



Trustees Report

Year Ending 2024

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.

In addition to this we host weekly discussion and prayer meetings and a monthly house group. The church 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 a toddlers group for child minders, music tuition, children's tuition, NCT baby classes, baby massage classes, language classes, theatre groups and more. Pine Ridge Housing Association hire the hall for occasional meetings. The building is also used as a polling station about once a year.

The Watford School's Trust Charity is now based at the church and has a Portakabin office within the church grounds and a shed to store their resources.

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 including 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 Malawi 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: 07/01/25

Jayne Entwistle-Thomas (Secretar



Date: 07/01/25

North Bushey Baptist Church

218 Park Avenue, North Bushey, WD23 2BD

Contactus@northbusheybaptist.org.uk

Charity Number: 1201858

North Bushey Free Church (Baptist)

Annual Accounts 2024

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

Complied by Alison and Owen Harvey January 2025

Independently Examined by Paul Hayler

Income Expenditure Summary 2024

Income

Cash	£4,946.00
Cheques	£500.00
Standing Orders / BACS	£15,127.96
Gift Aid Tax Refund	£3,572.10
Toddlers, Playtime & Library	£1,469.71
Hall Hire	£17,319.51
InPost Box	£1,000.00
Website & SumUp	£1,085.15
Other	£2,409.00
Interest from 7 Day account	£127.87
Interest from 3 month account	£579.69
Total	£48,136.99

Expenditure

Ministerial Costs (inc pension)	£5,323.20
Church	£8,143.79
Donations	£1,950.00
Running Costs	£31,638.40
Total	£47,055.39

Difference	£1,081.60
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(Income - Expenditure)

Accounts Summary 2024

7 Day savings Account

Date	Details	Withdrawal	Deposit	Balance
01/01/2024	Opening Balance			£4,794.57
30/01/2024	Deposit		£2,000.00	£6,794.57
13/03/2024	Withdrawal	£2,000.00		£4,794.57
05/06/2024	Withdrawal	£2,000.00		£2,794.57
14/08/2024	Deposit		£5,000.00	£7,794.57
31/12/2024	Interest		£127.87	£7,922.44
	Balance Carried Forward			£7,922.44
Difference				£3,127.87

3 Month savings Account

Date	Details	Withdrawal	Deposit	Balance
01/01/2024	Opening Balance			£12,461.52
30/01/2024	Deposit		£1,000.00	£13,461.52
31/12/2024	Interest		£579.69	£14,041.21
	Balance Carried Forward			£14,041.21
Difference				£1,579.69

Current Account

01/01/2024	Opening Balance			£7,991.52
31/12/2024	Balance Carried Forward			£4,365.56
Difference				-£3,625.96

North Bushey Baptist Church Assets 31/12/24

7 Day Account	£7,922.44
3 Month Account	£14,041.21
Current Account	£4,365.56
Total Assets 31/12/24	£26,329.21

Total Assets 1/1/24	£25,247.61
Difference in Assets during 2024	£1,081.60

North Bushey Baptist Church

Current Spending to the end of December 2024

	Budget	Total Spent 2024	Balance
Ministerial			
Salary (Visiting Preachers)	£1,960.00	£2,000.00	-£40.00
Salary (Alison)	£1,872.00	£1,859.00	£13.00
Pension (Alison)	£150.00	£187.20	-£37.20
Salary (Bernie)	£840.00	£835.00	£5.00
Pension (Bernie)	£75.00	£84.00	-£9.00
Baptist Pension	£24.00	£10.00	£14.00
Payroll Fee	£180.00	£348.00	-£168.00
Minister's Expenses	£0.00	£0.00	£0.00
Church			
CCLI (Copyright License)	£370.00	£384.72	-£14.72
Electricity	£2,400.00	£5,252.97	-£2,852.97
Insurance	£1,500.00	£1,453.40	£46.60
Subscriptions	£200.00	£140.00	£60.00
Telephone & Broadband	£600.00	£405.93	£194.07
Web Hosting	£250.00	£206.40	£43.60
Water	£400.00	£300.37	£99.63
Donations			
CBA (Home Mission)	£700.00	£650.00	£50.00
BMS	£700.00	£650.00	£50.00
SIM (Fazakerley's)	£700.00	£650.00	£50.00
Misc Donations	£700.00	£0.00	£700.00
Running Costs			
Sunday Club	£50.00	£53.92	-£3.92
Worship Group	£50.00	£36.82	£13.18
Services	£1,000.00	£842.51	£157.49
Outreach	£1,000.00	£1,001.03	-£1.03
Catering & Cleaning	£700.00	£1,252.95	-£552.95
Stationary Supplies	£400.00	£357.79	£42.21
Pastoral	£80.00	£135.16	-£55.16
Building Maintenance	£10,000.00	£27,958.22	-£17,958.22
Total	£26,901.00	£47,055.39	-£20,154.39

