



Trustees Report

Year Ending 2023

218 Park Avenue, North Bushey, WD23 2BD.
Office - 07974 979346 Church - 01923 255417
contactus@northbusheybaptist.org.uk
www.northbusheybaptist.org.uk
Charity Number: 1201858

Reference and administration details

Charity Name: North Bushey Free Church (Baptist)

Address: 218 Park Avenue, North Bushey, WD23 4HJ

Telephone: Church 01923 255417
Office 07974 979346

Website: www.northbusheybaptist.org.uk

Email: contactus@northbusheybaptist.org.uk

Charity Number: 1201858

Trustees: Mr Owen Harvey Chairman / Treasurer
Mrs Jayne Entwistle-Thomas Secretary

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

Affiliations: North Bushey Baptist Church is a member of the
Baptist Union of Great Britain

Bankers: Santander
Business Banking Operations, Sunderland, SR43 4FW

Independent Examiner: Mr Paul Hayler
60 Northfield Gardens, Watford, WD24 7RE

Ethos and Values

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

Our Vision Statement

A welcoming church, working to deepen our faith, while sharing the love, hope and certainty of Jesus, with the community.

Structure, Governance and Management

Members are accepted according to the Church Constitution. While Baptism by Immersion is the normal mode of entry into a Baptist Church, the church applies an open membership policy whereby persons who have not been baptised, as described in the Union's Declaration of Principle, may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Charities Trustees are the deacons including the Church Secretary and Treasurer. The church employs a part time administrator. The church currently has no minister and is being led by the deaconate.

Church meetings are held a minimum of 5 times a year when the church members meet to discuss and make decisions together about the life of the church. Anyone from the church can attend these meetings and raise points of discussion, however, only members are permitted to vote. Meetings are governed by rules laid out in the constitution.

Objectives and Activities

The principal objective, as defined in the constitution, is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church does this in a number of ways through different activities for the membership and regular worshippers as well as members of the local community. The church hosts regular public worship at 10:30 am with an average of 20-30 attendees.

We also host weekly discussion and prayer meetings and a monthly house group. The church also hosts thriving groups for both seniors and toddlers as well as a local community library.

The church also hosts a number of groups and activities including music tuition, children's tuition and language classes, theatre groups and more.

The Watford School's Trust is now based at the church and has a Portakabin office within the church grounds.

All staff and volunteers who are in contact with children and young people are appropriately vetted with regard to the Criminal Records Bureau. The church also has a "Safe to Grow Policy" (Child Protection Policy) in place which is shared with all who work in the various activities provided.

We are grateful to God for all the facilities we have at North Bushey Baptist, our church, hall, patio and gardens, which are easily accessible and allow us to reach out to our local community. We rely heavily on volunteers for cleaning maintenance and providing refreshments for all our members and visitors.

The Church also provides prayer and monetary support to missionaries in Nepal through the SIM (Serving in Mission) organisation, the Baptist Missionary Society and through the Central Baptist Association. We also support local charities including Watford Schools Trust and New Hope (Watford).

Financial Responsibilities

Trustees are required to provide financial statements for each year and present these for examination.

The Trustees aim to keep reserves in line with Charity Commission guidance of approximately three months running costs which is currently circa £12,000.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approvals

This report was approved by the trustees and signed on their behalf by:

Owen Harvey (Treasurer)



Date: 24/10/24

Jayne Entwistle-Thomas (Secretary)



Date: 24/10/224

North Bushey Free Church (Baptist)

Annual Accounts 2023

218 Park Avenue, North Bushey, Herts WD23 2BD
contactus@northbusheybaptist.org.uk
www.northbusheybaptist.org.uk

Complied by Alison and Owen Harvey January 2024

Independently Examined by Paul Hayler

Summary 2023

Income

Cash	£4,442.40
Cheques	£150.00
Standing Orders / BACS	£9,537.96
Gift Aid Tax Refund	£5,201.40
Toddlers & Playtime	£1,106.00
Hall Hire	£12,611.17
InPost Box	£1,000.00
Website & SumUp	£590.83
Other	£153.97
Interest from 7 Day account	£234.16
Interest from 3 month account	£749.48
Total	£35,777.37

