

# RICKMANSWORTH BAPTIST CHURCH

## Deacons' Report and Financial Statements for the year ended 31 March 2024

### CONTENTS

Page 2-4	Deacons' Report
Page 5	Table 1: Outline Summary of Fund Movements
	Table 2: Statement of Financial Activities
Page 6	Table 3: Statement of Assets and Liabilities
Page 7-8	Notes to the Financial Statements
Page 9	Independent Examiner's Report

# **RICKMANSWORTH BAPTIST CHURCH**

## **Deacons' Report for the year ended 31 March 2024**

The trustees present their Annual Report and Financial Statements for the year ended 31 March 2024.

### **Reference & Administrative details**

**Registered Address:** High Street, Rickmansworth, Herts, WD3 1EH.

**Charity Registration Number:** 1175867

#### **Trustees:**

The Revd G N Garland (Minister)  
Mr D C Langley, Secretary  
Mr K A Wall, Treasurer  
Mr D C Bass, Deacon  
Mrs S J Loader, Deacon  
Mr T W Wright, Deacon

**Property Trustees:** The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT.

**Bankers:** CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.  
National Westminster Bank Plc, 159 High Street, Rickmansworth, Herts, WD3 1RN.

#### **Independent Examiner:**

Mrs P Kavanagh Brown FCA, Woolbeding, Sherwood Road, Tideswell, Derbyshire, SK17 8HJ.

### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members' meeting takes place three to four times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint Deacons, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Deacons for guidance, or may be raised by members in Church meeting for further consideration by the Deacons. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### **Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. Its premises are also extensively used by community groups. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

# **RICKMANSWORTH BAPTIST CHURCH**

## **Deacons' Report for the year ended 31 March 2024 (continued)**

### **Objectives and Activities (continued)**

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30 am and monthly at 6:00 pm, and the premises are open for prayer and Bible study on Wednesday mornings. There is a Sunday school for children during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend its services. Several new members joined the Church during the year and others left membership.

There is prayer on Saturday evenings to promote the growth of faith and of the church, to pray for members, who are unable to attend, and to pray for the world. As well as the opportunity for private prayer on Wednesday mornings, there have been Bible studies and lectures at other times.

The Church hosts a Toddler Group which meets in the hall and lounge on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. It holds a weekly coffee morning and supports a local food bank. The coffee mornings raise money for a local charity and attract people from outside the church membership.

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

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

### **Achievements and Performance**

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Deacons recognise that these are difficult to measure, but believe that 2023-2024 was a positive year in the life of the Church. The Trustees consider the Church's reserves to be sufficient to carry it through a period of disruption, like that suffered during the pandemic..

### **Financial Review**

Rickmansworth Baptist Church is a registered charity and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The Church continues 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, because the Church receives substantial support through rental income from an office building, Gable House, and a maisonette, which it owns in Rickmansworth.

Rickmansworth Baptist 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 or with objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on Church resources, but nevertheless contribute substantially to the achievement of the Church's objectives.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has made deficit payments to cover the costs of past service of its employees within the Scheme under a recovery plan. However, payments were nominal in the year because the future liability has been stabilised. Since the year-end, an insurance company has underwritten the liabilities, enabling the church to relinquish its obligations to the Scheme. The formal wind-up of the scheme is expected to be triggered in 2025.

# **RICKMANSWORTH BAPTIST CHURCH**

## **Deacons' Report for the year ended 31 March 2023 (continued)**

### **Reserves Policy:**

The Deacons have established a Reserves Policy to enable the Church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Recent years have seen large fluctuations in both income and expenditure, so the Deacons are unable to determine a fixed level of reserves, which may be appropriate. However, it keeps the reserves under review by budgeting to ensure that it can cover the Minister's stipend for at least three years in the future.

It receives a substantial income from an office building and holds reserves to support it when the tenants of the property vacate it in 2028 or sooner because substantial work may be required to modernise it.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. A few highlights are set out below.

### **Income:**

Offertory and envelope income continued to grow as the result of growth in numbers attending Sunday worship.

Other income increased because of greater use of the hall and lounge by third parties.

Rental income showed an increase in service charges, which were offset by increased expenses.

**D C Langley, Secretary**

**15 January 2025**

**RICKMANSWORTH BAPTIST CHURCH**  
**Guidelines to updating accounts spreadsheets**

2024

**RICKMANSWORTH BAPTIST CHURCH**  
**Guidelines to updating accounts spreadsheets**

2024

A	Instructions	Change year above, D2.	
A	General	Unhide lines throughout	
A	General	Unprotect pages to avoid error and see what lines we have available..	
A	History	Insert column D between the latest (C) and previous (D)	Done
A	History	Copy values from C to D.	Done
A	History	Copy oldest but one column to oldest, then delete source column (totals rt).	Done
B	Change dates	Headings all pages and A94 on TB	Done
B	Change dates	Columns SoFA, BS sign., Summ, New forms line 1, IndExam body & sign, Sdry, and in body of schedules.	Done
C	DR & CR	Copy the recent year's calc's to previous for comparison	Done
C	DR & CR	Unhide hidden lines	Done
C	Comments	Ditto	Done
D	Summ	Comparatives L to last year column M.	Done
D	Summ	Copy totals from line 63 at bottom to line 9 at top (columns B to K).	Done
D	Summ	Zero or highlight any typed figures for this year in prep.	Done
E	BS	BS itself - move last year left to right.	Done
E	BS	Check all hidden lines in BS itself and in fund movements further down.	Done
F	New forms 1-2	Check last year figures for funds have been copied automatically from right to left by ref to Summ: cells E7-E19 and E28-E48.	Done
F	New forms 1-2	Check last year figures for funds have been copied automatically from right to left.	Done
	New forms 3	Check it balances and agrees to BS.	Done
F	New form 3	Dates at A1 A3 and A34.	Done
	Notes	Change b/f in fund analyses throughout & check to BS	Done
G	SoFA	Comparatives - copy from left to right.	Done
G	SoFA	Check bottom b/fwd and c/fwd to last year & BS.	Done
H	Charity	Change date at top	Done
H	Charity	Copy blue figures from left column to right, zero current figures. Amend narrative at bottom.	Done
	DR & CR	Calculate and enter figures in VT Cash Book using HSBC (redundant account); DR as receipts, usually to income accounts; CR as payments, usually to expense accounts..	Done
	Premises	If not already open, start new file by copying previous year and copying Accrual figures from bottom to top. Then calculate premises costs by ref to cash book. Enter accruals calculated above in VT and Notes.	Done
	Pension	See images below for calculating FRS102 figures. Enter journals in VT Cash book, use HSBC (redundant account). Complete schedule on New form 3.	Done
	TB rough	Enter figs from Accounts system trial balance section by section to approx line 130. Move comparative figures as values.	Done
	VT Cash Book	To copy, select display and alternately select Profit and Loss Account, then Balance Sheet. Use View / Spreadsheet format to make it possible to click and select figures. Use Shift key and mouse to select balance and if desired wording. Format on TB sheet should be the same as for VT Cash Book, but may need adjusting by one or two lines to allow for new accounts or zero balances. This applies to the TB rough sheet in equal measure.	Done
H	TB	Ensure TB rough balances in columns G&H, check VLOOKUP results in D, then copy to TB and ensure it balances in all columns.	Done
I	Sdry	Bank rec's, insurance values	Done
I	Sdry	Check hidden lines.	Done
J	IndExam	Review schedules to ensure all blue figures and words have been changed or checked.	Done
K	IndExam	Check with Independent Examiner that he is happy with wording and date	Done
Later	BS	Note b/f and detail - read and amend.	Done
Later	BS	After entries, check it balances and General Fund matches SoFA page.	Done
Later	Charity	Check total of giving matches Summ page (on completion). Enter new figs, incl tax and transfers at the bottom.	Done
Later	SoFA	Check figures match any analyses.	Done
Later	Notes	Make sure figures match SoFA and BS.	Done
O	Debtors	Post them in next period of VT Cash Book (assuming you have closed the period concerned) by posting as "Payments" to Income accounts, e.g. GH service charge, or Expense, e.g. insurance. Check total to VT when posted.	Done

Items for PKB (see C55)

- 1 Accounts and other electronic files.
- 2 Cheque-book
- 3 Banking form.
- 4 Bank statements: Nat West, CAF bank, Bapt
- 5 Payroll and pension
- 6 Invoices for last year and since March
- 7 Minutes (deacons and church)
- 8 Hall lettings
- 9 Any other items?
- 10 Gift Aid info  
GH invoices

Note new account: Church Telephone & Broadband

**Preferred** If necessary, go into setup / Year Ends and change current period.

**To print all movements**

Go to display all accounts  
Select any account.  
Then File.  
Print all.  
View to check all accounts show as printable.  
Print and all movements should print.

**Print or save TB / P&L / BS**

Go to display  
P&L or Balance Sheet  
View as spreadsheet  
Right-click to copy.  
Paste into new spreadsheet or values into already-formatted spreadsheet.

Then print

**Print or save GL transactions**

Go to display  
Ledgers Report / Multiple  
Ledgers  
Tick all for complete GL.  
Click OK.  
Click on view, then as spreadsheet.  
Highlight all lines.  
Copy to new spreadsheet (save when ready).  
Set page layout / Sheet to repeat lines A1:A5.  
Set print to fit 1 wide by say 30 or 40 tall, then Print.

If period still open, use Adjustment bank account to post them in March as "Debtors" or "Prepayments".  
Use the narrative, "Reverse debtors & prepayments 31.3.21" April.

