

UPNEY BAPTIST CHURCH

30 November 2022

Report and Annual Accounts

Charitable Incorporated Organisation

Charity Commission Registered Number: 1197596

Tandem Accounting Limited
Chartered Accountants
17 Heathville Road
London N19 3AL

UPNEY BAPTIST CHURCH

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UPNEY BAPTIST CHURCH

Legal & Administrative Information For the year ended 30 November 2022

Charity Name	Upney Baptist Church.												
Charity Registration	The church previously had excepted registration status. A Charitable Incorporated Organisation (CIO) in the church name was registered on 20 th January 2022 (registration number 1197596) and the assets of the church (excluding property) were transferred to the CIO on 30 th November 2022.												
Governing Document	CIO Association Model document dated 20 January 2022. The church is governed by its own constitution and rules as approved at the church members' meeting. The revised (and extended) rules of government were approved at the members' meeting held on 23 rd November 2021.												
Objective	(1) the advancement of the Christian faith as a baptist church and in accordance with the basis of faith primarily but not exclusively within Barking and the surrounding neighbourhood; and (2) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the basis of faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.												
Affiliation	The Church is a member of the Fellowship of Independent Evangelical Churches.												
Principal Address	9-11 Cavendish Gardens Barking IG11 9DR.												
Trustees	<p>The Trustees who served during the period or who were serving at the date of this report were:</p> <table><tbody><tr><td>Jonny Dowds</td><td>Pastor</td></tr><tr><td>Keith Ferdinando</td><td>Assistant Pastor 1st January 2019 to 30th September 2021. Elder from 1st October 2021. (Resigned 22nd February 2022).</td></tr><tr><td>David Rayner</td><td>Elder (Resigned 7th February 2022)</td></tr><tr><td>John Crawley</td><td>Elder (Resigned 31 December 2022)</td></tr><tr><td>Josh Turner</td><td>Elected Trustee (appointed 22nd February 2022)</td></tr><tr><td>Mary Parish</td><td>Elected Trustee (appointed 22nd February 2022)</td></tr></tbody></table>	Jonny Dowds	Pastor	Keith Ferdinando	Assistant Pastor 1 st January 2019 to 30 th September 2021. Elder from 1st October 2021. (Resigned 22 nd February 2022).	David Rayner	Elder (Resigned 7 th February 2022)	John Crawley	Elder (Resigned 31 December 2022)	Josh Turner	Elected Trustee (appointed 22 nd February 2022)	Mary Parish	Elected Trustee (appointed 22 nd February 2022)
Jonny Dowds	Pastor												
Keith Ferdinando	Assistant Pastor 1 st January 2019 to 30 th September 2021. Elder from 1st October 2021. (Resigned 22 nd February 2022).												
David Rayner	Elder (Resigned 7 th February 2022)												
John Crawley	Elder (Resigned 31 December 2022)												
Josh Turner	Elected Trustee (appointed 22 nd February 2022)												
Mary Parish	Elected Trustee (appointed 22 nd February 2022)												
Key Management Personnel	Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity are the Trustees.												
Bankers	Lloyds Bank Plc 11 Station Parade Barking IG11 8ED												
Independent Examiner	John Helm ACA Tandem Accounting 17 Heathville Road London N19 3AL												

UPNEY BAPTIST CHURCH

Report of the Trustees For the year ended 30 November 2022

The Trustees submit their report and annual accounts of Upney Baptist Church ("the Church") for the year ended 30 November 2022. The legal and administrative information set out earlier in this document forms part of this report.

The new Charitable Incorporated Organisation (CIO)

As noted in the Legal & Administrative Information above, following the registration of the new Charitable Incorporated Organisation (CIO) in January 2022, the transfer of assets from the previous unincorporated charity to the CIO took place on 30th November 2022. No change was made with regard to the church building or the manse and the custodian trustee remains the London Baptist Property Board. The governance arrangements remain the same with the CIO having adopted the same board of trustees of the unincorporated charity.

Accordingly the report and annual accounts have been drawn up on a continuation basis, with these accounts combining the results of both the unincorporated charity and CIO, though under the name of the CIO and its new constitution. The trustees believe that this is the clearest and fairest way of presenting the results and financial position of the church as a whole.

I. Structure, Governance & Management

I.1 The Trustees

The Trustees of the Church are the persons appointed as elders, or elected by the members (if there are insufficient elders) in accordance with the Church Constitution and are responsible for the day to day management of the Church's business in accordance with the Church's objects. One of the Trustees (the Pastor) received remuneration.