Expenditure

Preaching Costs (inc pension)	£3,446.80
Church	£4,928.60
Donations	£2,410.00
Running Costs	£33,620.37
Total	£44,405.77

Difference	-£8,628.40
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(Income - Expenditure)

Which balances, with the difference between the assets in January and the assets in December

Assets 1st January 2023	£33,876.01
Assets 31st December 2023	£25,247.61
Difference	-£8,628.40

North Bushey Baptist Church

Current Spending to the end of December 2023

	Budget	Used	Balance
Ministerial			
Salary (Visiting Preachers)	£2,600.00	£3,373.10	-£773.10
Housing + Council Tax	£0.00	£0.00	£0.00
Pension	£24.00	£63.70	-£39.70
Payroll Fee	£0.00	£10.00	-£10.00
Minister's Expenses	£0.00	£0.00	£0.00
Church			
CCLI (Copyright License)	£350.00	£366.30	-£16.30
Electricity	£2,000.00	£1,942.36	£57.64
Insurance	£1,400.00	£1,352.07	£47.93
Subscriptions	£200.00	£87.55	£112.45
Telephone & Broadband	£500.00	£576.21	-£76.21
Web Hosting	£250.00	£180.00	£70.00
Water	£200.00	£424.11	-£224.11
Donations			
CBA (Home Mission)	£600.00	£750.00	-£150.00
BMS	£600.00	£750.00	-£150.00
SIM (Fazakerley's)	£600.00	£750.00	-£150.00
Misc Donations	£600.00	£160.00	£440.00
Running Costs			
Sunday Club	£50.00	£0.00	£50.00
Worship Group	£50.00	£19.76	£30.24
Services	£1,000.00	£1,266.01	-£266.01
Outreach	£1,000.00	£508.75	£491.25
Catering & Cleaning	£500.00	£594.00	-£94.00
Stationary Supplies	£300.00	£389.84	-£89.84
Pastoral	£80.00	£33.27	£46.73
Building Maintenance	£8,000.00	£30,808.74	-£22,808.74
Total	£20,904.00	£44,405.77	-£23,501.77

North Bushey Baptist Church

Current Assets at the end of

December 2023

	November	December
Balance Brought Forward	£24,186.03	£24,055.21
Income		
Interest on Savings		£495.27
Income into current account	£2,338.96	£3,101.60
Money transferred from current account		
Expenditure		
Expenditure from current account	£2,469.78	£2,404.47
Money transferred into savings		
Actual Income	£2,338.96	£3,596.87
Expenditure	£2,469.78	£2,404.47
Monthly surplus/Deficit	-£130.82	£1,192.40
Balance	£24,055.21	£25,247.61

Banked Assets

Current Account	£7,294.39	£7,991.52
Savings Account - 7 Day	£4,765.36	£4,794.57
<i>Including interest of:</i>		£29.21
Savings Account - 3 Months	£11,995.46	£12,461.52
<i>Including interest of:</i>		£466.06
Total to be carried forward	£24,055.21	£25,247.61

Non-Banked Assets

Sub Total

Total	£24,055.21	£25,247.61
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Income 2023

	Amount	
Cash		
Gift Aidable Donations		Named donations
Gift Aidable Small Donations Scheme	£4,442.40	Anonymous donations under £20
Non GASDS	£0.00	Anonymous donations over £20
Cheques		
Gift Aided	£150.00	
Non Gift Aided	£0.00	
Direct Payments		
Standing Orders / BACS	£9,537.96	straight into bank account
Other Income		
Grants	£0.00	
Gift Aid Refund	£5,201.40	
Toddlers	£197.00	
Playtime	£909.00	
Hall Hire	£12,611.17	BOW £140.00
		AA £572.00
		Centralian Players £240.00
		Others £880.00
		WSHA £510.00
		PRHA £50.00
		Church:Together £1,880.00
		Head To Toe £250.00
		First Class Learning £285.00
		Dotted Note £7,804.17
Donations Via the Website	£590.83	
Other	£1,153.97	In Post Box £1,000.00
		Other donations £153.97
Total Paid into Current Account	£34,793.73	