**RICKMANSWORTH BAPTIST CHURCH**  
**Guidelines to updating accounts spreadsheets**

**2024**

**RICKMANSWORTH BAPTIST CHURCH**  
**Guidelines to updating accounts spreadsheets**

**2024**

P	Creditors	Post them in next period of VT Cash Book (assuming you have closed the period concerned) by posting as "Receipts" to Expense accounts, e.g. Maisonette repairs or GH gas, or to Income, e.g. Maisonette rent. Check total to VT when posted.	Done	If period still open, use Adjustment bank account to post them in March as "Accruals" or "Creditors". Use the narrative, "Reverse creditors & accruals 31.3.21" in April. Also use the Adjustment account to make other transfers because there is no journal facility.
Later	Summ	Clear blue figures and enter new, check analysis of restricted funds.	Done	
Later	Summ	Check totals to BS balance sheet & Notes. Check restricted fund analysis to movements again. Consider pension movements carefully.	Done	
New	Trustees	See notes on this page and use Word file.	Done	
New	New format	H48 should equal J19, likewise J48 to E19 or similar.	Done	
At end	General	Hide unused lines throughout.	Done	
At end	General	Protect pages to avoid error.	Done	
	Items for Ind Examiner	<b>Send electronically:</b> Accounts file RBC 2022 or similar FRS102 calculation Estimated Employer Debt letter RBC Envelopes Gift Aid summary Bank spreadsheet file & final statements Trial Balance GL transactions Premises and service charge spreadsheet	Done	
New	VT Cash Book	Open new year: go into Setup / Year Ends and create New, then change current period; you can change back at will.	Done	Open new year
KW				
Tuesday, June 25, 2024				

Later	All	Review all changes.	14-Sep
Later	IndExam	Check with Independent Examiner that she is happy with wording and date	14-Sep
Later	Signing	Arrange signature & dates BS, New form 3 and IndExam.	Page numbers, highlighting and black ink for final copy.

KW

Finish date /24

For FRS102 calc. (see above) <https://www.baptistpensions.org.uk/churches-employers/what-the-employer-needs-to-do/guidelines-for-pension-notes-to-accounts/>  
Scroll down to "Guideline for Pension notes to Accounts", then click on "Link" to FRS102 calculator and monthly assumptions.

Download Excel version.

Pension estimate <https://www.4mystaff.co.uk/Membership/Dashboard> Monthly debt estimate  
<https://www.4mystaff.co.uk/BPSEmployer/BPSMDE>

BPS site <https://www.baptistpensions.org.uk/-members/-new/document-store/>

FRS102 monthly assum'p's <https://www.baptistpensions.org.uk/content/pages/documents/1579884199.pdf>

Monthly contributions Deficit contributions July-Dec 2020 reduced from £302.62 to £151.31 per month; total reduced from £792.34 to £641.03.  
<https://www.4mystaff.co.uk/BPSEmployer/BPSEmployerDetails>

The screenshot shows the 4mystaff Employer details page. The left sidebar contains navigation links: Dashboard, Employer details, Documents, Submit accounts information, Manage users, Monthly debt estimate, and Log out. The main content area shows the 'Contributions' section. It includes a form for Post code (WD3 1EH) and Country (United Kingdom) with an 'Edit address' button. Below this, it states that contributions are collected by direct debit on the 28th of each month. A dropdown menu shows the year 2020. A table displays the contributions history for 2020, showing total payments and whether they were received.

Year	Month	Total payment	Received	View
2020	January	£781.78	✓	...
2020	February	£792.34	✓	...
2020	March	£792.34	✓	...
2020	April	£792.34	✓	...
2020	May	£792.34	✓	...
2020	June	£792.34	✓	...
2020	July	£641.03	✗	...

View estimated contributions for August 2020

# **RICKMANSWORTH BAPTIST CHURCH**

## **Statement of Financial Activities for the year ended 31 March 2024**

<u>Comments</u>	<u>2024</u>	<u>2023</u>	
Other income			
Other	88.50	0.00	
Tax	4,910.55	4,923.63	
Tax allocated	0.00	0.00	
Hall hire Other	10,534.00	8,542.00	Increased hourly charges
Donations	1,326.39	0.00	New item accounts for £1,000
Newsletter	0.00	0.00	
	<u>16,859.44</u>	<u>13,465.63</u>	
Adjusted Tax	-4,910.55	-4,923.63	Now included in offertory
Donations	-1,326.39	0.00	Now included in offertory
	<u>10,622.50</u>	<u>8,542.00</u>	
Rounding	-0.50	0.00	
Mission Charitable	5,238	4,364.00	
See comparison on Char page.			
	<u>15,860.00</u>	<u>12,906.00</u>	
<u>Notable expense differences</u>	<u>2024</u>	<u>2023</u>	
Legal Fees for Gable House	0.00	-930.00	Rent review 2023 / Environmental legislation 2022
Stipend	33,743	33,235	Includes pension.
Pension scheme interest	0	82	This is a technical adjustment, as previously
Minister's expenses	80	152	
Training			
Manse expenses	4,681	7,833	Bathroom, WC & window works.
Equipment	2,855	0	Defibrillator, laptop, projector
House groups and taxis	0	0	



## **RICKMANSWORTH BAPTIST CHURCH**

### **Deacons' Report for the year ended 31 March 2024**

Reference & Administrative details

- Structure, Governance and management
- Objectives & Activities
- Achievements & Performance
- Financial Review
- Public Benefit Statement
- Plans for the Future
- Information on Fundraising practices

see WORD file

# RICKMANSWORTH BAPTIST CHURCH

## Statement of Financial Activities for the year ended 31 March 2024

### General Fund

	Notes	2024	2023
<b>Income</b>			
Offertory & Envelopes		33,157	24,618
Other income		10,623	8,542
		<u>43,780</u>	<u>33,160</u>
<b>Expenditure</b>			
Ministry Stipend Superannuation & NIC		33,743	33,235
Pension scheme interest cost		0	82
Expenses - General & training		80	152
Pulpit supply		310	475
Manse expenses	3	4,681	7,833
Church upkeep		21,651	13,501
Other Administrative Expenses:			
Printing, postage, stationery, newsletter & advertising		729	1,071
General		607	96
Equipment		2,855	0
Youth & Sunday School		92	110
Outreach		400	90
Fees etc		770	619
Bank Charges		60	92
		<u>65,978</u>	<u>57,356</u>
<b>Net expenditure</b>		<b>-22,198</b>	<b>-24,196</b>
<b>Income from Investments</b>			
Interest		13,250	3,719
Rent & insurance maisonette	3	15,300	14,247
Less fees		-2,020	-2,686
Less other related expenses		-7,452	-3,241
		<u>5,828</u>	<u>8,320</u>
Rent & insurance Gable House	3	71,703	67,197
Less fees		0	-930
Less other related expenses		-14,655	-9,120
		<u>57,048</u>	<u>57,147</u>
		<b>76,126</b>	<b>69,186</b>
<b>Net Income including Income from Investments</b>		<b>53,928</b>	<b>44,990</b>
<b>Allocation of funds</b>			
Transfer to General Reserve, Pension, Outreach and Renovation		5,000	4,250
Transfer to Mission Receipts		5,238	4,364
Payments		9,434	6,976
		<u>4,196</u>	<u>2,612</u>
		<u>9,196</u>	<u>6,862</u>
<b>Total Expenditure &amp; Allocation of Funds</b>		<b>75,174</b>	<b>64,218</b>
Surplus (Deficit)		44,732	38,128
Add: Balance brought forward from previous year		226,168	188,040
<b>Balance at the end of the year</b>		<b>270,900</b>	<b>226,168</b>

## RICKMANSWORTH BAPTIST CHURCH

### Statement of Assets and Liabilities at 31 March 2024

	<u>Notes</u>	<u>2024</u>	<u>2023</u>
<b><u>Assets</u></b>			
National Westminster Bank		6,205	29,070
CAF Bank		12,954	27,564
Baptist Union Corporation Ltd General Deposit	5	334,284	249,893
Baptist Union Corporation Ltd Restricted Deposit	5	15,866	15,438
Baptist Union Corporation Ltd Rent Deposit	5	15,042	14,636
Prepayments & Accrued Income	4	<u>15,425</u>	<u>10,501</u>
		399,776	347,102
Accrued payments	4	<u>-25,453</u>	<u>-17,939</u>
		<b><u>374,323</u></b>	<b><u>329,163</u></b>
<b><u>Funds of the Church</u></b>			
<b><u>Restricted</u></b>			
Gift & Legacy	6	<u>12,588</u>	<u>12,160</u>
		<u>12,588</u>	<u>12,160</u>
<b><u>Unrestricted</u></b>			
General Reserve	8	27,441	28,441
Gift & Legacy	6	49,394	49,394
Renovation Fund	9	14,000	13,000
General Fund	10	<u>270,900</u>	<u>226,168</u>
		<u>361,735</u>	<u>317,003</u>
		<b><u>374,323</u></b>	<b><u>329,163</u></b>

The notes and financial statements set out on the attached pages were approved by the Deacons on 18 September 2024.

