



84 Heath Street, London, NW3 1DN

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www.heathstreet.org

Registered charity number: 1178001

Report and Accounts for the year ending 31 December 2020

Minister: Revd Ewan J King

Deacons: Annie Fang
Sarah Harper (from May 2021)
Gaynor Humphreys (Treasurer)
Wilf Merittens (Secretary)

Administrative details

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Independent Examiner

Derek John Baker
51 Meadway
Southgate
London N14 6NJ

Solicitor

Carter Lemon Camerons
10 Aldersgate Street
London EC1A 4HJ

Legal status

Heath Street Baptist Church is a Charitable Incorporated Organisation
(registered on 18 April 2018)
Charity Registration Number 1178001

Church Safeguarding Officer

John-Henry Baker

Public benefit

As a registered charity Heath Street Baptist Church, through its members and its Diaconate, is aware of the Charity Commission's guidance on public benefit, especially in the advancement of religion. Our services of worship are open to all. We see our building as a valuable resource to the local community and it is open on most days of the week. The church premises are used, or hired, by people of all faiths or none and by both secular and Christian organisations and groups. In normal circumstances we provide activities and services directly each week to local children, from babies to young teenagers, and to homeless and vulnerable people. During much of 2020, national and regional lockdowns made it impossible to run these services but, as is detailed in the following report, services (online as necessary) and pastoral care and support were offered throughout the year.

HEATH STREET BAPTIST CHURCH, HAMPSTEAD

Heath Street Baptist Church was established as a congregation in 1861 and its building dates from 1862. Governance arrangements were revised in a Charity Commission Scheme sealed on 25 October 1937 and until April 2018 it was an excepted charity. Since 18 April 2018, the Church has been registered with the Charity Commission as a Charitable Incorporated Organisation. The congregation maintains membership of the Baptist Union of Great Britain and the London Baptist Association.

SECRETARY'S REPORT ON 2020

Heath Street is a friendly church in the heart of Hampstead. We are a small, diverse, worshipping community. All are welcome to attend our services and our regular congregation is often joined by newcomers, visitors to Hampstead, or by those making use of our online services and activities.

In 2020, our services of worship were held when possible on Sunday mornings at 11 a.m. in the church. During COVID-19 lockdowns we replaced physical gathering with various forms of worship hosted online, always followed by coffee using Zoom. The most notable of these forms of worship was our 'Home Companion' series of podcasts, released twice a week through the first national lockdown from March 2020.

The musicians who play traditional and contemporary music at the church continued playing a role in our collective spiritual life, putting recordings forward for use in the Home Companion or other online worship. Our Children's Worker has continued activities for children throughout this year of pandemic.

For the whole of 2020, the Diaconate comprised three Deacons, Annie Fang, Gaynor Humphreys (Treasurer) and Wilf Merttens (Secretary) and meetings were chaired by our Minister, Ewan King.

John-Henry Baker continued in the part-time post of Music Outreach Coordinator. He produced and introduced the majority of the Home Companion series and its Wednesday edition, 'Wednesday Night Prayer Meeting'.

Wilf Merttens continued to run our children's Sunday Club where possible. He also produced a storytelling series on King David, 'David: The Story of the Shepherd King', which was released online during the first national lockdown.

Heath Street has continued to support and help resettle two families of refugees who are members of our church.

This year we welcomed Fiona Ranford, Nathalia Bell and Bezawit Geberegiabher into membership (although Bezawit is still awaiting being admitted during a communion service due to interruptions brought by the pandemic).

Easter was celebrated during the first lockdown, and our collective worship included the production of a Passion Reading, co-ordinated by Ewan. In a similar way, an original Christmas radio play was devised and recorded by the children and produced by children's worker Wilf Merttens.

The Home Companion included a series of meditations on the book of Acts of the Apostles, inspired and guided by the work of theologian W. J. Jennings. His work on Acts, along with his thinking on geography and race, as well as the sermon given by Reverend Al Sharpton at the funeral of George Floyd (held at the Fountain of Praise Church, Houston, Texas), guided our meditations through a period where many in our society were considering injustice and racial difference.

In Advent we celebrated a compline every evening over Zoom, using a booklet produced for the purpose by Ewan and printed on the church risograph by John-Henry. These were sent out, along with Advent

candles, to those who wanted to participate. The service was well attended and proved a very good way of allowing us to gather despite obstacles provided by geography and vulnerability to COVID. The congregation was able to meet in the sanctuary for midnight mass on Christmas Eve and a Christmas morning service.

The congregation was thankful to God that no members of the church or regular attenders at worship lost their lives in the first waves of the COVID-19 pandemic. Nevertheless, a heavy toll was taken on the church and its ministry. The pandemic brought an end to regular jobs for some members of the congregation, while those who were self-employed saw their opportunities for employment vanish. Many experienced short bouts of quite serious illness, others had to shelter, and all had to live with the isolation and unsettlement of the pandemic. The congregation was united in prayer for these troubles, and in grief for the massive loss of life, health and livelihood in the wider national and international community.