Total Paid into Current Account £34,793.73
Bank Interest £983.64

TOTAL INCOME	£35,777.37
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Expenditure 2023

Ministers		
Visiting Preachers	£3,373.10	
Housing + Council Tax	£0.00	
Pension	£63.70	
Payroll Fee	£10.00	
Minister's Expenses	£0.00	
Church		
CCLI (Copyright License)	£366.30	
Electricity	£1,942.36	
Insurance	£1,352.07	
Subscriptions	£87.55	
Telephone & Broadband	£576.21	
Web Hosting	£180.00	
Water	£424.11	
Donations		
CBA Home Mission	£750.00	
BMS	£750.00	
SIM (Fazakerley Fund)	£750.00	
Misc	£160.00	
Running		
Sunday Club	£0.00	
Worship Group	£19.76	
Services	£1,266.01	<i>Items over £50 shown in separate sheet</i>
Outreach	£508.75	
Catering/Cleaning	£594.00	<i>Items over £50 shown in separate sheet</i>
Stationery	£389.84	
Pastoral	£33.27	
Building Maintainance	£30,808.74	<i>Items over £50 shown in separate sheet</i>
Money Transfers		
7 Day Savings Account		
3 Month Savings Account		
Total Paid out of Current Account	£44,405.77	

TOTAL EXPENDITURE
not including money transfers

£44,405.77

Itemised Expenditure over £50

Services

Ministry Pass	£59.00	
Microphone	£78.49	
NBBC Mugs	£50.00	
Wenzels - Church Lunch	£69.80	
Mixer desk	£175.44	
Sound Cloud	£75.00	

Stationary

Photo Albums	£65.96	
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Telephone & Broadband

New Mobile Phone	£119.79	
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Building Maintenance

Battery Henry Hoover	£550.20	
Battery Mower	£509.99	
Sensor light (by kitchen) lights in church	£111.48	
Excavating Land (Portacabin)	£250.00	
Hinges and electronics	£50.70	
4 Raised planters and plants	£110.00	
Carpet Cleaning	£180.00	
Desk	£167.76	
Shelving (Toddlers)	£140.00	
TCM - Builders	£22,242.00	
Storage Cupboard Vestry	£94.00	
Manhole Cover	£825.00	
Plumbing - Toilet water heater	£1,650.00	
3 seats & coffee Table	£403.60	
Blind for side room	£85.66	
Fire Extinguisher inspection	£60.00	
New BBQ	£219.00	
Outdoor Cupboard Gazebo Storage	£269.98	
3 Seater bench	£129.99	
Wall Heater	£129.99	
Wood Pannels (soundproofing)	£69.99	

Toddlers

Cage Extension	£110.00	
Books for Toddlers	£79.50	

Sub Accounts

Toddlers 2023

2022	Brought Forward			£234.98
	Details	Income	Expenditure	Balance
2023				
Jan	Income	£30.00		£264.98
Feb	Cage Extension		£110.00	£124.98
Feb	Income	£65.00		£189.98
March	Income	£58.50		£248.48
April	Income	£25.00		£273.48
May	Income	£18.50		£291.98
Dec	Books		£79.50	£212.48
2022	Brought Forward			£234.98
2023	Totals	£197.00	£189.50	£7.50
	Carry Forward to January 2024			£242.48

