

UPNEY BAPTIST CHURCH

30 November 2023

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

Report and Annual Accounts 2023 Contents

	Page
Legal & Administrative Information	2
Report of the Trustees	3
Independent Examiner's report to the Trustees	7
Receipts and payments account	8
Statement of assets and liabilities	9
Notes to the accounts	10

UPNEY BAPTIST CHURCH

Legal & Administrative Information For the year ended 30 November 2023

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	<ol style="list-style-type: none">(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><tr><td>Jonny Dowds</td><td>Pastor</td></tr><tr><td>John Crawley</td><td>Elder (Resigned 31 December 2022)</td></tr><tr><td>Josh Turner</td><td></td></tr><tr><td>Mary Parish</td><td></td></tr><tr><td>George Rae</td><td>Elder (Appointed 21 November 2023)</td></tr></table>	Jonny Dowds	Pastor	John Crawley	Elder (Resigned 31 December 2022)	Josh Turner		Mary Parish		George Rae	Elder (Appointed 21 November 2023)
Jonny Dowds	Pastor										
John Crawley	Elder (Resigned 31 December 2022)										
Josh Turner											
Mary Parish											
George Rae	Elder (Appointed 21 November 2023)										
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 2023

The Trustees submit their report and annual accounts of Upney Baptist Church ("the Church") for the year ended 30 November 2023. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 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.

1.2 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; and
6. acceptance of the Rules of Government of the church.

1.3 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:

- 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; and
- 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.

- Sunday morning worship service.
- Adult Sunday school.
- Prayer meetings and Bible studies.
- Sunday school classes for 4-14 year olds.

UPNEY BAPTIST CHURCH

Report of the Trustees For the year ended 30 November 2023

- 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.

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 was also available for viewing by people outside of the church.

For the adults, there was also the opportunity to gather before the main service either for Adult Sunday School, Communion or for a time of prayer.

For the children, Sunday school was held before the main service, generally during term time.

“Teaching Teachers” was also held occasionally on Sunday afternoon. Led by the Pastor, the purpose was not just to train those who lead Bible study but was 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, preceded by devotions. On alternate Tuesday evenings there was a 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.

We held a couple of Saturday morning events for ladies of all ages starting with craft or other activities and finishing with a short Bible talk or testimony. The opportunity for fellowship was greatly appreciated by those who attended.

“Messy Church” was also held periodically on a Saturday morning and saw around 20 children attend each session who enjoyed various craft activities and games followed by joining together for a time of worship with songs and a bible story. Activities were followed by a buffet lunch. The opportunity to share food and chat together was much enjoyed.

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 end of July 2023. The theme was “Summer Safari” and about 30 children registered. A full week of activities was held with 5 morning sessions for younger children, also 3 evening youth events plus 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 2024.

Three of our church members served as leaders for “The Ranch” a three-day residential activity which is held in conjunction with other local evangelical churches. One of our children attended.

We have also started a youth group meeting after the Sunday morning service with lunch followed by a Bible Study. The aim is to hold this group once a month.

After a lengthy pause initially brought about by the COVID pandemic we have restarted our Girls’ Brigade Company. Numbers are small as families have left the area in the last few years but nevertheless it is still felt to be worthwhile.

UPNEY BAPTIST CHURCH

Report of the Trustees For the year ended 30 November 2023

We were also pleased to support one of our young members who has taken a year's internship with the charity, Agape UK, seeking both to support Christian University students in London and sharing the good news of the Gospel with other students.

We celebrated 88 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. Martin Hull, recently retired pastor of Grove Hill Evangelical Church, Woodford.

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.

After the encouragement of growth in numbers last year we continued to welcome new attendees. One such person was received into membership and one of our young people committed himself to the Lord and was baptised.

We were able to appoint a second Elder to assist the Pastor. He automatically became a Trustee bringing the current number of Trustees to 4, one having stepped down on his removal from the area. As noted in last year's report 2 new deacons were appointed in January 2023 bringing the current number of deacons to 4.

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 2023 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 increased by £1,691 during the year to £47,109 (2022: decreased by £3,364 to £45,418).

Included in reserves are amounts totalling £979 (2022: £3,219) 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 2022/23). 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 have also supported one of our young church members who is doing a year's internship with Agape UK, taking the Gospel to London universities and mentoring young Christians.