TREASURER'S REPORT ON THE 2020 ACCOUNTS

On the following pages are the income and expenditure accounts and balance sheet for the Church for the financial year 2019. The following brief notes may assist in clarifying these.

Before the year started we had many months of anxiety when the School which had leased one of our buildings had gone into administration owing a considerable (and irrecoverable) sum to the church. By the end of 2019 we were reassured that Dukes Education had taken on the building and was committed to a long-term relationship with Heath Street and opening a new Heathside School. This has returned our day-to-day financial situation to viability. A very generous one-off donation of over £85,000 from the School recognised the tough period we had experienced.

The Deacons and congregation are once again able to start planning improvements to the church building – better maintenance, and a fresh start on making the building more accessible. In the accounts this can be seen in our reserves policy where we are allocating funding for a quinquennial plan for all aspects of caring for the fabric, and to establish priorities for improvement.

Our financial planning for 2020 was upset by the pandemic. During the periods of closure, most expenditure continued apart from some diminution in the cost of gas and electricity, while we failed to gain a much greater anticipated income from lettings. We must thank most sincerely Pastor Minh Song and friends in the Korean congregation which has been worshipping at Heath Street in recent years. All through the year, when for the majority of weeks they were not able to use the building, they continued to pay their usual fee for room hire.

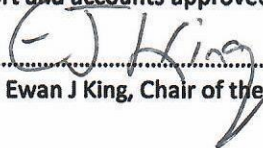
We did not have the opportunity to pass round the plate for weekly offerings at services for a lot of the year. Some current and former members of the congregation made generous donations via our bank account during the period, and through standing orders our regular supporters maintained or increased their giving. Some new regulars also joined their ranks. Overall, therefore, the period of crisis has meant a net loss but not one which threatens the solvency of the charity.

Our Heath Street Refugee Support Fund, which has some generous donors, has allowed us to offer practical help to two families settling into new lives in London.

The Deacons offer their thanks to Derek Baker for his thorough work as our Independent Examiner of the accounts, which he does on a voluntary basis. See his statement on the last pages of this Report.

Reserves policy: restricted and designated funds are set out at the end of the following accounts. In addition, a general reserve of some nine months running costs has been accepted as prudent by the Deacons.

Report and accounts approved by Trustees and signed on their behalf by


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Revd Ewan J King, Chair of the Diaconate, 11 July 2021

| GENERAL CHURCH FUND | 2020 | 2019 |
|---|----------------|----------------|
| RECEIPTS | £ | £ |
| Weekly offerings and standing orders | 9,499 | 11,495 |
| Use of Church rooms | 28,301 | 27,145 |
| Scammell Fund (Note 1) | 200 | 247 |
| J Harvey Memorial Fund | 9 | 12 |
| COIF Charity Deposit Fund interest | 289 | 670 |
| Refund on power bill | 0 | 487 |
| insurance refunds | 3,483 | 0 |
| Donations (Note 2) | 85,860 | 1,260 |
| Total ordinary receipts | 127,640 | 41,317 |
| Payments | | |
| Minister's stipend and on-costs | 27,798 | 27,934 |
| Manse running costs | 4,345 | 4,144 |
| Relief ministers' expenses | 482 | 579 |
| Music ministry | 14,440 | 13,547 |
| Children's ministry | 9,422 | 4,415 |
| Sunday music | 3,845 | 5,366 |
| Church running costs (heat, light, cleaning, etc) | 14,598 | 16,247 |
| Church communications (tel., IT, publicity, etc) | 4,405 | 4,621 |
| Church subscriptions & donations | 803 | 790 |
| Church events | 3,593 | 3,523 |
| Miscellaneous items | 577 | 2,201 |
| Governance | 290 | 472 |
| Refunded donation | 100 | 0 |
| Bank charges | 60 | 60 |
| Total ordinary general payments | 84,759 | 83,900 |
| Net at 31 December | 42,881 | -42,583 |

Note 1 Scammell Ministerial Endowment is held in trust by the London Baptist Property Board. At 31 December 2020, its value was £4,096.26. its income is given to Heath Street for Minister's expenses, especially for study.

Note 2 A donation of £84,375 was received from Heathside School, in recognition of the severe losses experienced by the Church when the previous school, Heathside Preparatory, went into administration. The Minister and Deacons were very appreciative of this generous gesture by Dukes Education.

