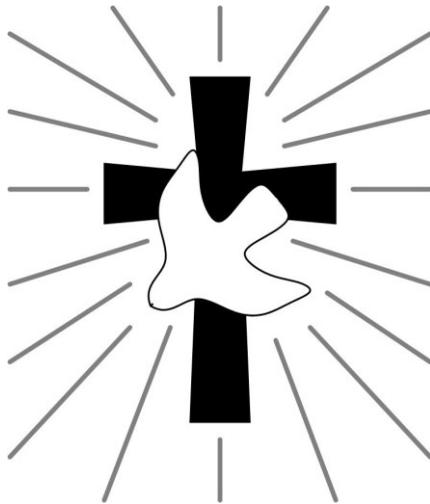


# **Winchmore Hill Baptist Church**



*Together in Christ  
for the World*

# **Annual Report 2017**

## **Introduction**

The Annual Report has been prepared by the trustees to give an account of the Church's activities during 2017 to the membership. It also fulfils the Church's legal requirement to submit an Annual Report to the Charity Commission. The report is divided into two parts:

**Part 1** describes how the Church is organised and financed and gives details of the activities that are normally undertaken by the Church in fulfilling its charitable objective. This part is quite formal as much of the information is legally required to be included in the report.

**Part 2** describes the activities and events that have taken place during 2017 and is much less formal. It aims to give a picture of the life of the Church and contributions have been included from a large number of people.

## **Winchmore Hill Baptist Church**

Compton Road, Winchmore Hill, London N21 3PA

[www.winchmorehillbaptistchurch.org.uk](http://www.winchmorehillbaptistchurch.org.uk)

Registered charity number: 1134122

**Trustees:**

Andy Potter	Minister (until May 2017)
Andrew Forster	Secretary (until March 2017)
Ian Blunn	Treasurer
Merdelyn Banton	Deacon
Paul Burt	Deacon
Tim Gillard	Deacon (until March 2017)
Carolyn Greenaway	Deacon
Sonia Gumbs	Deacon
Veronica Henly	Deacon
John Melbourne	Deacon
Chris Norman	Deacon (from March 2017)

**Custodian Trustee:**

London Baptist Property Board Ltd

The Trust Company holds the deeds of the following properties:

- Winchmore Hill Baptist Church, Compton Road, London N21 3PA
- 29 Orpington Road, London N21 3PD

No property valuation has been undertaken on either property in recent years and the values shown in the accounts are the insured values.

**Advisors:**

- HSBC Bank PLC, PO Box 131, 1 The Town, Enfield, Middlesex EN2 6LD
- CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

# **PART 1**

## **Structure, Governance and Management**

The charity is an unincorporated association governed by an Approved Governing Document (known as the “Constitution”) which was adopted on 6<sup>th</sup> December 2009. The rules for the election of trustees and appointment of members are given in the Constitution.

The trustees are the minister, secretary, treasurer and a number of deacons. All of these are appointed by the Church Members’ Meeting. The minister is a permanent employee of the Church. The remaining trustees are elected from amongst the membership and receive no remuneration.

The trustees meet monthly and are responsible for the day to day running of the Church’s work and witness and the financial and legal aspects of the charity. Relevant matters may be submitted to the Church Members’ Meeting for guidance, or may be raised by members for further consideration by the trustees.

The Church Members’ Meeting has responsibility for the overall policy of the Church. There were 5 scheduled meetings in 2017, (including the Annual General Meeting), plus an extraordinary meeting, part of which was a Special Church Meeting, called to approve renting out part of the Church’s property.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. New members are enrolled by agreement of the Church Meeting, normally after baptism by immersion upon personal profession of faith, though members may be accepted based on their own public profession of faith.

The job of managing the Church’s finances is carried out by the Finance Committee (led by the Treasurer), whose responsibilities

include paying the Church's bills and salaries, keeping financial records and preparing the accounts. A team of cashiers counts and records the money received from weekly offerings and pays it into the bank.

## **Appointment of Trustees**

At the Annual General Meeting on 25th March 2017 Tim Gillard stepped down as Deacon and Andrew Forster stepped down as Secretary having both served full three year terms. Merdelyn Banton was re-elected as Deacon for a further three year term and Chris Norman was elected for a three year term as Deacon for the first time. The Secretary's position remains vacant.

In May 2017, the minister, Andy Potter, resigned from the Church's employment having served for 11 years, in order to take up a ministry role in another Church, and therefore ceased to be a trustee. The Church is actively seeking to employ another minister.

## **Objectives and Activities**

*The principal purpose of the Church 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.*

In fulfilling this purpose the Church aims to engage in activities including:

- Regular public worship, prayer, Bible study, preaching and teaching
- Baptism, as defined in the Baptist Union's declaration of principle
- The Communion of the Lord's Supper
- Evangelism and mission, locally, regionally, nationally and internationally
- The teaching, inclusion, welcome and encouragement of young people

- Nurture and growth of Christian disciples
- Education and training for Christian and community service
- Giving and encouraging pastoral care
- Supporting and encouraging charitable social action in the United Kingdom and abroad.
- Encouraging relationships with and supporting Baptists and other Christians.