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

UPNEY BAPTIST CHURCH

Report of the Trustees For the year ended 30 November 2023

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 8 July 2024 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 2023, 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
8 July 2024

UPNEY BAPTIST CHURCH

Receipts & Payments Account For the year ended 30 November 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
Income from:	2						
Donations and legacies		63,957	2,927	66,884	59,303	3,864	63,167
Total Income		63,957	2,927	66,884	59,303	3,864	63,167
Expenditure on:	3						
Raising funds		-	-	-	-	-	-
Charitable activities		60,026	5,167	65,193	63,556	2,975	66,531
Total Expenditure		60,026	5,167	65,193	63,556	2,975	66,531
Net income/(expenditure)		3,931	(2,240)	1,691	(4,253)	889	(3,364)
Net movement in funds		3,931	(2,240)	1,691	(4,253)	889	(3,364)
Total funds brought forward		42,199	3,219	45,418	46,452	2,330	48,782
Total funds carried forward	5, 6	46,130	979	47,109	42,199	3,219	45,418

UPNEY BAPTIST CHURCH

Statement of Assets & Liabilities As at 30 November 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Assets					
Tangible Assets	4	-	-	-	-
Investments		-	-	-	-
Debtors					
Gift Aid Receivables: 2020		810	-	810	-
Gift Aid Receivables: 2021		12,586	-	12,586	-
Gift Aid Receivables: 2022		13,383	-	13,383	-
Gift Aid Receivables: 2023		11,499	-	11,499	-
		38,278	0	38,278	0
Cash At Bank And In Hand	5, 6	46,130	979	47,109	45,418
		84,408	979	85,387	45,418
Liabilities					
PAYE and NIC		5,814	-	5,814	-
Independent examination		960	-	960	(850)
Total Assets Less Liabilities		77,634	979	78,613	46,268

The annual accounts were approved by the Trustees on 8 July 2024 and signed on its behalf by:



Jonathan Dowds
Trustee

UPNEY BAPTIST CHURCH

Notes to the Accounts For the year ended 30 November 2023

1. Basis of Accounting

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

2. Receipts

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Donations and legacies				
Offerings and donations	63,957	2,927	66,884	63,167
Gift aid Tax reclaimed	-	-	-	-
	<u>63,957</u>	<u>2,927</u>	<u>66,884</u>	<u>63,167</u>

3. Payments

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Wages & salaries	32,525	-	32,525	36,772
Church Life & Outreach	1,866	2,705	4,571	3,101
Missionary & Charitable Giving	8,437	1,180	9,617	7,339
Provision of Office & Support	2,965	-	2,965	2,864
Provision of Buildings and Facilities	12,313	1,282	13,595	13,425
Governance	1,920	-	1,920	3,030
	<u>60,026</u>	<u>5,167</u>	<u>65,193</u>	<u>66,531</u>

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.

UPNEY BAPTIST CHURCH

Notes to the Accounts For the year ended 30 November 2023

5. Restricted Funds

5a Current year	At 1 December 2022 £	Income £	Expenditure £	Transfers £	At 30 November 2023 £
Girls Brigade	198	-	-	-	198
Special Fund	715	989	(1,604)	-	100
Women's Own	1,050	467	(1,101)	(150)	266
Youth Fund	30	150	(180)	-	0
Development Fund	1,226	-	(1,000)	-	226
Building Fund	0	1,321	(1,282)	150	189
	3,219	2,927	(5,167)	0	979

5b Prior year	At 1 December 2021 £	Income £	Expenditure £	Transfers £	At 30 November 2022 £
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

Descriptions of the main funds are as follows:

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.

UPNEY BAPTIST CHURCH

Notes to the Accounts For the year ended 30 November 2023

6. Unrestricted Funds

6a Current year

	At 1 December 2022 £	Income £	Expenditure £	Transfers £	At 30 November 2023 £
General	32,365	63,957	(50,961)	(7,376)	37,985
Designated - missionary	928	-	(8,087)	7,192	33
Designated - communion	1,000	-	(200)	184	984
Designated - building	7,906	-	(778)	-	7,128
	42,199	63,957	(60,026)	0	46,130

6b Prior 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

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.