Signed: Treasurer  
Date: 18 September 2024

Secretary

# RICKMANSWORTH BAPTIST CHURCH

## Summary of all Financial Activities for the year ended 31 March 2024

	Unrestricted funds					Restricted funds				
	General Fund	Renovation Designated	General Reserve	Gift & Legacy	Outreach & Ministry	Total	Gift & Legacy	Total	Total funds	Prior period total funds As restated
<b>Opening Balance</b>	226,168	13,000	28,441	49,394	0	317,003	12,160	12,160	329,163	273,026
<b>Receipts in support of Church Activities</b>										
Donations and legacies										
Offeratory, Envelopes & Gift Aid	31,831	0	0	0	0	31,831	0	0	31,831	24,618
Donations	1,326	0	0	0	0	1,326	0	0	1,326	10,000
Investments										
Interest	13,250	0	0	0	0	13,250	428	428	13,678	4,078
Rent & Insurance	87,003	0	0	0	0	87,003	0	0	87,003	81,444
Other income	10,623	0	0	0	5,238	15,861	0	0	15,861	12,906
<b>Total</b>	<b>144,033</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,238</b>	<b>149,271</b>	<b>428</b>	<b>428</b>	<b>149,699</b>	<b>133,046</b>
<b>Expenditure in support of Church Activities</b>										
Charitable activities										
Expenses at Church	65,978	0	0	0	0	65,978	0	0	65,978	56,098
Gifts to Mission	0	0	0	0	14,434	14,434	0	0	14,434	19,976
Other										
Let property	24,127	0	0	0	0	24,127	0	0	24,127	15,977
<b>Total</b>	<b>90,105</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,434</b>	<b>104,539</b>	<b>0</b>	<b>0</b>	<b>104,539</b>	<b>92,051</b>
<b>Net income/(expenditure)</b>	<b>53,928</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-9,196</b>	<b>44,732</b>	<b>428</b>	<b>428</b>	<b>45,160</b>	<b>40,995</b>
<b>Transfers</b>										
To Renovation Fund	0	1,000	-1,000	0	0	0	0	0	0	0
To Mission	-9,196	0	0	0	9,196	0	0	0	0	0
<b>Total</b>	<b>-9,196</b>	<b>1,000</b>	<b>-1,000</b>	<b>0</b>	<b>9,196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Actuarial (gains)/losses and revaluations</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,142</b>
<b>Closing Balance</b>	<b>270,900</b>	<b>14,000</b>	<b>27,441</b>	<b>49,394</b>	<b>0</b>	<b>361,735</b>	<b>12,588</b>	<b>12,588</b>	<b>374,323</b>	<b>329,163</b>
Restricted	0	0	0	0	0	0	12,588	12,588	12,588	12,160
Unrestricted	270,900	14,000	27,441	49,394	0	361,735	0	0	361,735	317,003
Endowment & Pension Reserve	0	0	0	0	0	0	0	0	0	0
	<b>270,900</b>	<b>14,000</b>	<b>27,441</b>	<b>49,394</b>	<b>0</b>	<b>361,735</b>	<b>12,588</b>	<b>12,588</b>	<b>374,323</b>	<b>329,163</b>

# RICKMANSWORTH BAPTIST CHURCH

## Statement of Financial Activities for the year ended 31 March 2024

Table 1: Outline Summary of Fund Movements

Fund name	Note ref.	Fund balances brought forward As restated	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
		£	£	£	£	£	£
<b>Restricted</b>							
Gift & Legacy	6	12,160	428	0	0	0	12,588
		12,160	428	0	0	0	12,588
<b>Unrestricted</b>							
General Reserve	8	28,441	0	0	-1,000		27,441
Gift & Legacy	6	49,394	0	0	0		49,394
Outreach & Ministry Fund	7	0	5,238	-14,434	9,196		0
Renovation Fund	9	13,000	0	0	1,000		14,000
General Fund	10	226,168	144,033	-90,105	-9,196		270,900
		317,003	149,271	-104,539	0	0	361,735
Total funds		329,163	149,699	-104,539	0	0	374,323

Table 2: Statement of Financial Activities

	Note ref.	Unrestricted funds	Restricted funds	Pension reserve	Total funds	Prior period total funds As restated
		£	£	£	£	£
<b>Income and endowments from:</b>						
Donations and legacies		33,157	0	0	33,157	34,618
Investments	5	100,253	428	0	100,681	85,522
Other income		15,861	0	0	15,861	12,906
<b>Total</b>		149,271	428	0	149,699	133,046
<b>Expenditure on:</b>						
Charitable activities		80,412	0	0	80,412	76,074
Other expenditure		24,127	0	0	24,127	15,977
<b>Total</b>		104,539	0	0	104,539	92,051
<b>Net income/(expenditure)</b>		44,732	428	0	45,160	40,995
<b>Other recognised gains/(losses)</b>	2					
Actuarial gains/(losses) on defined benefit pension schemes	12	0	0	0	0	15,142
<b>Net movement in funds</b>		44,732	428	0	45,160	56,137
<b>Reconciliation of funds:</b>						
Total funds brought forward	12	317,003	12,160	0	329,163	273,026
<b>Total funds carried forward</b>		361,735	12,588	0	374,323	329,163

**RICKMANSWORTH BAPTIST CHURCH**  
**Statement of Financial Activities for the year ended 31 March 2024**

**Table 3: Statement of Assets and Liabilities at 31 March 2024**

	Note ref.	Total funds £	Prior year funds As restated £
<b><u>Fixed assets:</u></b>			Exar
Tangible assets	11	3,375,031	3,282,040
Investments	11	1,840,313	1,643,207
Total fixed assets		<u>5,215,344</u>	<u>4,925,247</u>
<b><u>Balance sheet</u></b>			
<b><u>Current assets:</u></b>			
Debtors	4	15,425	10,501
Investments	5	365,192	279,967
Cash at bank and in hand		19,159	56,634
Total current assets		<u>399,776</u>	<u>347,102</u>
<b><u>Liabilities:</u></b>			
Creditors: Amounts falling due within one year	4	-25,453	-17,939
Net current assets or liabilities		<u>374,323</u>	<u>329,163</u>
Total assets less current liabilities		<u>374,323</u>	<u>329,163</u>
<b>Total net assets or liabilities</b>		<u><u>374,323</u></u>	<u><u>329,163</u></u>
<b><u>The funds of the charity:</u></b>			
Restricted income funds	6	12,588	12,160
Unrestricted funds	6-10	361,735	317,003
<b>Total charity funds</b>		<u><u>374,323</u></u>	<u><u>329,163</u></u>

The notes on the attached pages form an integral part of these Financial Statements, which were approved by the Deacons on 18 September 2024 and signed on their behalf by

Treasurer  
K A Wall

Secretary  
D C Langley

## RICKMANSWORTH BAPTIST CHURCH

### Notes to the Accounts for the year ended 31 March 2024

#### **1 Preparation of Accounts**

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.

Rickmansworth Baptist Church is a registered charity, no. 1175867, and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### **2 Other recognised gains/(losses)**

The Financial Statements were amended to comply with FRS102 with effect from 31st March 2018. This affects disclosure of the pension liability. See note 12.

#### **3 Rental Income**

Where the Church receives rental income, expenditure is matched with it. If there is no corresponding rental income, then property expenses are treated as overhead expenses. For the purposes of reporting under FRS102, the income and expenditure are shown separately.

#### **4 Debtors and Creditors**

Debtors and Creditors represent prepayments, accrued income and accrued payments. These are amounts, which have been paid or received in advance for future periods or which relate to the year but have been paid or received after the end of the period.

#### **5 Investments**

The Church has four deposit accounts and tries to ensure that the balances match the restricted funds, to ensure that the money is not wrongly spent for unauthorised purposes. The balances are regularly reviewed and adjusted as necessary. £15,042 (2023 £14,636) relates to deposits held in respect of rent for Gable House, included in Accrued Payments.

#### **6 Gift and Legacy**

This fund is in two parts because some gifts and legacies have been received with conditions attached to them. These funds are shown separately to ensure that the funds are not mixed up with other funds. All the restricted funds at the Balance Sheet date are covered by conditions requiring them to be spent on property acquisition or development. During the year, there was no expenditure.

<b><u>Restricted</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>
Brought forward last year	12,160	11,801
Interest received	<u>428</u>	<u>359</u>
Carried forward this year	<b><u>12,588</u></b>	<b><u>12,160</u></b>

<b><u>Unrestricted</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>
Brought forward last year	49,394	39,394
Receipts - Leavesden Road Baptist Church	<u>0</u>	<u>10,000</u>
Carried forward this year	<b><u>49,394</u></b>	<b><u>49,394</u></b>

<b><u>7 Outreach &amp; Ministry Fund</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>
Brought forward last year	0	8,750
Transfers from General Fund	9,196	6,862
Receipts - General Fund	5,238	4,364
Regular payments	-9,434	-6,976
Barnabas Fund & BMS Ukraine Appeals	0	-6,000
Lend With Care - Pakistan	0	-2,000
Barnabas Fund & BMS Disaster Appeals	-5,000	0
Red Cross for Turkey and Syria	<u>0</u>	<u>-5,000</u>

## RICKMANSWORTH BAPTIST CHURCH

### Notes to the Accounts for the year ended 31 March 2024

Carried forward this year	<u>0</u>	<u>0</u>
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This fund is for exceptional donations for mission purposes. The opening amount was restricted and payments were first allocated against that balance. Subsequent payments were taken from £20,000 designated by the church members in August 2020.

<b>8 General Reserve</b>	<b>2024</b>	<b>2023</b>
Brought forward last year	28,441	29,441
Transfer to Renovation Fund	<u>-1,000</u>	<u>-1,000</u>
Carried forward this year	<b><u>27,441</u></b>	<b><u>28,441</u></b>

The General Reserve represents money put aside for major unforeseen property expenses. It was exhausted in 2009 but the Deacons approved annual allocations of £10,000 from 2011 to 2015, £4,500 in 2016.

