

**Report of the Trustees and**  
**Financial Statements**  
**for the year ended 31 December 2022**  
**for**  
**Brownhill Road Baptist Church**

## Brownhill Road Baptist Church

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**Legal and Administrative Information**

**Registered Charity Address**

292 Brownhill Road  
Catford  
London  
SE6 1AU

**Registered Charity Number**

1185320

**Charity Trustees**

Revd Armend Qehaja (Chair)  
Peter Blundell  
Andrew Grimwade (Treasurer)  
Hui Min Langridge (from 1 January 2023)  
Herma Lewis  
Claudette McClue (to 31 December 2022)  
Sena Olabisi (from 1 January 2023)  
Noel Pinnock  
Emelda Small (from 1 January 2023)

**Custodian Trustee (Property)**

London Baptist Property Board Limited  
Unit C2, 15 Dock Street  
London  
E1 8JN

**Bankers**

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

**Independent Examiner**

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey  
GU1 4QU

**Report of the Trustees**  
**for the year ended 31 December 2022**

The Trustees present their report with the financial statements for the year ended 31 December 2022

**Reference & Administration**

All general information relating to Brownhill Road Baptist Church can be found on page 1.

**Financial Review**

The results for the year are as set out in the annexed Receipts and Payments Account.

**Structure, Governance, & Management**

-The charity is controlled by the Trustees. The present Charitable Incorporated Organisation (CIO) was registered by The Charity Commission in September 2019, with Charity number 1185320. The assets, liabilities and activities of the Church were transferred from the former unincorporated charity with effect from 26 June 2020.

-The Trustees consider that there are sufficient reserves to maintain our regular activities. Refurbishment work is being funded from reserves, together with a loan facility from the custodian trustee. Potential risks have been considered and taken into account in planning for the future.

- Trustees serve for a term of not more than three years (and may be re-elected) and are given training on appointment.

**Objectives & Activities**

The aims of the charity are summed up in the church's mission statement: to practise and promote the worship of God, to be a loving Christian community and to spread the Christian gospel in the locality and, through our support of others, the wider world. All our activities follow from these three aims.

**Achievements & Performance**

During the year the church received regular income sufficient to maintain its ministry and activities in the community, and to fulfil our responsibilities for the upkeep of our premises. We also received further donations towards improving our buildings. Refurbishment works to the interior of our main building were completed early in 2022; we used it for services from May, and in the following months upgraded our audio-visual equipment. Two baptismal services in July and September, the latter followed by a shared meal, were a wonderful way to celebrate the gift of our new flexible space.

In October we held a coffee morning, raising £590 for Macmillan's Cancer Support; then from early November introduced a new project to support our local community by providing a warm welcome space every other Friday, with activities, support, advice and light refreshments. In February another charity coffee morning raised £300 for London's Air Ambulance, and this was followed by a Quiz night, well attended by the community.

Friends from other churches visited for a musical evening, celebrating the voluntary restoration of the church organ.

Activities with children have resumed on Sundays and the Monday club night. Regular evening meetings

for adults have continued on Zoom, which has increased attendance, especially in winter months.

Growing Patch, the nursery that uses one of our halls, has been able to maintain its work throughout the year.

We contributed to a variety of outside causes (listed in note 7 to the financial statements).

**Plans for Future**

In the future the church plans to continue, under God's guidance, to seek to further its aims, especially the spiritual and numerical growth of our Christian community. We are looking forward to building on what we have begun in our refurbished building in 2022, with charity and social events. We will use our fortnightly Friendship space to continue to welcome and support our local community, and are exploring other ways of doing so.

We also aim over time to complete the refurbishment of the interior of our buildings and its external access; a loan facility has been agreed with our custodian trustee, London Baptist Property Board, which will be used as needed along with our own resources.

**Report of the Trustees (continued)**


**Statement of Trustees' Responsibilities for the year ended 31 December 2022**

Charity law requires the Trustees to prepare in respect of each accounting period of the charity a statement of accounts complying with such requirements as to its form and content as may be prescribed by regulations made by the Secretary of State. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**On Behalf of the Managing Trustees:**



Andrew Grimwade  
Trustee

Dated: May 10, 2023

**Independent Examiners Report to the Trustees of**  
**Brownhill Road Baptist Church**

I report to the trustees on my examination of the accounts of Brownhill Road Baptist Church (the Charity) for the year ended 31 December 2022, which are set out on pages five to nine.

**Responsibilities and basis of report**

As the charity trustees of the Charity 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 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.

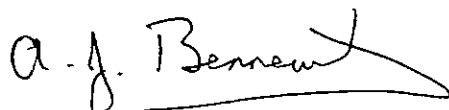
**Independent examiner's statement**

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:

- \* accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- \* the accounts do not accord with those records; or
- \* the accounts do 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.