Central to the work and witness of the Church is the provision of regular services of Christian worship. These services take place each Sunday at 10.30am and occasionally at other times. All services are open to the public and the times are advertised on the Church's notice board and on the internet. Members of the congregation are encouraged to invite their friends and relatives. Additional publicity is distributed for our special services at Christmas and Easter. There is no charge to attend any worship service.

Activities for adults include mid-week Fellowship Groups for Bible study and prayer. The Church has also recently begun weekly English Language Classes for local people who are at an early stage of learning English – there is no charge to participants.

There are separate activities for children and teenagers during the morning service and the Church has a close relationship with the Boys' Brigade and Girls' Association and provides free use of the premises for their activities as well as hosting a number of joint events.

Normally, the minister, who is a paid employee of the Church, is responsible for leading and co-ordinating the Church's activities including the Sunday services, providing pastoral care for the congregation and other people, and equipping and encouraging the membership in their life, Christian witness and service. During the time the Church is without a minister, where possible these roles are being carried out by volunteers. The Church has appointed a

moderator, the minister of another local Church, who provides guidance and support during the transition.

All of the remaining work necessary for the operation of the Church is carried out by volunteers, including organisation of and participation in activities, cleaning, preparation and maintenance of the premises, administration, pastoral visits and prayer. A list of all those who carry out this work is given in the document 'Positions of Responsibility'. Many of those who organise activities have written their own account of them and these have been compiled together in part 2 of this report.

The Church provides financial and prayer support to organisations working for the advancement of the Christian faith in the United Kingdom and abroad. These include members of the Church who are working as missionaries in the Far East and South Africa. The Church is a member of *the Baptist Union of Great Britain* and the *London Baptist Association* and supports other Baptist churches through contributions to the Home Mission fund. The Church also supports local education charities *N:flame* and *Pathway* and is a member of *Churches Together in Palmers Green and Winchmore Hill*, through which it participates in activities with other churches in the area.

## **Public Benefit**

The trustees are aware of the guidance on public benefit published by the Charity Commission and we believe that the activities of the Church which are described above provide significant public benefit in line with that guidance. It has always been the desire of the Church to reach as many people as possible in our community with the Christian message and to welcome new faces into our fellowship.

## **Financial Review**

The Church has a reserves policy agreed by the trustees and the Church Members' Meeting - the latest version was approved in November 2012. The charity holds little in the way of designated reserves as surplus funds are kept in the General (unrestricted) Fund. The intention is to retain a minimum balance in the General Fund equivalent to about nine months expenditure.

In 2017 there was a significant decrease in both regular and special donations to the General Fund with loose offerings remaining stable. The level of donations had been stable for the previous two years. Income from premises remained stable. There was a significant increase in the amount reclaimed from Gift Aid and GASDS. This was due to an increase in the GASDS limit and being able to claim Gift Aid on some donations from previous years. The Income from Trust Funds increased due to an exceptional transaction. It is expected the returns in future years will revert to the previous level. There was a large decrease in interest income due to lower interest rates and the lower level of reserves towards the end of the year. The General Fund also benefited from some exceptional miscellaneous income. Excluding exceptional items General Fund income decreased by 4%. Overall expenditure from the General Fund decreased by 24% due to not employing a minister from the end of May.

Due to the decreased expenditure and the receipt of exceptional income there was a surplus of just over £23,000 for the General Fund. As noted below we anticipate future demands on the General Fund reserves and unless additional income can be identified, will necessitate a re-appraisal of our spending priorities. We intend to manage expenditure from the General Fund such that the balance remains comfortably above the minimum level specified in the Reserves Policy.

The Building Fund benefited from a modest level of donations as well as the proceeds of part of the Thank-offering. As previously reported significant repairs to the church façade were undertaken at the end of 2016. This incurred significant expenditure at the beginning of 2017. A major renovation at the manse was undertaken during 2017. The fund was therefore showing a deficit of about £23,400 at the end of the year. In the absence of any other significant income funds from the General Fund will be required to make good this deficit and fund future building work. There remains a significant sum to be paid for the manse works during 2018.

The Fellowship Fund continues to be adequately financed. There was no income to the Youth Fund and having exhausted the balance future youth work will be funded from the General Fund.

The majority of the church's income comes from donations which are given directly by the membership and the congregation. Gift Aid is reclaimed on these where possible and GASDS is claimed on most of the small cash donations. Total donations in 2017 were £46,250, which was approximately £3,000 less than in 2016. Regular offerings decreased by 4% as did the Gift Aid associated with them. Additional income is received from hiring out parts of the building when they are not in use. This income totalled £11,100 which was an increase of about £200 compared to 2016.

