its nature, a voluntary organisation and no set of financial statements can do justice to all the work done in pursuit of its purposes. In addition, many hours are spent by unpaid volunteer members and associates performing many regular tasks without which Herne Hill Baptist Church would be ineffective. The financial statements do not record the value of such unpaid activities.

Approved by the Managing Trustees and signed on their behalf by:

*E A Brown*

E A Brown (May 12, 2025 10:30 GMT+1)

.....  
Elizabeth Brown - Treasurer

May 12, 2025

.....  
Date of approval

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**HERNE HILL BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Herne Hill Baptist Church ('the charity') for the year ended 30 September 2024 on pages 8 to 11 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

  
[Ajay Rajani \(May 12, 2025 13:05 GMT+1\)](#)

Ajay Rajani FCIE  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: May 12, 2025



**HERNE HILL BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted funds £	Restricted Funds £	2024 £	2023 £
<b><i>Income receipts</i></b>					
<b><i>Church income</i></b>					
Donations		94,225	7,851	102,076	118,184
Gift aid receipts		17,853	-	17,853	24,993
Legacies		22,000	-	22,000	23,000
Government grants		-	-	-	19,988
Income from church activities		698	-	698	1,506
Income from letting of premises		74,613	-	74,613	28,545
Bank interest		1,530	-	1,530	308
<b><i>The Mustard Seed Christian Pre-School</i></b>					
Local authority funding		-	-	-	1,722
Fees received from parents		-	-	-	587
Bank interest		-	205	205	145
		<u>210,920</u>	<u>8,056</u>	<u>218,976</u>	<u>218,978</u>
<b><i>Capital and similar receipts</i></b>					
Loans received		-	-	-	15,000
<b><i>Total receipts</i></b>		<u><b>210,920</b></u>	<u><b>8,056</b></u>	<u><b>218,976</b></u>	<u><b>233,978</b></u>
<b><i>Payments</i></b>					
Payments in relation to church activities	2	98,646	2,918	101,564	167,919
Payments in relation to The Mustard Seed Christian Pre-School	3	-	10,054	10,054	17,567
Grants paid in relation to charitable activities undertaken by others	4	21,200	153	21,353	8,050
		<u>119,846</u>	<u>13,125</u>	<u>132,971</u>	<u>193,536</u>
Loan repayment including related interest		15,322	-	15,322	-
<b><i>Total payments</i></b>		<u><b>135,168</b></u>	<u><b>13,125</b></u>	<u><b>148,292</b></u>	<u><b>193,536</b></u>
<b>Net of receipts / (payments) before transfers</b>		<b>75,752</b>	<b>(5,069)</b>	<b>70,684</b>	<b>40,442</b>
Transfers between funds	6	(6,000)	6,000	-	-
<b>Net movement in funds</b>		<u><b>69,752</b></u>	<u><b>931</b></u>	<u><b>70,684</b></u>	<u><b>40,442</b></u>
Cash funds as at last year end		88,696	21,284	109,980	69,538
<b>Cash funds at this year end</b>	A	<u><b>158,448</b></u>	<u><b>22,215</b></u>	<u><b>180,664</b></u>	<u><b>109,980</b></u>

The notes on pages 10 and 11 form part of these accounts.

**HERNE HILL BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
<b>A Cash funds</b>					
Church current account		4,878	-	4,878	30,574
Church deposit account		153,105	22,215	175,320	58,290
Pre-School current account		-	-	-	50
Pre-School deposit account		-	-	-	20,964
Petty cash		466	-	466	102
		<b>158,448</b>	<b>22,215</b>	<b>180,664</b>	<b>109,980</b>
<b>B Other monetary assets</b>					
Gift aid due to charity		4,630	1,919	6,549	2,190
Debtors for letting premises		160	-	160	345
		<b>4,790</b>	<b>1,919</b>	<b>6,709</b>	<b>2,535</b>
<b>C Liabilities</b>					
Loans from members		-	-	-	15,000
Provision for repayable employment allowance		-	-	-	15,500
Payroll taxes		606	-	606	707
Grants payable		700	-	700	5,500
Fee for Independent Examination		1,890	-	1,890	1,800
Gas and electricity		500	-	500	500
Hall hire income received in advance		2,320	-	2,320	-
Speaker's fees and other expenses		-	-	-	170
		<b>6,016</b>	<b>-</b>	<b>6,016</b>	<b>39,177</b>

**D Assets retained for charity's own use**

	Fund to which asset belongs	Cost £
Manse	Restricted	174,250
Church building	Restricted	1
		<b>174,251</b>

The manse was purchased in 1998 and cost represents the amount paid to purchase the property.