<b>9 Renovation Fund</b>	<b>2024</b>	<b>2023</b>
Brought forward last year	13,000	12,000
Transfer from General Reserve / Fund	<u>1,000</u>	<u>1,000</u>
Carried forward this year	<b><u>14,000</u></b>	<b><u>13,000</u></b>

The Renovation Fund is designated for specific repairs, in particular a replacement boiler in Gable House.

#### **10 General Fund**

The General Fund is unrestricted and is used for day-to-day income and expenditure.

#### **11 Fixed Assets**

Non-cash assets, which include buildings and equipment, are not recognised in the Financial Statements because, in the opinion of the Trustees, the cost of ascertaining the cost or value of these items is onerous compared with the benefit to be derived by users of the Financial Statements. However, in order to give a complete picture to users, the Deacons have decided to show the rebuilding costs of property for insurance purposes. They may not represent market value:

<u>Tangible assets</u>	<b>2024</b>	<b>2023</b>
Church	2,865,025	2,435,727
Manse	592,965	592,965
Pipe organ and contents	<u>319,035</u>	<u>346,339</u>
	<u>3,777,025</u>	<u>3,375,031</u>
<u>Investments</u>		
Gable House	1,676,522	1,616,941
Maisonette	<u>313,904</u>	<u>223,372</u>
Building total	<u>1,990,426</u>	<u>1,840,313</u>
Grand total	<b><u>5,767,451</u></b>	<b><u>5,215,344</u></b>

#### **12 Baptist Pension Scheme**



## **RICKMANSWORTH BAPTIST CHURCH**

### **Notes to the Accounts for the year ended 31 March 2024**

The Church contributes to the Baptist Pension Scheme on behalf of its ministers. This is in two parts, a defined benefit scheme and a defined contribution scheme. In common with many other funds of this nature, the defined benefit scheme has fallen into substantial deficit in recent years because of falling returns on investments and the increased longevity of members in retirement. However, due to remedial action, such as the sale of assets, by the Baptist Union and member churches, the deficit has been steadily reduced and was eliminated in the previous financial year. As at 31 March 2024, the deficit of the whole Baptist Pension Scheme was £nil (2023 £nil). The shortfall was in respect of the ministers employed between 1985 and 2009. It was disclosed on the face of the Financial Statements as a Pension Reserve. The amount disclosed in prior years has been discounted in accordance with FRS102 guidance and a formula agreed with the Baptist Union.

## **RICKMANSWORTH BAPTIST CHURCH**

### **Independent Examiner's Report to the Deacons and Members** **[On Financial Statements for the year ended 31 March 2024](#)**

I report on the Financial Statements of the Church for the year ended 31 March 2024, which are set out on the attached pages.

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

The charity's trustees are responsible for the preparation of the Financial Statements.

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:

- (a) examine the Financial Statements under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from the 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **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
- (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare Financial Statements 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 Financial Statements to be reached.

**Mrs P Kavanagh Brown**  
**CHARTERED ACCOUNTANT**

**18 September 2024**

**Woolbeding, Sherwood Road, Tideswell, Derbyshire, SK17 8HJ**

# RICKMANSWORTH BAPTIST CHURCH

## Payments to Charity for the year ended 31 March 2024

	<u>Notes</u>	<u>2024</u>	<u>2023</u>
<b><u>Baptist Missionary Society</u></b>			
Birthday Scheme		215	285
Donations		480	490
Tax claim		174	194
Transfer from General Fund		1,900	1,200
		2,769	2,169
<b><u>Special Appeals</u></b>			
From members for Barnabas & BMS Ukraine		400	0
Tax claim		100	0
Barnabas Fund & BMS Disaster Appeals		5,000	6,000
Barnabas Fund Afghanistan Appeal		0	0
Lend With Care - Covid		0	0
Lend With Care - Pakistan		0	2,000
Leprosy Mission - Covid		0	0
Red Cross for Turkey and Syria		0	5,000
Other special appeals		0	0
£4,250 was transferred from the General Fund			
		5,500	13,000
<b><u>Home Mission Fund</u></b>			
Donations and Envelopes		1,040	1,040
Tax claim		260	260
Transfer from General Fund		1,900	1,200
		3,200	2,500
<b><u>Retiring Offerings and Outreach donations</u></b>			
Barnabas Fund		147	150
Benevolent Fund (from General Fund)		100	10
Bible Society		0	208
Crisis		0	454
Harvest - BMS Operation Agri		414	151
International Mission to Jewish People		150	50
Jews For Jesus		251	0
Leprosy Mission		305	150
Mercy Ships		185	23
Open doors		186	0
Salvation Army		105	0
Sharp Blind School		105	150
Sightsavers		150	0
WaterAid		0	128
Watford Schools from General Fund		0	50
Watford Peace Hospice		867	783
		2,965	2,307
Of this amount, £246 (2023 £236) came from General Fund and £564 from tax claims (2022-23 £414)			
<b>Total Giving Including from Outreach Fund</b>		<b>14,434</b>	<b>19,976</b>
£8,800 from General Fund, £8,886 in 2023 Tax recovered £1,048, £868 in 2023			

**RICKMANSWORTH BAPTIST CHURCH**  
**ACCOUNT TOTALS AS AT THE END OF MARCH**

16-Jan-25

Change >>>>		2024	2023	2022	2021	2020	2019	% 5 yrs
Offertory	Envelopes	5,327.56	3,744.59	2,820.57	2,600.97	2,676.49	2,988.51	78.27
	Morning	9,050.50	2,570.00	2,169.00	2,555.00	1,940.16	1,912.01	373.35
	Evening	0.00	0.00	0.00	0.00	0.00	0.00	
	Cov. & CAF	12,542.39	13,380.00	12,300.00	8,920.00	10,310.00	10,660.00	17.66
Donations	Tax	4,910.55	4,923.63	4,336.25	4,135.23	3,721.47	3,903.86	25.79
etc	Use rooms	10,534.00	8,542.00	8,380.00	1,637.50	8,802.50	10,086.50	4.44
	Donations	1,326.39	0.00	105.00	0.00	120.00	100.00	1,226.39
	Newsletter	0.00	0.00	0.00	0.00	15.00	15.00	-100.00
	Sundry	88.50	0.00	0.00	0.00	0.00	77.05	
G House								
Interest		13,249.66	3,718.57	1,673.08	2,053.66	1,847.85	1,289.40	927.58
Rent Manse & maisonette		5,828.40	8,320.14	8,243.19	10,170.01	10,200.35	10,013.00	-41.79
Rent Gable House		57,047.52	57,146.99	51,703.40	53,309.00	58,097.60	38,031.84	50.00
		<b>119,905.47</b>	<b>102,345.92</b>	<b>91,730.49</b>	<b>85,381.37</b>	<b>97,731.42</b>	<b>79,077.17</b>	51.63
Ministry	St.Su.&NI	33,742.72	33,234.70	34,147.73	29,992.08	29,330.14	18,182.06	85.58
	Pension scheme interest	0.00	81.66	94.00	639.00	821.00		
	Expenses	79.73	152.32	133.21	1,268.16	1,816.47	1,619.35	
	Pulpit supply	310.00	475.00	1,245.00	240.00	520.00	1,690.00	-81.66
Manse	Ex's: Rates							#DIV/0!
	Repairs							#DIV/0!
	Ex's	4,681.43	7,833.07	4,020.10	7,486.21	6,558.93	14,439.14	-67.58
	Ins.							#DIV/0!
	El. & gas							
Church upkeep:	Clean	1,909.02	1,391.92	1,438.60	846.07	1,705.75	1,805.17	5.75
	El. & gas	2,853.60	2,285.66	3,223.45	1,681.25	2,533.77	2,374.09	20.20
	Repairs&other	14,413.22	6,902.03	1,997.10	3,575.67	6,097.20	3,652.39	294.62
	Water	72.42	496.36	22.24	613.10	171.06	242.75	-70.17
	Ins.	2,402.97	2,425.45	2,329.41	2,286.07	2,422.39	2,408.65	-0.24
	Tel.							#DIV/0!
Equipment		2,854.77	0.00	826.46	73.48	0.00	1,036.00	175.56
Other Ex's:	Clean							
	PPS	728.67	1,070.73	574.60	648.51	795.77	470.62	54.83
	Newsletter							
	Adv.							
	Gable Hse							#DIV/0!
	Youth	92.34	109.84	209.39	53.50	82.00		
	Outreach	399.91	90.00					
	Fees etc	769.80	619.14	608.41	738.23	500.13	521.35	47.66
	Organ etc	0.00	0.00	396.00	0.00	0.00	0.00	#DIV/0!
	Sundry	606.62	96.04	245.81	1,050.65	149.48	317.37	91.14
	Bank ch.	60.00	92.00	96.00	69.00	83.00	60.00	0.00
	Gifts&Library	0.00	0.00	0.00	0.00	0.00	0.00	
	H Groups	0.00	0.00	0.00	0.00	226.00	1,165.00	
Anniversary								
	Prof. fees	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!
Outreach								
		65,977.22	57,355.92	51,607.51	51,260.98	53,813.09	49,983.94	32.00
Other		4,196.00	2,612.00	2,854.19	5,086.33	5,548.00	1,671.36	151.05
Other		5,000.00	4,250.00	1,000.00	22,101.00	2,751.00		
		<b>75,173.22</b>	<b>64,217.92</b>	<b>55,461.70</b>	<b>78,448.31</b>	<b>62,112.09</b>	<b>51,655.30</b>	45.53
Surplus / (deficit) for year		<b>44,732.25</b>	<b>38,128.00</b>	<b>36,268.79</b>	<b>6,933.06</b>	<b>35,619.33</b>	<b>27,421.87</b>	63.13
SOFA		44,732.00	38,128.00	36,269.00				
	Difference	0.25	0.00	-0.21				