The majority of the church's regular expenditure goes on the employment of the minister and the support for mission both locally and overseas. We only employed a minister for the first five months of 2017 at a cost including pension and NI costs of £15,000. In addition he enjoyed rent free accommodation in the church manse. After the minister's departure there was a continuing obligation to pay deficiency contributions to the pension scheme which totalled £2,300. We spent £18,300 supporting overseas mission and £900 supporting local outreach. We contributed £1,850 to other organisations by way of subscriptions and/or donations.

There are three significant concerns for the trustees:

- 1) If the recent fall in General Fund income continues we shall not be able to fund all our core activities to the same level.
- 2) The prospect of further large expenditure on the buildings. Expenditure in the last two years has already significantly reduced our level of reserves.
- 3) Our liability to the Baptist Pension Scheme has been quantified at approaching £74,000. With the departure of our minister we remain potentially liable for our share of the deficit applicable to three previous ministers who were members of the closed defined benefit scheme. We are currently benefiting from a period of grace until June 2019 with the possibility of a further year's extension.

With no minister our income comfortably exceeds our regular expenditure. We are also planning to let our vacant manse which will provide additional income. The recent level of expenditure on buildings is unsustainable and we intend to carefully consider future priorities. The same concern also applies to upgrading our internal facilities.

We are actively seeking to appoint a new minister. This will enable us to develop and expand our regular activities and build up the congregation. This will provide more resources and make us more effective in our core activities. In turn this will benefit our finances. Appointment of a minister will also remove our potential liability to the pension scheme deficit.

## PART 2

### **Crèche, Sunday Club and Ignite** *Carin Blunn*

2017 has been a year of change for all of the groups. We have combined the group catering for Primary and Secondary aged children and young people due to the low number attending each week, especially after the Potter family left. A leader and a helper are nominated to run this new group each week. Ignite continued to run until May although the numbers were variable and low. On many weeks there was only a single person attending (thanks Eloise!) and whilst we were able to have one or two productive sessions, consideration of safeguarding and 'best use of leaders' time' caused us to rethink our strategy.

It has been quite difficult to cater for such a wide age range but each week we provide some Christian Teaching, usually a Bible Story with a follow up activity. Young children and babies continue to meet in the middle vestry and most often their parents will stay with them. We have also changed the rooms in which we meet and we now use the Elsie Silsby room for the older children. This has meant that they can move more easily across and play with the younger children in the Crèche room towards the end of the session which they seem to enjoy.

In the summer we had a major tidying up and clearing out of the Crèche room and the room now is far more suitable for the needs of very young Children. We thank everyone who helped with this. It was very good to see the children and young people take part in the Family Carol Service this year. The younger children made Christingles and were able to tell the congregation about the meaning of the different parts. One of the older children made a PowerPoint presentation about the true meaning of Christmas.

Sandra, Sonia, Tim and Carin lead this group with Tina and Debbie as helpers.

## **Boys' Brigade** *Chris Norman*

It's been a great year, with lots going on across all age groups.

In the lead up to the summer break our annual programme of 'summer' activities went into full swing, with a range of different activities on offer across the age groups with boys enjoying activities including games in the park, kayaking, high ropes course and Quasar.

In June, we had 14 members attend the London Juniors 100 Camp which took place at Bounds Green Scout Camp and was attended by over 400 young people and leaders from across the District. The event was part of the celebrations for the centenary of the Juniors age group (8 to 11 years) and during the weekend the boys stayed in tents and took part in a range of activities including an It's a Knockout Challenge, archery, zip wire, rifle shooting, and climbing amongst other activities. A celebration service also took place with a time of worship led by evangelist and magician Tom Elliott.

Over the Summer, we held our joint Summer Camp along with the 3rd Enfield at our campsite in West Runton, Norfolk. We only had 5 boys in total on camp but it was a really good week with lots of activities including a trip out to see the seals from Blakeney, a day at Pleasure Wood Hills Theme Park, Go Karting, swimming and more. The new session started well in September with all age groups starting up again and the majority of young people returning after the summer break. Numbers across all age groups have continued to grow and across all age groups we have over 40 boys in the Company. All sections now meet on a Thursday night and this has helped with the transition between age groups, where we had been previously losing members.

During the lead up to Christmas boys, leaders and other supporters helped to raise just over £3500 through our Trailer Collection. This year we were collecting money for Noah's Ark Children's Hospice

and also towards the work of the Company and we are very grateful to all those that supported us in achieving this.

We collected over 5000 Sainsburys Active Kids vouchers during the year and we were able to exchange these for new sports and cooking equipment to help to enhance our programme. We have also been pleased to have been supported by the new Waitrose store in Winchmore Hill through their instore Community Matters scheme and been pleased with the support we have received from the local community.

During the period where the Church has been without a Minister we have been pleased to get more involved in leading the Parade Services. It was great to be able to welcome The Gospel Illusionist to the Church in February for a night of entertainment which was attended by a good number of our boys and their parents and family alongside Church members and those that had seen external publicity.