The church building is situated on land leased from Dulwich Estates. The land is held under a separate Trust Deed that only allows the land to be used as a public place of worship. The historic cost of the building is not known and has been included at a nominal value of £1. The property's insurance value is now £7.7m.

The accounts were approved by the trustees and signed on their behalf by:

*E A Brown*

E A Brown (May 12, 2025 10:30 GMT+1)

Elizabeth Brown - Treasurer

Date: May 12, 2025

The notes on pages 10 and 11 form part of these accounts.

# HERNE HILL BAPTIST CHURCH

## NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted general funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>2 Payments in relation to Church activities</b>				
<u>Ministry expenses</u>				
Staff costs	53,192	-	53,192	64,920
Church expenses	11,344	-	11,344	8,530
Equipment	171	2,648	2,819	95
Training and conferences	428	-	428	170
Youth and children's work	1,489	270	1,759	2,560
<u>Property expenses</u>				
Routine maintenance and repairs	6,707	-	6,707	3,194
Major property repairs	-	-	-	59,779
Manse expenses including letting fees	5,874	-	5,874	12,997
Insurance	5,731	-	5,731	5,600
Electricity and gas	11,618	-	11,618	8,317
<u>Other support costs</u>				
Bank charges and interest	291	-	291	316
Independent examiner's fee	1,800	-	1,800	1,440
	<u>98,646</u>	<u>2,918</u>	<u>101,564</u>	<u>167,919</u>
<b>3 Payments in relation to The Mustard Seed Christian Pre-School</b>				
Staff costs	-	10,054	10,054	17,111
Operational expenses	-	-	-	96
Independent examiner's fee	-	-	-	360
	<u>-</u>	<u>10,054</u>	<u>10,054</u>	<u>17,567</u>
<b>4 Grants paid in relation to charitable activities undertaken by others</b>				
<u>Grants to institutions</u>				
Baptist Home Mission for mission	5,000	-	5,000	3,300
Beacon CAP partnership relief of hardship	4,000	-	4,000	2,000
Spurgeons College for mission	2,000	-	2,000	1,000
Arab World Mission for mission	3,200	-	3,200	-
Open Doors for mission	3,200	-	3,200	-
Tearfund for mission	3,100	-	3,100	-
Walk through the Bible for mission	700	-	700	-
L'Arche help with learning disabilities	-	-	-	1,200
Other small grants relief of hardship	-	53	53	250
<u>Grants to individuals</u>				
Support for those engaged in, or training for, UK and overseas mission	-	100	100	300
	<u>21,200</u>	<u>153</u>	<u>21,353</u>	<u>8,050</u>

# HERNE HILL BAPTIST CHURCH

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

#### 5 Transactions with related parties

During the year Anne Kemp was employed by the charity and received employment benefits totalling £1,642 (2023: £1,563). She received this payment for helping look after the charity's finances, not for serving as a trustee; this payment is permitted by the charity's governing document.

#### 6 Movements on restricted funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
<i>Restricted funds</i>					
Youth Equipment fund	270	-	-	270	-
Mustard Seed Pre-School fund	21,014	205	(10,054)	(11,165)	-
Children's and Families fund	-	-	-	11,165	11,165
Major Works fund	-	5,020	-	6,000	11,020
Church Equipment fund	-	2,678	(2,648)	-	30
Other small funds	-	153	(153)	-	-
	<u>21,284</u>	<u>8,056</u>	<u>(13,125)</u>	<u>6,000</u>	<u>22,215</u>

Though there was no formal restriction, previously the net income received by the Mustard Seed Pre-School was ring fenced to help meet the cost of operating the Pre-School. In the previous year the Pre-School was closed and, now that all its liabilities have been settled, the left over balance on the fund will be used to help support the Church's work with children and families.

The restricted Major Works Fund represents amounts set aside by the trustees (which this year was £500 per month) to help meet the cost of future repairs and improvements to church property. It also contains donations received to help repair the church's stained glass window.