The induction process for any newly appointed Trustee comprises an initial meeting with the trustees and receipt of copies of the Church Constitution.

I.2 Church Members

Church members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church members meet at least 3 times per annum for business meetings and to receive reports from the Trustees.

Requirements for Church membership are:

1. profession of repentance towards God and faith in our Lord Jesus Christ;
2. baptism;
3. evidence of God's grace in a consistent Christian life;
4. regular attendance at the Sunday service and midweek prayer meeting;
5. a desire to participate further in the privileges, obligations and fellowship of the church;
6. acceptance of the Rules of Government of the church.

I.3 Risk Management

The Church's primary concern and objective is the glory of God. Whilst it is the Church's policy to trust wholly in the Lord that He will work out His purpose to this end, the Church also acknowledges that it has a responsibility, both as individual members and as a body of members, for the proper management of the Church in accordance with applicable laws and accepted good practice and for ensuring that the risks faced by the Church in achieving its primary aim are addressed as best as possible. The trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the church, it has established effective systems and procedures to mitigate those risks.

2. Activities & Strategies

The Church is committed to maintaining a Gospel witness in the Barking area of East London.

The Trustees have given due regard to the Charity Commission's guidance on public benefit. The Trustees believe that the Church provides benefit to the public by:

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Report of the Trustees For the year ended 30 November 2022

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- providing resources and facilities for public worship, pastoral care and spiritual, moral and educational development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
 - promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

At the start of the period the Church continued to carry out the following activities, in order to promote the Gospel in the local neighbourhood and fulfil its main objects. Activities were held in person as restrictions were eased.

- Sunday morning worship service.
- Adult Sunday school.
- Prayer meetings and home Bible studies.
- Sunday school classes for 4-14 year olds
- Young people's group for 4-10 year olds once a week
- Young people's group for 11-17 year olds once a week
- Holiday Bible Club and Youth Events in the school summer holiday.
- "Messy Church" for children and families
- Christmas and Easter outreach services.
- Evangelistic events.
- "Women's Own" group on Wednesday afternoons during term time.
- Supporting other local evangelical churches.

3. Achievements and Performance

As the year started Upney Baptist Church continued in its work of sharing the gospel in the local community. After the last of the restrictions imposed for the Coronavirus crisis were removed, we were able to return to regular meetings throughout the year.

Sunday morning worship continued to be held in person as well as being live streamed on YouTube for the benefit of those unable to attend in person. It is also available for viewing by people outside of the church.

The successful change from Sunday evening worship to a morning Adult Sunday School prior to the main service continued. This new start time enabled an extended communion service to be held monthly, prior to the main worship service.

A new venture called "Teaching Teachers" was started. A monthly meeting led by the Pastor, the purpose is not just to train those who lead Bible study but is also another opportunity to gain a greater understanding of the Word of God.

On Tuesday evenings the church gathered for the prayer meeting when committed members of the church came together to pray for the activities of the church, connected missionaries and organisations and the community at large. On alternate Tuesday evenings there was a "home fellowship group" for bible study and a time of prayer

On Wednesday afternoons Women's Own continued in its new monthly format. This group of older ladies met each month to hear a speaker bring a gospel message and to support one another and enjoy fellowship. Our membership has stabilised at around 15, after dropping during the pandemic, and we are encouraged by the presence of ladies whose only contact with the church is through this group. We also resumed our social afternoon in August.

Following on from the decision to pause our weekly children's work and build on the success of the Children's Holiday Club held in the summer holidays we held a successful trial of "Messy Church" aimed at attracting families into the church on a Saturday morning. The first session in October 2022 saw around 24 children attend who enjoyed various craft activities and games followed by joining together for a time of worship with songs and a bible story. A second event was held in December 2022 with 21 children and was extended to finish with a buffet lunch. The opportunity to share food and chat together was much enjoyed. We shall continue to hold this event at intervals throughout the coming year.

All members of the community are invited and welcome to attend these events.

We were able to hold a Children's Holiday Club at the beginning of August 2022. It was themed around the forthcoming World Cup and about 35 children registered. After the shortened event held last year due to COVID we were able to

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Report of the Trustees For the year ended 30 November 2022

resume a full week of activities, also 2 evening youth events and two family quiz nights which ended with a short Bible talk and were greatly enjoyed by the families who took part. In this outreach we were assisted as before by young people from Northern Ireland and as always, our thanks go to the Association of Baptist Churches in Ireland for recruiting an enthusiastic and energetic team to help make the week a success. Planning is underway for the next Club at the end of July 2023.