The Anchors and Juniors age groups meet on a Thursday evening and continue to run a programme including games, crafts, devotions and other interests. Enfield Battalion events during the session have included the colouring competition, Football Academy, Hare & Hounds race, Mad Scientist Afternoon and trips to Chessington World of Adventures and Colchester Zoo to mention some of the things the boys have enjoyed.

The Anchors age group is run by Philip Norman and he is assisted by Kevin Norman and Isabelle Amico (currently on a DofE volunteer placement), there are currently 13 boys in this age group. The Juniors age group is run by Chris Norman and he is assisted by Oliver Richardson, David Hann and Philip Norman, there are currently 13 boys in this age group.

The Company Section and Seniors age groups have had a busy programme including getting involved in national campaigns and

events like UK Parliament Week and Fairtrade Fortnight as well as getting in the kitchen to do some cooking, attempting some World Records and a whole lot more. There are currently 15 boys in the Company Section and Seniors age groups, and this age group is led by David Hann and Chris Norman with Andrew Blunn, Philip Norman and Oliver Richardson assisting.

We have much to look forward to in the next couple of months with our usual range of activities coming up in the summer months. This includes the Company Section Weekend Away, Juniors Weekend Camp, Life 2 the Max event and our Summer Camp to Norfolk. We would like to put out a special request for those that might be willing to offer some time to help with a specific activity. This could be leading a devotional time, or sharing a skill or hobby with the boys.

Finally, we would like to say a special word of thanks to all those that support the boys and leaders throughout the year. We thank you for your time, thoughts and prayer in all that we do.

## **World Mission Committee** *Barbara Richardson*

The missions committee consists of Rachel Forster, Charlotte Khan, Jenny Lane, Raymond Ong, Barbara and Keith Richardson and Ian Blunn (for matters of Finance). Sadly, this year, we lost Andy Potter when he and the family moved to Bessels Green, Kent. We miss having Andy as Chairman and his input into the Committee. During the last year, the Committee have only met on a few occasions due to various reasons.

A highlight of the year was to have Pete and Janet Dallman in the UK on Home Assignment during which time Pete and Janet attended WHBC and preached on several occasions as well as speaking to different groups. It has been a year of great change for the Dallmans, mainly a change of location from Sapporo to Tokyo and for each of them to take up new roles with OMF Japan. During

the year Janet continued her studies for her MA in Member Care for Missionaries at Redcliffe College. Their well attended valedictory service was at St Thomas' Oakwood on June 18th.

Prayer support for Helen F continues and is much appreciated. She returned to the UK in the summer of 2017 but it was not possible to organise a meeting with her. A major change for her during the year was to take up employment with a local NGO working as an engineer, focusing on rural water use and management.

WHBC continues to pray and support the BMS families in Albania and Kosovo. It is hoped that this summer several of these families will visit WHBC in order for us to get to know them and to have a greater understanding of their work in their various countries. The following are our allocated families, Dan & Annie, Julia & Matt and Mat & Suzanne.

We continue to pray and support Betty Caplin who during 2017 underwent cataract eye surgery and who is waiting for her second operation. Despite this and advancing years she is still active in outreach through the hospitals and schools in the area of Bergville.

On the 3rd June a group from WHBC went to hear Brother Yun, the author of 'The Heavenly Man', former Chinese Pastor who now lives in Germany. His testimony was a great encouragement as was the testimonies of a number of brothers and sisters from North Korea who had managed to escape to the West despite great personal dangers to them and their families.

WHBC continues to support the work of Operation Agri giving to their projects again during the year (Water & Welfare in Sri Lanka) and was led as in previous years by Malcolm Drummond the part time director for this organisation.

During the summer we enjoyed the visit of Debbi and Martyn, Matthew and Christopher who live and work in Northern Thailand.

Thanks to Ray Ong and helpers for being responsible for organising the Christmas Post Box which raised funds for Home Mission. We continue to remember all those who live in UK or abroad in our prayers for the Lord's blessing and encouragement each day.

## **English Class Outreach** *Keith Richardson*

The weekly English Class, held in the Clifford Wood Room each Monday afternoon (in school term time only), continued successfully during the year, with Coral Burrige, Sonia Gumbs, Martin Wells, Terry McGee, Raymond Ong and Keith Richardson, as the main teachers. For part of the year Jean Daniels also helped with the teaching. We greatly valued the wider support of WHBC, particularly in praying for students and teachers, and for recognising that this is an outreach representative of the whole family of WHBC. In the past year we have had students from at least 17 different countries, including those from Albania, Rumania, Kosovo, Italy, Spain, Brazil, Greece, North Sudan, Egypt, Iran and China.