Itemised Expenditure over £50

Services

New Drum Machine	£205.00
Sound Cloud	£75.00

Stationary

A3 Trimmer	£129.20
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Building Maintenance

Church cladding and soffits	£17,919.00
Sunday Club Cupboard	£291.66
Defibfilator	£668.00
3 Recycled Benches	£1,265.95
Fire Check	£60.00
Weed Fabric and fixlings	£119.35
New Fire Signs	£234.00
3 Recycled Benches	£1,258.14
Ring Doorbell	£59.05
Tablet Camera	£75.93
Garden Tool Shed	£587.88
Faulty heater timer replaced	£117.93

Outreach

Updated Sum Up Machine	£94.80
100 Official Shoeboxes	£59.00
Rotating Chair (SEN)	£93.99
A1 Frames x3	£89.97

Catering & Cleaning

Beko Dishwasher	£329.00
Small Hoover	£59.99
Large Metal Trolley (!st class paid £35)	£76.35

Pastoral

Thank you gift and voucher	£66.38
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Some items we got at a bargain price!

Blue Storage Cupboard	£20.00
40 Gold Mugs	Free
Hot Plate	£20.00
Storage boxes for hall	£23.00
Sensor Light in entrance	£24.00
Tablet for heaters	£49.99
big poster	£37.00

North Bushey Baptist Church

Current Assets at the end of December 2024

	November	December
Balance Brought Forward	£26,393.41	£26,083.19
Income		
Interest on Savings		£707.56
Income into current account	£2,557.95	£2,955.40
Money transferred from current account		
Expenditure		
Expenditure from current account	£2,868.17	£3,416.94
Money transferred into savings		
Actual Income	£2,557.95	£3,662.96
Expenditure	£2,868.17	£3,416.94
Monthly surplus/Deficit	-£310.22	£246.02
Balance	£26,083.19	£26,329.21

Banked Assets

Current Account	£4,827.10	£4,365.56
Savings Account - 7 Day	£7,794.57	£7,922.44
<i>Including interest of:</i>		£127.87
Savings Account - 3 Months	£13,461.52	£14,041.21
<i>Including interest of:</i>		£579.69
Total to be carried forward	£26,083.19	£26,329.21

Non-Banked Assets

Sub Total

Total	£26,083.19	£26,329.21
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Income 2024

	Amount	
Cash		
Gift Aidable Donations	£0.00	Named donations
Gift Aidable Small Donations Scheme	£4,946.00	Anonymous donations under £20
Non GASDS	£0.00	Anonymous donations over £20
Cheques		
Gift Aided	£500.00	
Non Gift Aided	£0.00	
Direct Payments		
Standing Orders / BACS	£15,127.96	inc £5000 gift from Chipperfield BC
Other Income		
Grants	£0.00	
Gift Aid Refund	£3,572.10	
Toddlers	£142.35	
Playtime	£1,179.00	
Library	£148.36	
Hall Hire	£17,319.51	AA £624.00
		WST £250.00
		Centralian Players £465.50
		Dotted Note £8,465.96
		PRHA £100.00
		WSHA £430.00
		Church:Together £2,895.00
		Child Minders £519.05
		First Class Learning £1,535.00
		Grow to Love £200.00
		Others £1,835.00
Donations Via 'Sum Up'	£1,085.15	
Other	£3,409.00	In Post Box £1,000.00
		Other donations £2,409.00
Total Paid into Current Account	£47,429.43	