We celebrated 87 years of faithful Christian witness at Upney with a church anniversary weekend. As well as the usual Sunday worship service we also held a fellowship breakfast followed by a short address from our visiting speaker for the weekend, the Rev. Simon Smallwood from Cornwall.

We have continued to be involved with the London Gospel Partnership which allies Upney with about 10 other churches in the local area.

Mr Jonny Dowds has been serving as pastor since July 2013. The church has been very pleased with his dedication to teaching and his concern for the church fellowship and the local community.

The church has been a member of the FIEC (Fellowship of Independent Evangelical Churches) since the end of 2015.

Following the decline of the last two years as people moved from the area we were delighted to see growth in the numbers worshipping. We were encouraged by the baptism of 2 people on their profession of faith, we also welcomed into membership a married couple who wished to worship nearer to their home. We continued to welcome new attendees.

Our recent departures included 3 elders. 2 new Trustees were elected from the membership in February 2022. 2 new deacons were appointed in December 2021, although one has now moved from the area but 2 more deacons were appointed in January 2023.

The 'Safer Neighbourhood Police Panel' continued to hold their regular meetings in the church building. Children from the local Infants school also visited the church in November 2022 to discover 'What Baptists Believe.'

4. Financial Review

4.1 Financial Activity and Financial Position

The Church's main sources of funding are the free will offerings of church members.

The Receipts & Payments Account and Statement of Assets and Liabilities can be found on pages 8 and 9 respectively. The Church's cash reserves decreased by £3,364 during the year to £45,418 (2021: increased by £12,635 to £48,782).

Included in reserves are amounts totalling £3,219 (2021: £2,330) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions.

4.2 Reserves Policy

The Trustees have considered the level of resources they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure.

4.3 Mission giving

There are two ways in which UBC gives to mission.

4.3.1 The designated mission fund is allocated a percentage of general giving (10% during 2021/22) From this fund payments are made regularly to organisations or missionary friends to whom we have committed support. Payments from this fund are made under the direction of the Church Leadership.

Those receiving regular support during the year were Mark & Florina Darvell (in Romania) and Phil & Carolyn Reid (in West Africa). The Reids were paid through the organisation Serving in Mission. We also support International Mission to Jewish People.

Payment is also made to support Olive Howard after her retirement from the mission field.

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Report of the Trustees For the year ended 30 November 2022

4.3.2 The special fund is a fund to facilitate special collections. Principally at Christmas and Harvest (our anniversary offering is now used for the needs of the church) we invite the church to donate to a specified cause and then pay over the total to the organisation. It can also facilitate payments by individual members at other times who feel led to give to an organisation/people we regularly support.

5. Plans for Future Periods

Continue the main activities of the church.

6. Responsibilities of Trustees for the Annual Accounts

Charity law requires the Trustees to prepare accounts for each accounting year which record the receipts and payments of the charity for the year. 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 us to ensure that the annual accounts comply with the Charities Act 2011. The Trustees also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 24 August 2023 and signed on its behalf by:



Jonathan Dowds
Trustee

UPNEY BAPTIST CHURCH

Report of the Independent Examiner to the Trustees of Upney Baptist Church

I report on the annual accounts of Upney Baptist Church for the period ended 30 November 2022, set out on pages 8 to 12.

This report is made solely to the Church Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trust and the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Church Trustees consider that an audit is not required for this (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Direction given by the Charity Commission (under section 145(5)(b) of the Act); and
- 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Church Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

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

1. accounting records were not kept in respect of the church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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.



John Helm ACA
17 Heathville Road
London N19 3AL
24 August 2023

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Receipts & Payments Account For the year ended 30 November 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Income from:	2						
Donations and legacies		59,303	3,864	63,167	75,532	1,719	77,251
Total Income		59,303	3,864	63,167	75,532	1,719	77,251
Expenditure on:	3						
Raising funds		-	-	-	-	-	-
Charitable activities		63,556	2,975	66,531	62,946	1,670	64,616
Total Expenditure		63,556	2,975	66,531	62,946	1,670	64,616
Net income/(expenditure)		(4,253)	889	(3,364)	12,586	49	12,635
Transfers between funds		-	-	-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		(4,253)	889	(3,364)	12,586	49	12,635
Total funds brought forward		46,452	2,330	48,782	33,866	2,281	36,147
Total funds carried forward	5, 6	42,199	3,219	45,418	46,452	2,330	48,782