The Class aims to help students with a wide range of English language ability. During the year we also continued to try, as far as practical, to keep the number of students to each teacher as low as possible, giving the best opportunity to teach the students to as well as we can, and to help them reach their individual goals in English acquisition. Equally important, however, was the opportunity, this presented for teachers to really get to know individual students and demonstrate practical support and encouragement. This is against the background, that many are facing difficulties, such as adjusting to British culture, improving their English to meet visa requirements, or in some cases proving to the Home Office that they are genuine asylum seekers. The fundamental aim of the Class, therefore, continues not only to provide excellent English teaching, but to build a relationship of friendship and trust with individual students and their wider family members, which, it is hoped, will lead to opportunities to share the Gospel.

## **Flowers** *Binnie Weston*

I made an appeal in Spotlight at the end of last year for more people to be involved in providing flowers because the Fund had run out. I am very pleased to report that some new people responded by sponsoring arrangements and others booked extra dates, with the result that not only did we enjoy flowers arrangements on every Sunday of the past year, but it ended with sufficient cash in the fund to cover several unbooked Sundays, which always occur. I would like to record a very warm thank-you to all who helped in this way.

Nowadays I mostly do the arrangements, but am very thankful to Sonia Gumbs who is always more than willing to fill in if I need her, even when it is not very convenient, and she gives me regular breaks by doing the flowers usually once each month.

People frequently tell me that they have appreciated the flowers displays in the church, and at home when they have received them after a Service as a gift from the fellowship, and I hope folk will continue to support this ministry as they have done so far. Over the past year, 23 people were involved in supplying flowers over 50 weeks – which averages just over two arrangements per person and in reality means a number of people provided three. We lost two providers from our fellowship last year, and I would like to encourage some additional people to sponsor one date during the course of this year, to increase the spread of financial support needed. The rota on which to sign against a date is in the vestibule to the right of the main doors.

Most people don't arrange their own flowers and either I, Sonia or occasionally Veronica will buy and arrange on their behalf. An arrangement costs about £15. Donated unused balances go towards flowers on unbooked dates. Of course, if you can arrange your own flowers, either in a bowl of oasis or a vase, that would be even better, and I would also be specially glad to hear from anyone who likes arranging flowers and would be willing to do an occasional arrangement on someone else's behalf.

## **Maintenance** *Philip Norman*

It has been a very busy time for the maintenance committee (Philip Norman, Tim Gillard and John Burridge) over the past year, with the main attention being drawn towards the works at the Manse. The work started off by clearing the garden and the house of carpets and removing the old kitchen. We then began to decorate the dining room and front room. Contractors carried out the rest of the interior and exterior decorating. The kitchen and bathroom have been fully replaced. Sonia has replaced the curtains throughout the property (thank you). We also removed one of the old sheds in the garden and placed decorative stones in its place to tidy up the area. This work has transformed the manse ready for a new minister to take up residence, or in the shorter term potentially a tenant.

Thank you to everyone who came down to help on the church work day in February, where we completed various jobs around the building including cleaning, fixing pews, minor repairs and upgrades to the mens toilet in Carey Hall, includes tiling and redecoration. I would also like to thank all those who have contributed to the upkeep of the buildings during the year, including the Maintenance committee, Keith, Andrew for looking after the fire alarm testing and heating.

Finally, thank-you to those who have made special donations to the Building fund over the last year. Our annual target of £15,000 to be spent on buildings is ambitious and we will only meet it if individuals continue to give over and above their usual donations on the day to day running of our Church. If you can help us financially, please speak to the Treasurer and know that we are grateful for the funds that enable us to keep our buildings in good shape.

If you are able to help in anyway whether it be decorating, DIY or cleaning, please let us know as we often have days down at the church to complete maintenance jobs and would be more than happy for any assistance you can give – please don't be reluctant to

come forward. We have plenty of jobs that can be undertaken by individuals of all levels of skill and competence! Thank you for your continued support & prayers.

## **Churches Together in Palmers Green and Winchmore Hill (CTPGWH)** *Carin Blunn*

Again this year there have been many occasions for the churches in Palmers Green and Winchmore Hill to worship, work, have fellowship and witness together. These events were planned at the regular CTPGWH forum meetings. A number of churches within our group have also been without a minister or priest during 2017 and St Monica's Roman Catholic Church have received both a new Parish Priest and a Curate during the year.

The year started with the Week of Prayer for Christian Unity when there were opportunities for meeting for prayer in different churches. The Churches Together Prayer Meeting has continued to meet once a fortnight to pray for the different churches and the needs of our area. We have experienced a great sense of unity and blessing as we have met together and friendships have developed and deepened.

Again in 2017, Churches Together supported the Homeless Winter Night Shelter which St John's hosted on a Monday night where up to twelve homeless people were offered a hot meal, a bed for the night and breakfast the following morning. The shelter ran from the beginning of January until Easter. Volunteers to help at the shelter came from many of the local churches, including our own and from the local community.

The Churches Together Lent Meetings this year in 2017 were held at Winchmore Hill Methodist Church and were entitled "The Mystery of Everything." The series was based on the film "A Theory of

Everything” about the life of Stephen Hawking and were very thought provoking.