AJ Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey  
GU1 4QU



Date: 1 June 2023

**Receipts and Payments Account  
for the year ended 31 December 2022**

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021
	<u>Notes</u>					
<b>Receipts</b>						
Voluntary resources:						
Gift Aid receipts		51,433	-	12,415	63,848	55,131
Small donations		6,408	5	1,075	7,488	8,513
Other donations and sundry receipts		2,935	30	4,275	7,240	20,122
Legacies		452	-	-	452	500
Tax refunds		14,811	15	1,284	16,109	17,249
Giving specified for other causes	7	-	-	9,831	9,831	8,473
		<u>76,039</u>	<u>50</u>	<u>28,880</u>	<u>104,968</u>	<u>109,988</u>
Activities for generating funds:						
Licences/donations for use of church premises		10,021	-	-	10,021	9,120
Rents from letting church property		-	25,080	-	25,080	26,930
		<u>10,021</u>	<u>25,080</u>	<u>-</u>	<u>35,101</u>	<u>36,050</u>
Investment income:						
Deposit interest		894	-	-	894	170
		<u>894</u>	<u>-</u>	<u>-</u>	<u>894</u>	<u>170</u>
Total receipts		<u>86,953</u>	<u>25,130</u>	<u>28,880</u>	<u>140,963</u>	<u>146,208</u>
<b>Payments</b>						
Donations for other causes	7	1,581	-	9,831	11,412	10,470
Other grants		1,390	-	200	1,590	1,492
Ministry		34,483	-	1,894	36,377	35,477
Upkeep of church premises and contents		51,939	9,326	21,150	82,415	240,363
Maintenance of church properties		-	5,905	-	5,905	7,373
General church expenses	8	3,607	-	-	3,607	4,539
		<u>93,000</u>	<u>15,231</u>	<u>33,075</u>	<u>141,306</u>	<u>299,714</u>
Total payments		<u>93,000</u>	<u>15,231</u>	<u>33,075</u>	<u>141,306</u>	<u>299,714</u>
<b>Net receipts/(payments)</b>		(6,047)	9,899	(4,195)	(343)	(153,506)
<b>Transfers between funds</b>		(20,000)	17,102	2,898	-	-
<b>Balances brought forward</b>		81,883	37,074	5,778	124,735	278,241
<b>Balances carried forward</b>	2	<u>£ 55,836</u>	<u>£ 64,075</u>	<u>£4,481</u>	<u>£ 124,392</u>	<u>£ 124,735</u>

**Statement of Assets and Liabilities**  
**as at 31 December 2022**

	Unrestricted Funds £	Restricted Funds £	Total 31-Dec-22 £	Total 31-Dec-21 £
<b>Monetary assets:</b>				
London Baptist Property Board deposits	54,217	-	54,217	53,507
CAF Bank accounts	49,827	9,676	59,503	75,189
	104,044	9,676	113,720	128,696
<b>Other assets</b>				
Tax reclaim due from HMRC	16,109	-	16,109	-
Stock of Traidcraft products, and cash takings	-	-	-	39
<b>Liabilities</b>				
Specified donations to be paid away	-	5,144	5,144	3,707
Held for Thursday Afternoon Fellowship	293	-	293	293
<b>Net assets</b>	<u>£119,860</u>	<u>£4,532</u>	<u>£124,392</u>	<u>£124,735</u>
<b>Funds:</b>				
Unrestricted funds			55,836	81,883
Designated funds			64,075	37,074
Restricted funds			4,481	5,778
			<u>£124,392</u>	<u>£124,735</u>

Approved by the Managing Trustees on 10 May 2023  
and signed on their behalf by:



Andrew Grimwade  
Treasurer



**Notes forming part of the Financial Statements**  
**for the year ended 31 December 2022**

**1 Accounting policies**

**Accounting convention**

The financial statements of the charity have been prepared in accordance with the Charities Act 2011. The accounts have been prepared under the historical cost convention using the Receipts and Payments basis applicable to small charities.

**Income and expenditure recognition**

Voluntary income is received in cash by way of donations and is included when received. Reclaimed Tax is included once the claim has been submitted to HM Revenue & Customs. Items of expenditure are included when paid.

**Funds**

**Restricted funds:** represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trust or bequest, and b) donations received or requested for a specific purpose. The funds may only be spent on the specific purpose for which they were given, and balances unspent each year must be carried forward.

**Unrestricted funds:** are general funds which can be used for the ordinary purposes of the church.

**Designated funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

**Fixed assets**

The church building and other trust properties are vested in the London Baptist Property Board, and form no part of the assets of the church charity. Moveable church contents have value only in the context of church life and are not valued. Expenditure incurred on the church premises, the manse and their contents is written off when incurred.

**Value Added Tax**

The charity is not registered for VAT and all costs are inclusive of VAT.