**RICKMANSWORTH BAPTIST CHURCH**

**Not accrued <£50** unless needed for comparison or account

				2024	2023	Changes	Notes
<b>DEBTORS</b>				<b>= calculated 2023-24</b>			
Gift Aid Relief claim	Submitted 15.4.24. Received xx.4.24			4,910.55	4,923.63		
	Retiring offerings and other mission				608.00		
	Envelopes			947.50			
	BMS Birthday			53.75			
	BMS other			170.00			
	Peace			173.41			
	Retiring			286.38			
	Op Agri etc			104.07			
	Home Mission			260.00			
Agent	58 Ebury House	£1,275 received 2/4 (£1,275 last year); fee £168.30.			6,905.66	260.00	5,791.63
		Period 1/4 to 30/4, so 0 month ahead / 365 next year			0.00		168.30
		01/06/2022 - present Chris Joyce & Leanne Millett-Clay					-168.30 Change of day received
Agent	Manse	Not let this year			0.00		0.00
S/c Gable	Focus	For Bell Tower and Suites A&B	In 183 193	752.89	0.00		
	Focus	For Annexe	In 183 193	208.21	961.10	0.00	0.00
							961.10 Post TB adj
							Post TB adj
Hall letting	TR Music 25/3 aft	4/4/2024 Received	1132	168.00	66.00		
	BLAG March 202	4/4/2024 Received	1133	590.00	50.00		
			0	0.00	541.00		
			0	0.00	758.00	120.00	777.00
							-19.00
Interest on BU deposits							
	Focus Logistics invoices paid late		In 184 194	1,843.24	0.00		
	NR005 3-month pd to 31/3	101,695	Paid	0.00	0.00		
	GR011 1 month; say 1/12 * 5%	231,449	say	964.00	95.00		
	GR006 7-day notice pd to 31/3	15,767	Paid	0.00	2,807.24	0.00	95.00
							2,712.24
Sub-total Accrued Income				11,432.00	6,831.93		
Gareth	BU Assembly in May paid in March			163.00		0.00	163.00 Did not attend 2023
Insurance	Gable House	2,233.78 25 Dec to 24 Dec, so prepay		1,640.15	1,540.32		
	Church	2,450.25 25 Dec to 24 Dec, so prepay		1,799.09	1,751.81		
	Manse	465.99 1 Feb to 31 Jan, so prepay		390.67	376.56		
					3,829.91		3,668.69
					3,992.91		3,668.69
Sub-total Prepayments							
				15,424.91	10,500.62		4,924.29
<b>CREDITORS</b>							
Repairs	Church	Right Maint o/s baptistry & sundry est £500+VAT		600.00	229.60		
	Gable House	Landlord repairs paid by Focus and taken from rent		435.00	0.00		
					1,035.00		229.60
Fees	Gable House	Aitchison Raffety Rent review pd 21/4 12625518		0.00	930.00		805.40 Not regular
	Gable House	Anthony Collins - Bell Tower Ref.		0.00	0.00		Occasional charge
							-930.00 Occasional charge
Water	Manse	Affinity usage £214.16 for 6m to 4/1 Accrue 3m/6m		107.00		109.58	-2.58
Water	Church	Everflow Prepaid 6/4-5/5 est immaterial £21.81			0.00		
Water	Gable House	Everflow prepaid 6/4-5/5 est immaterial £16.84			0.00	0.00	0.00
Rent	Manse	Not let this year.			0.00	0.00	0.00
Rent	58 Ebury House						
		Period 1/4 to 30/4, so 0 month ahead / 365 next year		0.00		1,275.00	-1,275.00 Change of day received
		Licence fees 2021-22 £165 only payable if tenant changes.		0.00		0.00	
		01/06/2022 - present Chris Joyce & Leanne Millett-Clay					
Rent & s/c	Focus	For Bell Tower and Suites A&B	Inv	0.00	1,425.98		
	Focus	For Annexe	Inv	0.00	346.50		
					0.00	1,772.48	-1,772.48 Gas & elec cost higher
Letting	Hall hire deposit	Deller 31 May 2019		0.00	0.00		
	deposits Annexe (GH)	Rent deposit 1/4*£15,000		3,750.00	3,750.00		
		Interest to date	0.00	3,750.00	0.00		
	A&B & Annexe	Rent deposit 1/4*£23,507		5,876.75	5,876.75		
		Interest to date	0.00	0.00	0.00		
	Suites A&B (GH)	Rent deposit 14*£17,622		4,405.50	4,405.50		
		Interest to date 31/3/23		1,009.59	11,291.84		
					15,041.84	14,636.31	405.53
Gareth	Manse	Light & heat for March		25.00	0.00		
	Manse	Phone		29.00	0.00		
Other mans	Manse	None		0.00	54.00	0.00	54.00
Cleaner	Church	Waterworth: March paid April		200.00	100.00		
Cleaning	Church	C A Jacques		0.00	0.00		
Electricity	Church	SSE pd to Jan £109.83. Accrue *2 less £500		-280.00	267.41		
Gas	Church	SSE pd £566.75+£639.93-£500-(£67.48*1.05) Apr		636.00	192.54		
					556.00	559.95	-3.95
Electricity	Gable House	SSE pd £735.32 adjusted to 31.12.23 less £500		235.00	248.20		
Electricity	Gable House	SSE pd £473.6+477.2 Jan. +Accr*2 for Feb&Mar		2,852.00	-2,207.87		
Gas	Gable House	SSE pd £853.51-£500+£1073.57-(239.92*1.05)		1,175.00	386.02		
					4,262.00	-1,573.65	5,835.65 Adj to actual
Stat'ry etc	Church	KW £24.69 less part Aurora inv 114765 £13.88 immaterial			0.00	0.00	
Sundry	Taxis	None		0.00	0.00	0.00	
	Coffee etc	Jacques various - none		0.00	0.00	0.00	
Charities	BMS Birthday 14097113	Paid April 15		268.75	I/net	0.00	
	BMS annual balance 14097115	Paid April 15		1,250.00	I/net	0.00	
	Mercy Ships 14097119	Paid April 15		184.88	I/net	0.00	
	Open Doors (ORG0000009668) 14097124	Paid April 15		185.89	I/net	0.00	
	Rennie Grove Peace Hosp 14097130	Paid April 15		387.06	I/net	0.00	
	Salvation Army (pd by KW) 14097135	Paid April 15		21.00	I/net	0.00	
	Sightsavers 14097144	Paid April 15		150.00	I/net	0.00	
	CBA Home Mission annual 14097117	Paid April 16		1,950.00	I/net	0.00	
					4,397.58	0.00	
				25,453.42	17,939.27	12,965.15	
<b>Summary</b>							
		Accruals	10,411.58	Accruals	3,302.96		
		Deposits	15,041.84	Deposits	14,636.31		
			25,453.42		17,939.27		
<b>Debtors - Creditors</b>				<b>Net accr'l</b>	<b>5,013.33</b>	<b>7,197.66</b>	

**(a) Experimental design**

Experimental design

1. Selection of subjects

2. Selection of stimuli

3. Selection of tasks

4. Selection of measures

5. Selection of conditions

6. Selection of procedures

7. Selection of equipment

8. Selection of materials

9. Selection of personnel

10. Selection of location

11. Selection of time

12. Selection of budget

13. Selection of ethics

14. Selection of safety

15. Selection of legal

16. Selection of insurance

17. Selection of contracts

18. Selection of agreements

19. Selection of licenses

20. Selection of permits

21. Selection of approvals

22. Selection of registrations

23. Selection of certifications

24. Selection of qualifications

25. Selection of competencies

26. Selection of skills

27. Selection of knowledge

28. Selection of experience

29. Selection of expertise

30. Selection of reputation

31. Selection of credibility

32. Selection of trustworthiness

33. Selection of reliability

34. Selection of validity

35. Selection of accuracy

36. Selection of precision

37. Selection of consistency

38. Selection of comparability

39. Selection of replicability

40. Selection of generalizability

41. Selection of applicability

42. Selection of transferability

43. Selection of adaptability

44. Selection of flexibility

45. Selection of robustness

46. Selection of resilience

47. Selection of durability

48. Selection of longevity

49. Selection of sustainability

50. Selection of environmental friendliness

51. Selection of social responsibility

52. Selection of ethical considerations

53. Selection of legal compliance

54. Selection of insurance coverage

55. Selection of contract enforcement

56. Selection of agreement fulfillment

57. Selection of license compliance

58. Selection of permit adherence

59. Selection of approval validity

60. Selection of registration accuracy

61. Selection of certification reliability

62. Selection of qualification validity

63. Selection of competency relevance

64. Selection of skill applicability

65. Selection of knowledge currency

66. Selection of experience relevance

67. Selection of expertise depth

68. Selection of reputation strength

69. Selection of credibility enhancement

70. Selection of trustworthiness building

71. Selection of reliability assurance

72. Selection of validity verification

73. Selection of accuracy improvement

74. Selection of precision enhancement

75. Selection of consistency maintenance

76. Selection of comparability standardization

77. Selection of replicability protocolization

78. Selection of generalizability broadening

79. Selection of applicability tailoring

80. Selection of transferability facilitation

81. Selection of adaptability customization

82. Selection of flexibility promotion

83. Selection of robustness strengthening

84. Selection of resilience building

85. Selection of durability enhancement

86. Selection of longevity promotion

87. Selection of sustainability promotion

88. Selection of environmental friendliness promotion

89. Selection of social responsibility promotion

90. Selection of ethical considerations promotion

91. Selection of legal compliance promotion

92. Selection of insurance coverage promotion

93. Selection of contract enforcement promotion

94. Selection of agreement fulfillment promotion

95. Selection of license compliance promotion

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98. Selection of registration accuracy promotion