Total Paid into Current Account £47,429.43
Bank Interest £707.56

TOTAL INCOME	£48,136.99
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Sub Accounts

Toddlers 2024

	Details	Income	Expenditure	Balance
Jan	Income	£16.50		£16.50
Feb	Income	£26.00		£42.50
April	Income	£43.00		£85.50
May	Income	£19.00		£104.50
June	Income	£20.50		£125.00
Nov	Income	£17.35		£142.35
2024	Totals	£142.35	£0.00	£142.35

Playtime 2024

	Details	Income	Expenditure	Balance
Jan	Income	£78.50		£78.50
Feb	Income	£125.50		£204.00
March	Income	£94.50		£298.50
April	Income	£84.80		£383.30
May	Income	£124.10		£507.40
June	Income	£74.00		£581.40
July	Income	£91.50		£672.90
August	Income	£123.50		£796.40
Sep	Income	£82.00		£878.40
Oct	Income	£115.70		£994.10
Nov	Income	£82.00		£1,076.10
Dec	Income	£53.00		£1,129.10
2024	Totals	£1,129.10	£0.00	£1,129.10

Library 2024

	Details	Income	Expenditure	Balance
Feb	Income	£19.00		£19.00
April	Income	£14.50		£33.50
May	Income	£25.20		£58.70
July	Income	£13.76		£72.46
August	Income	£22.80		£95.26
Sep	Income	£17.10		£112.36
Oct	Income	£19.00		£131.36
Dec	Income	£17.00		£148.36
2024	Totals	£148.36	£0.00	£148.36

North Bushey Baptist Church 2025 Proposed Budget

	Budget 2024	Budget 2025
Salaries		
Salary (Visiting Preachers)	£1,960.00	£2,300.00
Salary (Alison)	£1,872.00	£2,000.00
Pension (Alison)	£150.00	£200.00
Salary (Bernie)	£840.00	£900.00
Pension (Bernie)	£75.00	£100.00
Baptist Pension	£24.00	£25.00
Payroll Fee	£180.00	£380.00
Ministers Expenses		
Totals	£5,101.00	£5,905.00
Church Utilities		
CCLI (Copyright License)	£370.00	£400.00
Electricity	£2,400.00	£6,300.00
Insurance	£1,500.00	£1,500.00
Subscriptions	£200.00	£200.00
Telephone & Broadband	£600.00	£600.00
Web Hosting	£250.00	£250.00
Water	£400.00	£425.00
Donations		
CBA (Home Mission)	£700.00	£750.00
BMS	£700.00	£750.00
SIM (Fazakerley's)	£700.00	£750.00
Misc Donations	£700.00	£750.00
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	£700.00	£1,200.00
Stationary Supplies	£400.00	£400.00
Pastoral	£80.00	£100.00
Building Maintainance	£10,000.00	£15,000.00
Total	£26,901.00	£37,380.00

NBBC CHURCH ACCOUNTS FOR 2024 EXAMINERS COMMENTS

This examination of the accounts is not an audit. It is merely a careful checking of the accounts to make sure that everything looks right and there are that there are no obvious discrepancies and no obvious omissions of things that should be included.

As usual the accounts of North Bushey Baptist Church are laid out so clearly that they would easily fulfil the requirements of a full audit. Every transaction is recorded and each one is backed up by verifiable receipts and a full bank statement to show where all the income has come from and where all the expenditure has gone. Any examiner and any auditor would be delighted to be working with a set of accounts so clearly laid out.

The accounts for 2024 reveal another year of increased income and a year in which income has slightly exceeded expenditure allowing a small increase in the church reserves. The increase in income has come largely from increased hall hire fees. The treasurer and administrator should both be congratulated on the way in which they have managed the use of the church to fulfil both its principal purpose as a place of worship and its secondary purpose as a place for community groups to enhance the life of the local area.

That said the increase in reserve assets against possible major costs in the future has been modest, rising from £24,000 to £25,000 . 2024 has been another year in which substantial improvements to the church premises have been made (notably renewed cladding to the church frontage) but these improvements come at a cost.

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 a good safe stewardship of the church resources.

Paul Hayler
February 1st 2025

NBBC Church Accounts FOR 2024

EXAMINERS COMMENTS

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February 1st 2025