**2 Funds**

	Balance brought forward £	Receipts £	Payments £	Transfers £	Balance carried forward £
<b>Unrestricted funds</b>					
General account	32,251	84,801	61,396	(20,000)	35,656
Legacy account	49,632	2,152	31,604	-	20,180
<b>Total</b>	<b>81,883</b>	<b>86,953</b>	<b>93,000</b>	<b>(20,000)</b>	<b>55,836</b>
<b>Designated funds</b>					
Benevolent	2,450	20	-	-	2,470
Fabric	34,624	25,110	15,231	17,102	61,605
<b>Total</b>	<b>37,074</b>	<b>25,130</b>	<b>15,231</b>	<b>17,102</b>	<b>64,075</b>
<b>Restricted funds</b>					
Building upgrade	-	18,251	21,149	2,898	-
Garden project	2,330	442	-	-	2,772
Giving specified for other causes	-	9,831	9,831	-	-
Pastorate	2,869	355	1,894	-	1,330
Students	471	-	200	-	271
Sunday School	108	-	-	-	108
<b>Total</b>	<b>5,778</b>	<b>28,879</b>	<b>33,074</b>	<b>2,898</b>	<b>4,481</b>
<b>Total funds</b>	<b>£ 124,735</b>	<b>£140,962</b>	<b>£ 141,305</b>	<b>£ -</b>	<b>£ 124,392</b>

**Designated funds:** the Benevolent fund represents money available for the needs of individuals at the minister's discretion.

The Fabric fund represents money set aside for maintenance of the church buildings and other properties.

**Restricted funds:** the Building upgrade fund holds specific donations for planned work to improve the church buildings, which commenced in 2020 and continues. Certain specific costs have been covered from legacies, and a transfer from Fabric fund has eliminated the outstanding deficit at the reporting date.

The Garden project has developed the church frontage as a community garden, part funded by local community funds. It will be used to renew the garden after building works are complete.

The Pastorate fund is a gift set aside for special pastorate costs, now being used for Revd Armend Qehaja's continuing ministerial development. The Students fund represents gifts to help our young people with their studies.

The Sunday School fund represents funds formerly administered by a Sunday School committee and now being used for children's work.

**3 Buildings used by the charity**

As stated in note 1, legal ownership of the church buildings and other properties rests with the London Baptist Property Board Limited as custodian trustee. The charity is responsible for insurance and maintenance, and the properties are insured with Congregational & General Insurance plc. The church buildings and contents are insured for £7,318,000. The two houses at 65 Callander Road SE6 and 44 Broadfield Road SE6, which are respectively used as a manse and tenanted as trust property, are insured for £341,000 and £383,000.

**4 Trustees' expenses and remuneration**

No expense payments were made to trustees for their services during the year, nor was any remuneration paid to any of the trustees. A stipend was paid to Revd Armend Qehaja in respect of his role as a Baptist minister. Four trustees or their related parties were reimbursed for amounts paid on behalf of the Church.

**5 Related parties**

The charity is controlled by the trustees.

**6 Pensions**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Minister is a member of the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover

**6 Pensions (continued)**

Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This policy has been insured by the Baptist Union of Great Britain with Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension in respect of each year of Pensionable Service. The Scheme was closed to future accrual of defined benefits on 31 December 2011. It makes pension payments to a retired minister of the Church and to the widow of a former minister.

A formal valuation of the DB Plan was performed on 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £300 million, whilst the level of assets needed to pay benefits was £318m, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

Under the Schedule of Contributions, the Church was making a monthly payment in respect of the DB scheme deficit, which increased annually in line with Minimum Pensionable Income. These payments were reduced to £1 per month from August 2022 following action by the Scheme Trustees to reduce liabilities. A new formal valuation of the Scheme is taking place as at 31 December 2022.

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the Scheme. Accordingly, due to the nature of the Scheme, the charge included in ministry costs for the period represents the employer contributions payable; the total pension cost for the Church in 2022 was £5,444 (2021: £6,873).

**7 Donations for other causes (raised and donated)**

	Specified £	From funds £	Total 2022 £	Total 2021 £
BMS World Mission	3,424	66	3,490	3,375
Home Mission	1,991	740	2,731	2,731
Spurgeon's College	175	275	450	400
Tearfund	1,180	-	1,180	1,154
London City Mission	-	400	400	400
St Christopher's Hospice	323	-	323	-
Burma Compassion	950	-	950	1,071
Kosova support	723	-	723	622
Refuge (Lewisham)	238	-	238	455
Evangelical Alliance	-	100	100	100
Lewisham Foodbank	229	-	229	127
Harambee (Kenya)	273	-	273	-
Holiness Church (Jamaica)	326	-	326	-
Royal British Legion	-	-	-	35
	<u>£ 9,831</u>	<u>£ 1,581</u>	<u>£ 11,412</u>	<u>£ 10,470</u>

**8 General church expenses**

	2022 £	2021 £
Teaching materials	-	120
Printing, postage and stationery	89	37
Telephone and internet	1,321	1,350
Worship resources & music	441	473
Equipment	-	948
Publicity and website	244	185
Banking, accountancy and Independent examination fee	1,068	1,077
Subscriptions	269	266
Events and refreshments	175	83
	<u>£ 3,607</u>	<u>£ 4,539</u>