99. Selection of certification reliability promotion

100. Selection of qualification validity promotion

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Rickmansworth Baptist Church  
Profit And Loss Account  
For the year ended 31 March 2024

RICKMANSWORTH BAPTIST CHURCH  
Statement of Financial Activities for the year ended 31 March 2024

		2024		Post-TB	2024		Totals	Summary	General Fund	
		TB	B/f	Adj	C/f					
Income	A AM Offertory	5,327.56				5,327.56			<b>Income</b>	
	A Envelopes	9,050.50				9,050.50		A	Offertory & Envelopes	33,157
	A Other offering	0.00				0.00				0
	A Standing Order	12,542.39	0.00	0.00		12,542.39	26,920.45	B	Other income	10,623
	B Donation	1,326.39				1,326.39				
	B Gift Aid	4,910.55	0.00	0.00	0.00	4,910.55	6,236.94	C	Interest	13,250
	B Hall Letting	10,534.00	0.00	0.00	0.00	10,534.00				
	B Newsletter	0.00				0.00		D	Rent & insurance Man	0
	B Other	88.50				88.50	10,622.50	E	Less fees	0
	C Interest	11,406.42	0.00	1,843.24	0.00	13,249.66	13,249.66	F	Less other	0
	D Rent Manse	0.00				0.00				0
	G Rent Ebury House	15,300.00	0.00		0.00	15,300.00	15,300.00			
	J Rent A & B	41,129.00				41,129.00		G	Rent & insurance mais	15,300
	J Rent Annexe	15,000.00	0.00	0.00	0.00	15,000.00		H	Less fees	-2,020
	J Rent Bell Tower	0.00	Inc s/c	0.00		0.00		I	Less other	-7,452
	J Service Charge A & B	11,705.98	0.00	752.89	0.00	12,458.87				5,828
	J Service charge Annexe	2,906.50	0.00	208.21	0.00	3,114.71	71,702.58	J	Rent & insurance Gab	71,703
	J Service charge Bell Tower	0.00	0.00		0.00	0.00				0
	Y Legacy	0.00				0.00	0.00	K	Less fees	0
	Z1 BMS Birthday	268.75		0.00		268.75		L	Less other	-14,655
	Z1 BMS general	2,550.00		0.00	0.00	2,550.00				57,048
	Z1 BMS Special	0.00		0.00	0.00	0.00				0
	Z1 Coffee Morning	867.06		0.00	0.00	867.06				119,906
	Z1 Home Mission	3,200.00		0.00	0.00	3,200.00				
	Z1 Mission general	1,170.08		0.00	0.00	1,170.08				
	Z1 Retiring Offering	1,378.29	0.00	0.00	0.00	1,378.29	9,434.18	M	Ministry	33,743
Expenses	H Maisonette Fees	-2,019.60	0.00	0.00	0.00	-2,019.60	-2,019.60	N1	Pension interest	To balance "Net Profit"
	I Maisonette Council Tax	0.00		0.00		0.00		N2	Expenses - General	80
	I Maisonette Other	0.00	0.00		0.00	0.00			- Training	and TB
	I Maisonette Repairs	-5,832.00		0.00		-5,832.00			- Telephone	0
	I Maisonette Service Charge	-1,620.00	Annexe £			-1,620.00	-7,452.00	O	Pulpit supply	310
	K Gable House fees	0.00	A&B £	0.00		0.00	0.00			
	L Gable House Electricity	-6,839.67	0.00		0.00	-6,839.67		P	Manse Expenses	4,681
	L Gable House Gas	-3,315.87	0.00		0.00	-3,315.87		P	Maisonette	
	L Gable House Insurance	-2,133.95	0.00		0.00	-2,133.95		Q	Church upkeep	21,651
	L Gable House rates	0.00				0.00				
	L Gable House Repairs	-2,172.70	0.00	0.00		-2,172.70		R	Printing, postage, stationery, new	729
	L Gable House Water	-192.87				-192.87	-14,655.06			
	M Stipend NIC and Pension	-33,742.72		0.00		-33,742.72	-33,742.72	S	Other Expenses: General	607
	N1 Minister books	-51.83	0.00		0.00	-51.83			Cleaning materials	0
	N1 Minister other expenses	-27.90				-27.90	-79.73	T	Equipment	2,855
	N2 Minister training	0.00				0.00	0.00	U	Youth & Sunday Scho	92
	X Interest on pension scheme	0.00		0.00		0.00	0.00		Outreach	400
	O Pulpit Supply	-310.00				-310.00	-310.00	V	Fees etc	770
	P Manse after letting begun	0.00		0.00		0.00	0.00			
	P Manse Council Tax	-2,564.51		0.00		-2,564.51		W	Organ and piano	0
	P Manse fees	0.00		0.00	0.00	0.00	0.00			
	P Manse gas and electricity	-180.28	0.00		0.00	-180.28		X	Bank charges	60
	P Manse Insurance	-451.88	0.00		0.00	-451.88		Y	Gifts & Library	0
	P Manse Other	0.00		0.00		0.00			Taxis	0
	P Manse Repairs	-653.92	0.00	0.00	0.00	-653.92			House Groups	0
	P Manse Telephone	-295.16		0.00		-295.16			Gable House expense	0
	P Manse water	-535.78				-535.78	-4,681.43		Professional Fees for	0
	Q Church cleaning	-1,909.02	0.00		0.00	-1,909.02				65,978
	Q Church Electricity	-515.29	0.00		0.00	-515.29				
	Q Church Garden	0.00				0.00				
	Q Church Gas	-2,338.31	0.00		0.00	-2,338.31				
	Q Church Insurance	-2,402.97				-2,402.97				
	Q Church Repairs	-14,413.22	0.00	0.00	0.00	-14,413.22				
	Q Church water	-72.42				-72.42	-21,651.23	Z1	Rounding	-4,196
	R Copier expense	0.00	0.00		0.00	0.00		Z2	Payments	9,434
	R Print & advertising	-256.74				-256.74				4,196
	R Stationery	-177.86				-177.86				
	R Website Costs	-294.07				-294.07	-728.67			
	S Sundry	-339.35				-339.35				
	S Sundry - coffee etc	-267.27			0.00	-267.27	-606.62		Surplus (Deficit)	49,732
	S Taxis	0.00			0.00	0.00			Add: Balance brought forward fro	226,168
	T Equipment	-2,854.77				-2,854.77	-2,854.77			
	U Outreach	-399.91				-399.91	-399.91			
	U Sunday school & youth	-92.34				-92.34				
	U Youth expenses	0.00				0.00	-92.34		Balance at the end of the year	275,900
	V Legal fees	0.00		0.00		0.00				
	V Licence fee	-297.30				-297.30				
	V Other professional fees	-275.00				-275.00				
	V Subscriptions	-197.50				-197.50	-769.80			
	W Sundry - piano & keyboard r	0.00				0.00	0.00			
	X Bank charges	-60.00				-60.00	-60.00			
	Z2 Mission	-9,434.18		0.00	0.00	-9,434.18	-9,434.18			
		-11,958.00	-99,538.06	0.00	0.00	-99,538.06	-99,538.06			
			51,123.91	0.00	2,804.34	0.00	53,928.25			
	Transfer	0.00	0.00	0.00	0.00	0.00	0.00			
Net (loss)/profit		51,123.91	0.00	2,804.34	0.00	53,928.25	53,928.25			
		Net profit per ledger >>>		53,928.25		-53,928.25				
						0.00				

Rickmansworth Baptist Church  
Balance Sheet  
As at 31 March 2024

RICKMANSWORTH BAPTIST CHURCH  
Statement of Assets and Liabilities at 31 March 2024

		2024		2024	Totals	Assets	
		TB	B/f	Adj	C/f		
Debtors	H Accrued income	8,627.66	0.00	2,804.34	0.00	A	National Westminster Bank
	H Prepayments	3,992.91	0.00	0.00	3,992.91	B	HSBC Current Account
Bank accounts		12,620.57	0.00	2,804.34	0.00	C	CAF Bank
	D Baptist Union Main	334,284.47			334,284.47	D	Baptist Union Corporation Ltd Ger
	E Baptist Union Restricted	15,865.75			15,865.75	E	Baptist Union Corporation Ltd Res
	E BU Annexe	0.00			0.00	F	Close Brothers Ltd General Depo
	E BU Suites A & B	15,041.84			15,041.84	G	Close Brothers Ltd & BU Restrict
	C Adjustment account	46.77			46.77	H	Rental Deposits & Prepayments
	C CAF	12,907.18		0.00	12,907.18		
	F Close Brothers Main	0.00			0.00		
	G Close Brothers Restricted	0.00			0.00	M	Accrued payments
	A Nat West No. 1	6,204.99			6,204.99		Defined benefit pension liability
Other creditors	A Nat West No. 2	0.00			0.00		
	A Nat West Reserved	0.00			0.00		
		384,351.00	0.00	0.00	0.00		
	M Accruals	-10,411.58		0.00	0.00	N	General Fund
	M Deferred income	0.00		0.00	0.00	O	Gift & Legacy restricted
	M Letting Deposits	-15,041.84		0.00	0.00	P	Gift & Legacy unrestricted
		-25,453.42	0.00	0.00	0.00	Q	Outreach & Ministry Fund
	L Defined benefit pension sch	0.00		0.00	0.00	R	General Reserve
		371,518.15	0.00	2,804.34	0.00		Renovation Fund
							Pension Reserve
Beneficiaries	B/f General account	221,971.50		-5,000.00	216,971.50		
	N Net (loss)/profit	51,123.91	0.00	2,804.34	0.00		
	Q General Reserve	28,441.30		-1,000.00	27,441.30		
	O Gift & Legacy restricted	12,587.93		0.00	12,587.93		
	O Gift & Legacy unrestricted	49,393.51			49,393.51		
	P Outreach & Ministry Fund	-5,000.00		5,000.00	0.00		
	R Renovation	13,000.00		1,000.00	14,000.00		
		371,518.15	0.00	2,804.34	0.00		
	S Pension Reserve	0.00		0.00	0.00		
		371,518.15	0.00	2,804.34	0.00		
Total funds		0.00	0.00	0.00	0.00		
		DR & CR		5,013.33			