Many of us were able to take part in The March of Witness on Good Friday finishing with a short open air service at Winchmore Hill Methodist Church. St Monica's again hosted a Good Friday meditation in the evening on the writings of Julian of Norwich. We were also able to think and reflect more about the meaning of Good Friday through the music of the St Monica's Worship Band.

During the Pentecost Period, St Monica's Worship Band organised an evening for CTWHPG to help us reflect on the meaning of Pentecost.

Following the success of last year's pilgrimage or Camino, Joanna from St Monica's organised another Camino visiting some of the local Churches.

During Advent, St Monica's Worship Band organised an evening of worship and carols for Advent.

## **Winchmore Hill Community Care** *Inez Collins*

This valuable service is financially supported by churches in the area of Palmers Green and Winchmore Hill. The scheme also benefitted from a grant of Two Thousand Pounds from Fairfield Community fund.

We have had new flyers printed which are being distributed in churches and various centres. Recent advertising resulted in 2 new volunteers, one awaiting DBD, while eight clients are awaiting visitors. We support a total of 32 clients. Clients are being visited by 11 volunteers, and there are 10 supported by phone contacts.

In December 17, Committee members and volunteers shared afternoon tea and enjoyed social time together.

## Winchmore Hill Baptist Church

## Accounts for the Year ended 31st December 2017

## General Fund

	Note	2017	2016
<b>Receipts:</b>			
Loose Offerings		4,478.16	4,452.67
Regular Offerings		40,812.00	42,439.00
Special Donations		959.70	2,280.00
Captain Pierce Johns Trust		3,000.00	1,803.75
Income from premises		11,081.00	10,805.00
Gift Aid		10,764.75	9,143.00
GASDS		1,174.67	914.47
Interest	3	143.37	208.76
Miscellaneous Income	4	2,798.83	0.28
		<u>75,212.48</u>	<u>72,046.93</u>
<b>Payments:</b>			
Ministry	5	17,920.65	35,317.56
Mission	6	21,047.82	20,813.00
Upkeep of Premises	7	9,593.70	10,188.71
Organisation	8	1,728.96	2,153.34
Miscellaneous	9	1,931.20	289.36
		<u>52,222.33</u>	<u>68,761.97</u>
<b>Surplus (deficit) for the year</b>		22,990.15	3,284.96
<b>Balance brought forward</b>		<u>67,436.30</u>	<u>64,151.34</u>
<b>Balance carried forward</b>		<u>90,426.45</u>	<u>67,436.30</u>

## Youth Fund

	Note	2017	2016
<b>Receipts:</b>			
1 <sup>st</sup> Winchmore Hill Girls' Brigade		0.00	1,499.02
General Fund		<u>0.00</u>	<u>0.00</u>
		<u>0.00</u>	<u>1,499.02</u>
<b>Payments:</b>			
10 <sup>th</sup> Enfield Girls' Association		0.00	1,499.02
Youth Activities/Equipment		1,060.00	505.00
Youth Projects (Grants)	10	<u>0.00</u>	<u>37.94</u>
		<u>1,060.00</u>	<u>2,041.96</u>
<b>Surplus (deficit) for the year</b>		(1,060.00)	(542.94)
<b>Balance brought forward</b>		<u>1,015.58</u>	<u>1,558.52</u>
<b>Balance carried forward</b>		<u>(44.42)</u>	<u>1,015.58</u>

Accounts

**Fellowship Fund**

	Note	2017	2016
<b>Receipts:</b>			
Donations		60.00	0.00
Captain Pierce Johns Trust		1,000.00	601.25
Gift Aid		7.50	0.00
GASDS		7.50	
		<u>1,075.00</u>	<u>601.25</u>
<b>Payments:</b>			
Sundry Payments		270.00	320.00
		<u>270.00</u>	<u>320.00</u>
<b>Surplus (deficit) for the year</b>		805.00	281.25
<b>Balance brought forward</b>		<u>1,736.81</u>	<u>1,455.56</u>
<b>Balance carried forward</b>		<u>2,541.81</u>	<u>1,736.81</u>

**Denning Trust**

	Note	2017	2016
<b>Receipts:</b>			
Receipts:		0.00	0.00
		<u>0.00</u>	<u>0.00</u>
<b>Payments:</b>			
Payments		0.00	0.00
		<u>0.00</u>	<u>0.00</u>
<b>Surplus (deficit) for the year</b>		0.00	0.00
<b>Balance brought forward</b>		<u>468.37</u>	<u>468.37</u>
<b>Balance carried forward</b>		<u>468.37</u>	<u>468.37</u>