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Statement of Assets & Liabilities As at 30 November 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Assets					
Tangible Assets	4	-	-	-	-
Debtors		-	-	-	-
Cash At Bank And In Hand	5, 6	42,199	3,219	45,418	48,782
		42,199	3,219	45,418	48,782
Liabilities					
Independent examination		(850)	-	(850)	(990)
Total Assets Less Liabilities		41,349	3,219	44,568	47,792

The annual accounts were approved by the Trustees on 24 August 2023 and signed on its behalf by:



Jonathan Dowds
Trustee

UPNEY BAPTIST CHURCH

Notes to the Accounts For the year ended 30 November 2022

1. Basis of Accounting

The accounts have been prepared on a receipts and payments basis.

2. Receipts

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Donations and legacies				
Offerings and donations	59,303	3,864	63,167	63,501
Gift aid Tax reclaimed	-	-	-	13,750
	59,303	3,864	63,167	77,251
	59,303	3,864	63,167	77,251

3. Payments

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Wages & salaries	36,772	-	36,772	46,048
Church Life & Outreach	2,696	405	3,101	1,631
Missionary & Charitable Giving	5,694	1,645	7,339	4,722
Provision of Office & Support	2,864	-	2,864	3,225
Provision of Buildings and Facilities	12,500	925	13,425	8,846
Governance	3,030	-	3,030	144
	63,556	2,975	66,531	64,616

4. Tangible Fixed Assets

The church has the beneficial ownership of two buildings, both held by the custodian trustee The London Baptist Property Board:

- The church building at 9-11 Cavendish Gardens, Barking, IG11 9DR. It is insured for £1,796,503.
- The manse at 2 Brockdish Avenue, Barking, Essex IG11 9DS. It is insured for £333,719.

The church owns other equipment. It is insured for £62,861. All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

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Notes to the Accounts For the year ended 30 November 2022

5. Restricted Funds

5a Current year

	At 1 December 2021 £	Income £	Expenditure £	Transfers £	At 30 November 2022 £
Communion Fund	0	-	-	-	0
Girls Brigade	229	34	(65)	-	198
Missionary Fund	485	800	(1,285)	-	0
Special Fund	0	715	-	-	715
Women's Own	350	1,040	(340)	-	1,050
Youth Fund	40	350	(360)	-	30
Development Fund	1,226	-	-	-	1,226
Building Fund	0	925	(925)	-	0
	2,330	3,864	(2,975)	0	3,219

5b Prior year

	At 1 December 2020 £	Income £	Expenditure £	Transfers £	At 30 November 2021 £
Communion Fund	0	-	-	-	0
Girls Brigade	151	78	-	-	229
Missionary Fund	185	300	-	-	485
Special Fund	406	106	(512)	-	0
Women's Own	313	122	(85)	-	350
Youth Fund	0	400	(360)	-	40
Development Fund	1,226	-	-	-	1,226
Building Fund	0	713	(713)	-	0
	2,281	1,719	(1,670)	0	2,330

Descriptions of the main funds are as follows:

Communion Fund - used to assist people in need.

Missionary Fund - used to support missionary work.

Youth Fund - income used to sponsor the education of 2 children in Uganda through the charity Love in Action.

Special Fund – funds specifically designated to be paid to certain causes/individuals.

Development Fund - to support church members' spiritual development.(attending Bible College, going on courses, etc)

Building Fund - anniversary offerings and other monies given for a specific purpose.

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Notes to the Accounts For the year ended 30 November 2022

6. Unrestricted Funds

6a Current year

	At 1 December 2021 £	Income £	Expenditure £	Transfers £	At 30 November 2022 £
General	36,026	59,303	(53,819)	(9,145)	32,365
Designated - missionary	697	-	(5,485)	5,716	928
Designated - communion	1,000	-	-	-	1,000
Designated - building	8,729	-	(4,252)	3,429	7,906
	46,452	59,303	(63,556)	0	42,199

6b Prior year

	At 1 December 2020 £	Income £	Expenditure £	Transfers £	At 30 November 2021 £
General	25,706	75,532	(55,123)	(10,089)	36,026
Designated - missionary	2,473	-	(7,381)	5,605	697
Designated - communion	1,000	-	-	-	1,000
Designated - building	4,687	-	(442)	4,484	8,729
	33,866	75,532	(62,946)	0	46,452

Descriptions of the main funds are as follows:

Communion Fund - used to assist people in need.

Missionary Fund - used to support missionary work.

Building Fund - used to fund maintenance and repairs to church and manse.