Rickmansworth Baptist Church  
Profit And Loss Account  
For the year ended 31 March 2024

		2024	2023	2022
Income	A AM Offertory	5,327.56	2,600.97	2,676.49
	A Envelopes	9,050.50	2,555.00	1,940.16
	A Other offering			
	A Standing Order	12,542.39	8,920.00	10,310.00
	B Donation	1,326.39	0.00	120.00
	B Gift Aid	4,910.55	4,135.23	0.00
	B Hall Letting	10,534.00	1,637.50	8,390.00
	B Newsletter		0.00	15.00
	B Other	88.50		0.00
	C Interest	11,406.42	450.36	1,667.85
	D Rent Manse			0.00
	G Rent Ebury House	15,300.00	14,100.00	14,201.85
	J Rent A & B	41,129.00	41,129.00	41,129.00
	J Rent Annexe	15,000.00	15,000.00	15,000.00
	J Rent Bell Tower			0.00
	J Service Charge A & B	11,705.98	10,158.98	7,780.00
	J Service charge Annexe	2,906.50	1,068.69	1,900.00
	J Service charge Bell Tower			
	Y Legacy			
	Z1 BMS Birthday	268.75	900.00	327.00
	Z1 BMS general	2,550.00	600.00	480.00
	Z1 BMS Special			0.00
	Z1 Coffee Morning	867.06	93.75	771.20
	Z1 Home Mission	3,200.00	1,450.00	1,000.00
	Z1 Mission general	1,170.08	415.53	290.46
	Z1 Retiring Offering	1,378.29	1,103.23	828.18
		150,661.97	106,318.24	108,827.19
Expenses	H Maisonette Fees	-2,019.60	-1,696.20	-2,054.32
	I Maisonette Council Tax	0.00		
	I Maisonette Other		-114.00	
	I Maisonette Repairs	-5,832.00	-418.79	-45.00
	I Maisonette Service Charge	-1,620.00	-1,536.00	-1,536.00
	K Gable House fees	0.00		0.00
	L Gable House Electricity	-6,839.67	-2,684.69	-2,742.14
	L Gable House Gas	-3,315.87	-3,081.93	-1,786.41
	L Gable House Insurance	-2,133.95	-1,962.18	-3,449.29
	L Gable House rates			0.00
	L Gable House Repairs	-2,172.70	-6,082.40	-1,027.43
	L Gable House Water	-192.87	-236.47	-193.17
	M Stipend NIC and Pension	-33,742.72	-29,992.08	-32,606.64
	N1 Minister books	-51.83	-23.63	-6.78
	N1 Minister other expenses	-27.90	-77.53	-59.69
	N2 Minister training		-1,167.00	-1,750.00
	X Interest on pension scheme	0.00	0.00	0.00
	O Pulpit Supply	-310.00	-240.00	-520.00
	P Manse Council Tax	-2,564.51	-2,253.48	-2,169.55
	P Manse fees		-165.00	0.00



	C	CAF	12,907.18	7,543.75	13,552.15
	F	Close Brothers Main			0.00
	G	Close Brothers Restricted			
	A	Nat West No. 1	6,204.99	7,000.95	9,495.98
	A	Nat West No. 2		0.00	0.00
	A	Nat West Reserved		0.00	0.00
			384,351.00	268,040.70	247,226.41
Other creditors	M	Accruals	-10,411.58	-3,352.43	0.00
	M	Deferred income			
	M	Letting Deposits	-15,041.84	-14,365.90	-14,327.58
			-25,453.42	-17,718.33	-14,327.58
	L	Defined benefit pension sch	0.00	-30,556.85	-35,669.92
Net assets			371,518.15	228,463.75	197,228.91
Beneficiaries	B/f	General account	221,971.50	144,835.32	109,216.61
	N	Net profit	51,123.91	28,069.76	28,422.25
	Q	General Reserve	28,441.30	30,941.30	32,596.80
	O	Gift & Legacy restricted	12,587.93	11,770.28	11,721.24
	O	Gift & Legacy unrestricted	49,393.51	39,393.51	39,393.51
	P	Outreach & Ministry Fund	-5,000.00	-2,750.00	4,000.00
	R	Renovation	13,000.00	9,500.00	7,844.50
			371,518.15	261,760.17	233,194.91
	S	Pension Reserve	0.00	-33,296.42	-35,966.00
Total funds			371,518.15	228,463.75	197,228.91

# Draft 2024

AM Offertory	5,327.56	A
BMS Birthday	268.75	Z1
BMS general	2,550.00	Z1
Coffee Morning	867.06	Z1
Donation	1,326.39	B
Envelopes	9,050.50	A
Gift Aid	4,910.55	B
Hall Letting	10,534.00	B
Home Mission	3,200.00	Z1
Interest	11,406.42	C
Mission general	1,170.08	Z1
Other	88.5	B
Rent A & B	41,129.00	J
Rent Annexe	15,000.00	J
Rent Ebury House	15,300.00	J
Retiring Offering	1,378.29	Z1
Service Charge A & B	11,705.98	J
Service charge Annexe	2,906.50	J
Standing Order	12,542.39	A

	150,661.97	
Bank charges	-60.00	X
Church cleaning	-1,909.02	Q
Church Electricity	-515.29	Q
Church Gas	-2,338.31	Q
Church Insurance	-2,402.97	Q
Church Repairs	-14,413.22	Q
Church water	-72.42	Q
Church Telephone & Broadband	0.00	R
Copier expense	0.00	T
Equipment	-2,854.77	L
Gable House Electricity	-6,839.67	K
Gable House fees	0.00	L
Gable House Gas	-3,315.87	L
Gable House Insurance	-2,133.95	L
Gable House Repairs	-2,172.70	L
Gable House Water	-192.87	X
Interest on pension scheme	0.00	V
Licence fee	-297.3	I
Maisonette Council Tax	0.00	I
Maisonette Fees	-2,019.60	I

0.00

Maisonette Other		I
Maisonette Repairs	-5,832.00	I
Maisonette Service Charge	-1,620.00	P
Manse Council Tax	-2,564.51	P
Manse fees		P
Manse gas and electricity	-180.28	P
Manse Insurance	-451.88	P
Manse Other		P
Manse Repairs	-653.82	P
Manse Telephone	-295.16	P
Manse water	-535.78	P
Minister books	-51.83	N1
Minister other expenses	-27.90	N1
Minister training		N2
Mission	-9,434.18	Z2
Other professional fees	-275.00	V
Outreach	-399.91	
Print & advertising	-256.74	R
Pulpit Supply	-310.00	O
Stationery	-177.86	R
Stipend NIC and Pension	-33,742.72	U
Subscriptions	-197.50	V
Sunday school & youth	-92.34	U
Sundry	-339.35	S
Sundry - coffee etc	-267.27	S
Sundry - piano & keyboard repair		W
Website Costs	-294.07	R
Youth expenses		U

-99,538.06	0.00
51,123.91	0.00
0.00	
51,123.91	0.00

Accrued income	8,627.66	H
Prepayments	3,992.91	H
	12,620.57	
Adjustment account	46.77	C
Baptist Union Main	334,284.47	D
Baptist Union Restricted	15,865.75	E
BU Suites A & B	15,041.84	E
CAF	12,907.18	C

Accrued income	
Prepayments	
	0.00

Nat West No. 1                      6,204.99 A

Accruals                                -10,411.58 M

Letting Deposits                    -15,041.84 M

Defined benefit pension sc            0.00 L

358,897.58	0.00
------------	------

0.00

0.00	0.00
------	------

371,518.15	0.00
------------	------

0.00

General account                    221,971.50

Net profit                            51,123.91

General Reserve                    28,441.30

Gift & Legacy restricted            12,587.93

Gift & Legacy unrestricted        49,393.51

Outreach & Ministry Fund        -5,000.00

Pension Reserve                    0.00

Renovation                          13,000.00

371,518.15	0.00
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**2022**

Deficit Payments in year        -3,477.00

Interest recognised in year      1,437.00

-2,040.00

## Rickmansworth Baptist Church

## Post-TB Journals

For the year ended 31 March 2024

	Debit	Credit
<b>Charity donations</b>		
Z1 Mission general	0.00	
P M&G Mission		0.00
P M&G Mission	0.00	
Z2 Mission expense		0.00
Re KW and M Fews donations		
	0.00	0.00

<b>Charity misposted</b>		
Z2 Mission expense	0.00	
Z1 Mission general		0.00
Re Watford Schools		
	0.00	0.00

**B/S transfers**

R Renovation		0.00
Q General Reserve	0.00	
N General Account		0.00
P M&G Mission	0.00	
	0.00	0.00

Prepayments and accruals

Need to consider journals for pension scheme liability and reserve, interest and other changes to liability.