**Building Fund**

	Note	2017	2016
<b>Receipts:</b>			
Donations		2,719.50	8,962.00
Thank-offering		1,142.50	1,968.64
Gift Aid		726.50	1,401.25
GASDS		9.37	
		<u>4,597.87</u>	<u>12,331.89</u>
<b>Payments:</b>			
Sundry Payments	11	29,775.21	26,987.81
		<u>29,775.21</u>	<u>26,987.81</u>
<b>Surplus (deficit) for the year</b>		(25,177.34)	(14,655.92)
<b>Balance brought forward</b>		<u>1,779.74</u>	<u>16,435.66</u>
<b>Balance carried forward</b>		<u>(23,397.60)</u>	<u>1,779.74</u>

Accounts

**Special Collections Account**

	Note	2017	2016
<b>Receipts:</b>			
Designated Loose Offerings			
Good Friday		0.00	214.56
Thank-offering (Operation Agri BMM)		1,142.50	0.00
Thank-offering (Building Fund)		1,142.50	1,660.00
Harvest Offering (Operation Agri BMM)		1,126.50	1,440.00
Christmas Day			
Tearfund		104.75	297.55
Christmas Post Box (Home Mission)		70.00	213.00
Gift Aid & GASDS			
Building Fund	Gift Aid	232.50	
	GASDS	9.37	
Tearfund	GASDS	26.19	
Operation Agri	Gift Aid	472.50	
BMM	GASDS	26.00	
Home Mission	GASDS	12.50	
		<u>779.06</u>	<u>682.23</u>
		<u>4,365.31</u>	<u>4,507.34</u>
<b>Payments:</b>			
Disbursements		2,642.59	2,708.64
Building Fund (Transfer)		1,384.37	1,968.64
		<u>4,026.96</u>	<u>4,677.28</u>
<b>Surplus (deficit) for the year</b>		338.35	(169.94)
<b>Balance brought forward</b>		<u>373.59</u>	<u>543.53</u>
<b>Balance carried forward</b>		<u>711.94</u>	<u>373.59</u>

**Legacies**

	Note	2017	2016
<b>Receipts:</b>			
Receipts:		<u>0.00</u>	<u>0.00</u>
		<u>0.00</u>	<u>0.00</u>
<b>Payments:</b>			
Payments		<u>0.00</u>	<u>0.00</u>
		<u>0.00</u>	<u>0.00</u>
<b>Surplus (deficit) for the year</b>		0.00	0.00
<b>Balance brought forward</b>		<u>10,000.00</u>	<u>10,000.00</u>
<b>Balance carried forward</b>	12	<u>10,000.00</u>	<u>10,000.00</u>

## Accounts

**Statement of Current Assets and Liabilities at 31st December 2017**

<b>Assets:</b>	<b>Note</b>	<b>2017</b>	<b>2016</b>
Cash at Bank			
CAFBank Cash Account		3,897.06	4,812.30
CAFBank Gold account		24,843.26	27,932.15
HSBC			
Community Account		8,171.39	5,335.36
Investments			
London Baptist Property Board Deposit Account		32,951.04	32,826.85
Debtors	13	11,076.06	12,033.73
Creditors	14	<u>(102.26)</u>	<u>0.00</u>
		<u>80,836.55</u>	<u>82,940.39</u>
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS:			
Capital Accounts	15		
Mrs Silsby Memorial Fund		25.00	25.00
Mr F J Dupée Memorial Fund		25.00	25.00
War Memorial Bibles		80.00	80.00
General Fund		90,426.45	67,436.30
Youth Fund		(44.42)	1,015.58
Fellowship Fund		2,541.81	1,736.81
Denning Trust		468.37	468.37
Building Fund		(23,397.60)	1,779.74
Legacies		10,000.00	10,000.00
Special Collections		<u>711.94</u>	<u>373.59</u>
		<u>80,836.55</u>	<u>82,940.39</u>
Non-monetary assets held for the Church's own use	16	3,105,366	3,097,453

**Long Term Liabilities:**

There are no long term liabilities.

**Pension Scheme Liabilities:**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

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 of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £162 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2016. The results of this valuation are expected to be available in 2018.

The church makes a payment in respect of the DB scheme deficit each month as set out in the Schedule of Contributions. The church currently makes a contribution of £328.39 per month which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until 30 June 2035. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £68,962 as at 31<sup>st</sup> December 2017.

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2017 was approximately £73,700.

Consequent upon the departure of the Minister from the church in 2017, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. It is not possible to quantify this debt without an actuarial calculation. In order to avoid the cost of such a calculation and because the church may not be able to continue its charitable activities following payment of the employer debt which arises upon a cessation event, the Pension Scheme Trustee (after consulting the Pensions Regulator) is not currently pursuing the employer debt, but is instead permitting the church to pay the ongoing deficiency contributions outlined above. However, the Pension Scheme Trustee has the right to quantify and seek payment of the debt at any time at its discretion.

## Notes to the Accounts

### 1. Basis of accounts:

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

### 2. 2016 details:

Details for 2016 have been included for comparison and do not form part of the accounts.