Playtime 2023

2022	Brought Forward			£2,084.36
	Details	Income	Expenditure	Balance
2023				
Jan	Income	£61.00		£2,145.36
Feb	Income	£80.50		£2,225.86
March	Income	£23.00		£2,248.86
April	Income	£143.30		£2,392.16
May	Income	£85.60		£2,477.76
June	Income	£89.00		£2,566.76
July	Income	£59.00		£2,625.76
August	Income	£65.60		£2,691.36
Sep	Income	£77.50		£2,768.86
Oct	Income	£57.00		£2,825.86
Nov	Income	£64.00		£2,889.86
Dec	Income	£103.50		£2,993.36
2022	Brought Forward			£2,084.36
2023	Totals	£909.00	£0.00	£909.00
	Carry Forward to January 2024			£2,993.36

North Bushey Baptist Church 2024 Budget

	Budget 2023	Budget 2024
Ministerial		
Salary (Visiting Preachers)	£2,600.00	£1,960.00
Salary (Alison)		£1,872.00
Pension (Alison)		£150.00
Salary (Bernie)		£840.00
Pension (Bernie)		£75.00
Baptist Pension	£24.00	£24.00
Payroll Fee	£10.00	£180.00
Ministers Expenses		
Totals	£2,634.00	£5,101.00
Church		
CCLI (Copyright License) <i>separated from services</i>	£350.00	£370.00
Electricity	£2,000.00	£2,400.00
Insurance	£1,400.00	£1,500.00
Subscriptions	£200.00	£200.00
Telephone & Broadband	£500.00	£600.00
Web Hosting	£250.00	£250.00
Water	£200.00	£400.00
Donations		
CBA (Home Mission)	£600.00	£700.00
BMS	£600.00	£700.00
SIM (Fazakerley's)	£600.00	£700.00
Misc Donations	£600.00	£700.00
Running Costs		
Sunday Club	£50.00	£50.00
Worship Group	£50.00	£50.00
Services	£1,000.00	£1,000.00
Outreach	£1,000.00	£1,000.00
Catering & Cleaning	£500.00	£700.00
Stationary Supplies	£300.00	£400.00
Pastoral	£80.00	£80.00
Building Maintenance	£8,000.00	£10,000.00
Total	£20,914.00	£26,901.00

NBBC CHURCH ACCOUNTS FOR 2023 EXAMINERS COMMENTS

The financial records for North Bushey Baptist Church are comprehensive and complete. I examined every page, observing every quotation, every purchase, every invoice and every bank statement. Every single transaction of money coming in and money going out is recorded on the pages in their large lever arch file

Invoices, receipts and bank statements were annotated, filed and stored with a separate section for each individual month of the year. Individual Monthly Accounts of income and expenditure were carefully prepared and a full annual account at the end enabled everything to be balanced and checked for the full year.

The accounts show that 2023 has been a year of increased income. From an examiner's point of view it was especially pleasing to see that the income appears to have taken a long term turn for the better with much increased use of the building by external hiring including groups offering music lessons, drama practice, early learning, a choir and a peripatetic church group who hire the building for their activities. These groups now contribute over 33% of the church income and also enhance the community nature of the church without having any negative affect on the principal use of the building for worship and prayer. by the church members.

There has also been increased expenditure this year which has been costly and reduced the bank balance but has really enhanced the church. New double opening external doors to a new stepped patio into the garden, together with other improvements have cost £30,000 from a total church income from all sources of £35,000. As a result the net assets at the end of the year have declined from £33,000 on December 31st 2022 to £24,000 on December 31st 2023. This would be unsustainable if it happened year on year but with the rising income as detailed above and with much less expenditure anticipated next year the financial future looks bright for this church.

The financial reserves of the church are held in three accounts. A "Santander current account" for daily use, A Baptist Union "7 Day Notice Account" for money not needed immediately but available at short notice if required and a Baptist Union "3 months notice high interest account" for any funds which it is thought unlikely to be needed at short notice. The examiner continues to think that this is good safe stewardship of the church resources

Those keeping the accounts deserve congratulation on making the accounts so transparent and easy to check.

Paul Hayler

NBBC CHURCH ACCOUNTS FOR 2023

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January 20th 2024