For the year ended 31 March 2024

	Debit	Credit
<b>Allocation of Gift Aid</b>		
B Gift Aid		
Z1 BMS Birthday		0.00
Z1 BMS general		0.00
Z1 Coffee Morning		0.00
Z1 Home Mission		0.00
Z1 Mission general		0.00
Z1 Retiring Offering		0.00
P M&G Mission		0.00
	0.00	0.00

**Gift & Legacy account restriction adjustments**

O Gift & Legacy	0.00	
L Gable House Repairs		0.00
Q Church Repairs	0.00	
	0.00	0.00

O Gift & Legacy	0.00	
Q General Reserve		0.00
R Renovation		0.00
General Account		0.00
	0.00	0.00

**Provision for boiler**

Q General Reserve	0.00	
R Renovation		0.00

Re boiler

O  
P

R

	0.00	0.00
<b>Bank transfers after year end</b>		
General deposit	0.00	
Restricted		0.00
Restricted		0.00
Restricted		0.00
Restricted	0.00	
	0.00	0.00

# Rickmansworth Baptist Church

## Income reconciliations - o/s 3.7.23

For the year ended 31 March 2024

	Bank	TB	Line no.	Diff	Explanations for difference
See TB rough					Gift Aid rec
AM Offertory	0.00	5,327.56	7	-5,327.56	B/f
Envelopes	0.00	9,050.50	8	-9,050.50	Mission
			9	0.00	M&G Missi
Other offering	0.00	12,542.39	10	-12,542.39	
Donation	0.00	1,326.39	11	-1,326.39	C/f
Gift Aid	0.00	4,910.55	12	-4,910.55	Acc b/f
Hall	0.00	10,534.00	13	-10,534.00	Accruals b/f
Newsletter	0.00	0.00	14	0.00	
Other	0.00	88.50	15	-88.50	
Hall hire deposits	0.00			0.00	
Interest	0.00	11,406.42	16	-11,406.42	Accruals b/f
Manse	0.00	0.00	17	0.00	Accruals b/f
Ebury House	0.00	15,300.00	18	-15,300.00	Accruals b/f
Gable House	0.00	70,741.48	19	-70,741.48	See right
	0.00	141,227.79		-141,227.79	
					Charity reconciliation
Charity	0.00	8,567.12		-8,567.12	Gift Aid 608.00
Coffee M	0.00	867.06		-867.06	
	0.00	150,661.97		-150,661.97	
					BMS Birthc 268.75
					BMS genei 2,550.00
					BMS Speci 0.00
					Coffee Morning
					Home Miss 3,200.00
					Mission ge 1,170.08
					Retiring Of 1,378.29
					8,567.12



ences

Reconciliation Other

-5,791.63	Close	0.00
608.00	Nat West	0.00
0.00	Gift & legacy	0.00
-5,183.63	Focus	0.00
4,910.55	Mission Gift Aid	0.00
-273.08	Hall deposit	0.00
	G&L interest	0.00

0.00

Gable House reconciliation

Letting deposit

Accruals b/f 0.00

Accruals c/f 961.10

961.10

Rent A & B

Rent Annexe

Rent Bell Tower

Service Charge A & B

Service charge Annexe

Service charge Bel 0.00

0.00

**Rickmansworth Baptist Church**  
**Memo restricted / unrestricted**

		<u>Massey memo</u>	<u>Restricted</u>	<u>Unrestricted</u>	
3/31/1999	B/fwd		12,914.13		
1999-2000	Payment: Hymn Books & Bibles		-649.06		
2000-1	Receipts		10,200.00		
2001-2	To Renovation Account		-10,000.00		
2003-4	Receipts		500.00		
2004-5	Receipts		3,545.00		
2004-5	To Renovation Account		-14,965.00		
2005-6	Sheila Parsons		54,308.97		
2006-7	To Renovation Account		-5,000.00		
2006-7	To Renovation Account		-50,500.00		
3/1/2008	B/f	354.04	354.04		
3/5/2008	Dorothy Newton		215,000.00		
			5,000.00		
3/3/2008	Manse roof repairs		-9,437.00		
3/31/2008	To Renovation Account		-2,883.67		
			208,033.37		
2008-9	Receipts		1,000.00		
2008-9	Interest received		6,107.06		
2008-9	Repairs to car park		-3,995.00		
2008-9	Transfer to General Fund		-5,038.37		
			206,107.06		
8/30/2009	Bass			5,000.00	
2009-10	Interest received		1,537.22		
2009-10	Repairs to car park		0.00		
2009-10	Transfer to General Fund		0.00		
2009-10	Purchase price of maisonette		-195,000.00		
2009-10	Fees & renovation of maisonette		-7,764.02		
			4,880.26	5,000.00	
2010-11	Interest received		72.20		
2011	Bal from flat Newton legacy		4,952.46	5,000.00	
6/19/2011	Interest		20.56 )		
12/30/2011	Interest		21.15 )	41.71	
9/26/2011	Bridge			28,206.00	
6/27/2012	Interest		26.74 )		
12/31/2012	Interest		139.59 )	166.33	
8/12/2012	J Wright			1,868.51	
6/30/2013	Interest		124.98 )		
1/2/2014	Interest		95.15 )	20.13	
1/10/2014	Adj unrestrict.		-200.00 )		
5/5/2013	D Wood			500.00	
	Bal 31.3.14		5,180.63	35,574.51	
2/17/2015	Massey	89,937.36	89,937.36	0.00	
2/1/2015	Brownsell		0.00	1,000.00	
2014-15	Interest	0.00	35.97	0.00	
	Bal 31.3.15	89,937.36	95,153.96	36,574.51	
Interest	2015-16	0.00	444.25	0.00	
		89,937.36	95,598.21	36,574.51	
Spent	2015-16	-24,263.05	-24,263.05	0.00	
	Bal 31.3.16	65,674.31	71,335.16	36,574.51	#REF!
Interest	2016-17	0.00	432.00	0.00	
Spent	2016-17	-13,965.00	-13,965.00	0.00	
	Bal 31.3.17	51,709.31	57,802.16	36,574.51	#REF!

Interest	2017-18		149.31		
Spent July	2017-18	-7,520.00	-7,520.00		
Adj Aug			0.79		
Spent Aug	2017-18	-5,892.64	-5,892.64		
Adj Aug	2017-18	440.00	440.00		
Spent S-Oct	2017-18	-10,705.00	-10,705.00		
Interest Dec	2017-18		121.00		
Accruals		-2,982.50	-2,982.50		
	Bal 31.3.18	25,049.17	31,413.12	36,574.51	67,987.63
J Edwards	26/06/2018		500.00		
Interest	30/06/2018		150.41		
Bull	03/09/2018	-350.00			
Elkins	17/09/2018	-909.60			
Lardner	05/10/2018	-1,147.00			
Lardner	12/10/2018	-1,000.00			
Elkins	29/10/2018	-7,959.00			
Scaolding	31/10/2018	-1,440.00			
Lardner	31/10/2018	-1,000.00			
Lardner	16/11/2018	-1,000.00			
Lardner	07/12/2018	-2,453.00			
Elkins	12/24/2018	-1,560.00			
Interest	12/31/2018		131.60		
Bull	31/01/2019	-1,782.32	-20,600.92		
Grive	3/31/2019			2,000.00	
Grive tax accru	3/31/2019			500.00	-17,318.91
	Bal 31.3.19	4,448.25	11,594.21	39,074.51	50,668.72
Interest	7/1/2019		63.03		
Interest	1/2/2020		64.00		
Re D Peppiatt	Various			319.00	
					446.03
Running balance 2020		4,448.25	11,721.24	39,393.51	51,114.75
	Incl in col E	Massey	Restricted	Unrestricted	Total
Interest	6/30/2020	Incl in col E	34.32		
Interest	12/31/2020		14.72		49.04
Running balance	2021	4,448.25	11,770.28	39,393.51	51,163.79
Interest	6/30/2021		14.48		
Interest	12/31/2021		16.23		30.71
Running balance	2022	4,448.25	11,800.99	39,393.51	51,194.50
Interest	6/30/2022		59.84		
	9/30/2022		65.41		
	12/31/2022		108.20		
	3/30/2023		125.75		359.20
Donation from Leavesden Road Baptist Church				10,000.00	10,000.00
		4,448.25	0.00	12,160.19	49,393.51
					61,553.70
			Deposit	-15,438.01	
				-3,277.82	Difference as 2021 & 2022

## **RICKMANSWORTH BAPTIST CHURCH**

### **Independent Examiner's Report to the Deacons and Members On Financial Statements for the year ended 31 March 2024**

I report on the Financial Statements of the Church for the year ended 31 March 2024, which are set out on the attached pages.

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

The charity's trustees are responsible for the preparation of the Financial Statements.

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:

- (a) examine the Financial Statements under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from the 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 Financial Statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

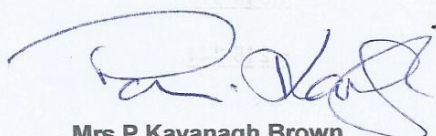
#### **Independent examiner's statement**

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
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare Financial Statements 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 Financial Statements to be reached.



**Mrs P Kavanagh Brown  
CHARTERED ACCOUNTANT**

18 September 2024

**Woolbeding, Sherwood Road, Tideswell, Derbyshire, SK17 8HJ**