### 3. Interest/Investment income:

	2017	2016
Interest received:		
Bank	14.28	64.08
LBPB Deposit Account	124.19	144.68
HMRC	4.90	0.00
	<u>143.37</u>	<u>208.76</u>

### 4. Miscellaneous income:

	2017	2016
Bank error	0.00	0.28
Sundry Special Collection	950.00	0.00
Church Water Refund	1,692.33	0.00
Bank Compensation	50.00	0.00
Music Recital	106.50	0.00
	<u>2,798.83</u>	<u>0.28</u>

### 5. Ministry:

	2017	2016
<b>Pastor</b>		
Stipend ex General Income	8,437.50	25,058.25
Stipend ex Capt Pierce	3,000.00	1,803.75
Johns Trust		
Pension	3,035.70	7,226.88
Employer's NI	0.00	258.56
Allowances	31.19	107.53
Training & Conferences	0.00	173.00
Travel	191.03	307.04
	<u>14,695.42</u>	<u>34,935.01</u>

Pension Deficiency	2298.73	0.00
Miscellaneous	293.00	142.55
Pulpit Supplies	633.50	240.00
	<u>17,920.65</u>	<u>35,317.56</u>

### 11. Building Fund Payments

Payments from the building fund consist of expenditure on the main church building and the manse supplied to the minister. In 2017 the Church took the opportunity to refurbish the manse whilst vacant. At 31st December 2017 £20,366 (2016 £nil) had been spent on the manse refurbishment and a further £16,000 (2016 £nil) of expenditure was committed by the Church to complete the work. The balance of the payments £9,409 as at 31st December 2017 (2016 £26,988) were spent on the main church building and regular maintenance at the manse.

### 6. Mission:

	2017	2016
<b>World Mission</b>		
BMS World Mission	2,550.00	2,499.96
Home Mission	2,050.08	2,000.04
OMF International (UK)	13,700.04	13,784.00
	<u>18,300.12</u>	<u>18,284.00</u>
Pathway	900.00	900.00
Donations & Subscriptions	1,847.70	1,629.00
	<u>21,047.82</u>	<u>20,813.00</u>

### 7. Upkeep of Premises:

	2017	2016
Furniture & Equipment	219.09	128.96
Church Gas, Electricity, Water & Cleaning	4,771.83	3,670.06
Insurances, Council Tax & Manse Water	4,448.88	6,389.69
Manse Fuel	153.90	0.00
	<u>9,593.70</u>	<u>10,188.71</u>

### 8. Organisation:

	2017	2016
Administration	528.30	908.38
Fellowship Activities	266.00	111.90
Music	128.00	126.00
Magazine	704.40	852.70
Publicity	102.26	154.36
	<u>1,728.96</u>	<u>2,153.34</u>

### 9. Miscellaneous Payments

	2017	2016
Burglary	931.20	150.00
Ex Gratia Ministry Payment	1,000.00	0.00
Sundries	0.00	56.39
	<u>1,931.20</u>	<u>289.36</u>

### 10. Youth Projects (Grants):

	2017	2016
Equipment (J Petchey)	0.00	37.94
	<u>0.00</u>	<u>37.94</u>

Notes

**12. Legacies:**

There are no restrictions and the funds remain available for the Church to use at its discretion.

**13. Debtors**

	<b>2017</b>	<b>2016</b>
Gift Aid	10,122.50	11,055.50
GASDS	<u>953.56</u>	<u>978.23</u>
	<u>11,076.06</u>	<u>12,033.73</u>

**14. Creditors**

	<b>2017</b>	<b>2016</b>
Christmas Publicity	<u>102.26</u>	<u>0.00</u>
	<u>102.26</u>	<u>0.00</u>

**15. Capital Accounts**

The funds are maintained to commemorate some significant generosity in the Church's history.

Mrs Silsby was a generous benefactor and left a legacy for the benefit of the Church and its wider ministry.

Mr F J Dupée and his wife were very active in the Church in the 1940s and occupied several leadership roles. He left a legacy to benefit the Fellowship Fund and also an annual presentation to Senior Sunday School members.

The War Memorial Bibles Fund was established shortly after the First World War and for many years funded the presentation of bibles to deserving members of the Sunday School.

Any income from these accounts is allocated to the General Fund.

**16. Non-Monetary Assets held for the Church's own use:**

	<b>2017</b>	<b>2016</b>
The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee the London Baptist Property Board Ltd:		
Church Premises at an insured value of:	2,740,000	2,740,000
Church Manse at an insured value of:	290,366	282,453
The Church also owns fixtures, furniture and equipment with an insured value of:	<u>75,000</u>	<u>75,000</u>
	<u>3,105,366</u>	<u>3,097,453</u>

Note: The insured values of both premises are likely to be significantly less than the current market values.

The accounts and statement of assets and liabilities set out on pages 1 to 5 relating to the year ending 31st December 2017 are as approved by the deacons.

Signed:

**I Blunn**

Treasurer

Date: 14th March 2018