PROPERTY FUND

| | 2020 | 2019 |
|--|----------------|---------------|
| | £ | £ |
| Receipts | | |
| Rent income | 127,794 | 89,018 |
| COIF Charity Deposit Fund interest | 2,168 | 2,624 |
| London Baptist Property Board interest | 113 | 267 |
| Refund of School insurance premium | 2,699 | 0 |
| Total receipts | 132,774 | 91,909 |
| Payments | | |
| Repairs to Church | 9,126 | 8,248 |
| New piano | 0 | 1,205 |
| Repairs to school building | 930 | 6,097 |
| Manse repairs | 5,022 | 1,748 |
| Insurance (Church, manse and school) | 7,530 | 7,257 |
| Legal and professional fees (Note 3) | 11,713 | 3,654 |
| Total payments | 34,321 | 28,209 |
| Net at 31 December | 98,453 | 63,700 |

Note 3 £10,000 of this figure was paid to a surveyor who worked hard on our behalf to negotiate the rent increase due on the school building and a future formula for five-yearly increases

SPECIAL FUNDS & COLLECTIONS 2020

| | b/f | Income £ | Expenditure £ | Balance £ |
|--|------------|---------------|------------------|--------------|
| Heath Street Refugee Support (Note 4) | | | | |
| Raising funds to support local families | -84 | 10,622 | 5,379 | 5,159 |
| Contact Club | | | | |
| Funds held (Note 5) | 444 | 320 | 0 | 764 |
| Coffee mornings | | | | |
| Raising funds for Camden AgeUK | 43 | 0 | 43 | 0 |
| Panzi Hospital, DRC | | | | |
| Raising funds to support this work | 50 | 0 | 0 | 50 |
| Grand total | 453 | 10,942 | 5,422 | 5,973 |

Note 4 This Fund was established to support refugee families known to the Church. Donations have been made by members of the congregation and other friends of the Church.

Note 5 Funds held for this project which offers food and friendship for homeless and vulnerable people. Volunteers from this Church, St Mary's RC church, and others have run this service for decades every Sunday at Heath Street Baptist Church. From the start of COVID-19 restrictions in 2020, until the end of the year, with enormous regret this was suspended until it proves safe to restart without health risk to service users or volunteers.

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

| ASSETS | 2020 | 2019 |
|---|----------------|----------------|
| | £ | £ |
| Bank balance at year end | 10,220 | 20,479 |
| Short term deposits | | |
| London Baptist Property Board | 39,873 | 39,760 |
| COIF Charities Deposit Fund Income Fund | 146,500 | 106,500 |
| COIF Charities Deposit Fund Property Fund | 255,500 | 138,500 |
| Investments | | |
| COIF Charities Investment Fund Income Units (James Harvey Memorial Fund) | 438 | 412 |
| COIF Charities Investment Fund Income Units (property account) Note 6 | 63,040 | 59,250 |
| TOTAL | 515,571 | 364,901 |

REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS

| | | |
|----------------------------|----------------|----------------|
| General account | 73,866 | 30,985 |
| Property account | 435,794 | 333,052 |
| James Harvey Memorial Fund | 438 | 412 |
| Special account | 5,973 | 453 |
| Rounding adjustment | | -1 |
| | 515,571 | 364,901 |

Note 6 There was an increase in capital value of £3,789.45 on this Fund in the course of the year, as advised by CCLA, and this is reflected above in the Property account.

RESTRICTED FUNDS

Within the balances above the following are held as restricted funds

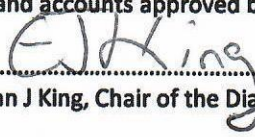
| | 1 Jan 2020 | 31 Dec 2020 | Where held |
|------------------------|-------------------|--------------------|-----------------------------|
| | £ | £ | |
| 1 Lift and Access Fund | 60,000 | 60,000 | Property Fund |
| 2 Organ Fund | 1,710 | 1,710 | General Fund |
| 3 Contact Club | 444 | 764 | Special Funds & Collections |
| 4 Refugee Support Fund | -84 | 5,159 | Special Funds & Collections |
| 5 Special collections | 93 | 50 | Special Funds & Collections |
| TOTAL | 62,163 | 67,683 | |

DESIGNATED FUNDS

Within the balances above the following are held as designated funds

| | 1 Jan 2020 | 31 Dec 2020 | Where held |
|---|-------------------|--------------------|-------------------|
| | £ | £ | |
| 1 Cyclical maintenance, Church | 50,000 | 75,000 | Property Fund |
| 2 Cyclical maintenance, School | 12,500 | 15,000 | Property Fund |
| 3 Cyclical maintenance, Manse | 7,500 | 10,000 | Property Fund |
| 4 Extraordinary Repair Fund (all buildings) | 75,000 | 100,000 | Property Fund |
| 5 Lift and Access Fund | 50,000 | 50,000 | Property Fund |
| 6 Provision for Manse loan repayment | 0 | 100,000 | Property Fund |
| TOTAL | 195,000 | 350,000 | |

Report and accounts approved by Trustees and signed on their behalf by



 Rev Ewan J King, Chair of the Diaconate, 11 July 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Heath Street Baptist Church

On accounts for the year
ended

31 December 2020

Charity no
(if any)

1178001

Set out on pages

5-7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

Responsibilities and basis
of report

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

I report in respect of my examination of the Trust'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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

21/5/2021

Name:

Derek John Baker

Relevant professional
qualification(s) or body (if
any):

F. C. A. (retired)

Address:

51 Meadway, Southgate, London N14 6NJ